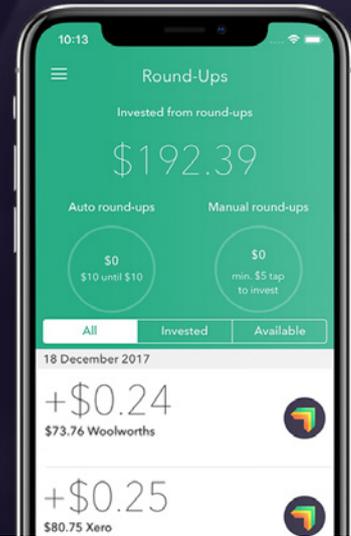




# Do you like to save?

Raiz Invest is a first of its kind mobile-led micro-investing product that offers you an easy way to regularly invest either small or large amounts of money, with the potential to earn more than a bank account, both in and outside of your superannuation. Built on the principle of automating investing so that it all happens in the background of life, with regular deposits via our round ups function, or saving plans, our aim is to help you save either small or large amounts to reach your savings goal, increase your understanding around financial markets, or simply build yourself a safety net for a rainy day.



## How to get Started

You can sign up quickly and easily all online to open a Raiz Invest Account and start investing with as little as \$5. You can make contributions regularly or at any time to increase the value of your Raiz Investment Account. You can withdraw all or part of your investment at any time, simply and quickly all through our mobile phone or web app.

## Investing your Money

There are three different ways you can add money to your Raiz Invest Account: making a lump sum deposit, activating Round-Ups or set up regular recurring deposits (savings plan).

## Our Smart Portfolios

Money in your Raiz Invest Account is invested into a mix of exchange traded funds (ETFs) quoted on the Australian Securities Exchange in accordance with one of six different portfolios selected by you to best suit your goals and financial circumstances.

### PORTFOLIO OPTIONS



Conservative



Moderately Conservative



Moderate



Moderately Aggressive



Aggressive



Emerald

Investing in a portfolio gives you the potential to earn more than a bank account but also carries all the market risks associated with investing\*.

## You're in Good Company

With more than 175,000 other Australians actively investing regularly with Raiz. Raiz gives you the potential to earn more than a bank account, both in and outside of your superannuation. Our philosophy of automating investing small amounts regularly can help you reach your savings goal, while managing the uncertainty associated with markets.

Sign up today using code **YMYL18** and a bonus \$5 will be invested into your Raiz account when you make your first investment (Valid 9/11/18 -15/11/18).

The app is free to download, and users pay an annual flat fee of AUD\$1.25 a month for accounts holding under AUD\$5,000. This is charged monthly, from your bank account, but if there is no money in the Raiz Investment Account, then there is no charge.

For more information contact visit our website [www.raizinvest.com.au](http://www.raizinvest.com.au), or download the app for free.

# Inside the App

Built into the Raiz Invest platform are: **Raiz Invest Super, Raiz Rewards** and **Raiz Kids features**.

## Raiz Invest Super

Superannuation is one of the most under-appreciated aspects of personal finance. We are giving users an easy and price-competitive way to invest and build wealth for their future in the palm of their hand.

Raiz Invest Super has been fully integrated into the Raiz Invest app in response to customer demand for an engaging, more affordable superannuation fund. A key issue identified in the recent Productivity Commission report into superannuation - the multiplicity of super accounts.

Raiz Invest Super can be opened in minutes, includes finding and rolling over all your current superannuation accounts and is in the bottom 25% or lowest quartile for fees.

## Raiz Rewards

The Raiz Rewards feature is designed to increase your savings even further, while you shop - cash is invested back into your Raiz Invest Account rather than accumulating loyalty points.

With over 130 brands onboard, you can earn dollars with the likes of BWS, Apple, Airbnb, Woolworths Online and STA Travel; along with a host of other leading shopping, travel, fashion, beauty, and lifestyle brands.

We believe cash beats loyalty points which you need to redeem sometime later down the track.

## Raiz Kids

We understand that life gets busy, life gets messy, especially when you have little ones. We know for parents and grandparents it is not simple to get started on a savings fund for the kids.

Raiz Kids is a simple way to save and invest for your children and/or dependents who are under the age of 18. Raiz Kids is not a separate account for your child. Instead, Raiz Kids sits within your current Raiz account as a simple feature.

You can invest with the potential to earn more, your spare change from everyday purchases, set up a savings plan or make lump sum deposit towards you and your chosen Raiz Kid(s).

## Peace of Mind

Your security is our highest priority. Raiz works to protect your information, prevent unauthorised account access, and notify you of any unusual activity. Raiz is an ASX listed company and is regulated and overseen by the Australian Securities & Investments Commission. With bank level security and data encryption, nothing is stored on the device, so you need not worry if it is lost or stolen.

## Your Money Working for You

**\$262M**  
funds under  
management

**175K+**  
active  
users

**130+**  
brands offering  
Raiz Rewards

**550k**  
customer  
Sign Ups

**\$1,341**  
avg. customer  
balance

Promo code: **YMYL18**



**\*Important Information - please read** The information in this document is prepared by RAIZ Invest Australia Limited (ABN 26 604 402 815) (Raiz), an authorised representative AFSL 434776. This document has been prepared for informational purposes only and are not intended to amount to financial product advice or a recommendation in relation to any investments or securities. You should not rely on it to make investment decisions. This document contains general information only and has not been independently verified. Therefore, we have not considered your investment objectives, financial situation or needs. You should seek professional financial, legal and taxation advice. Any returns shown or implied in this document are not forecasts and are not reliable guides of future performance. Any opinions or information expressed in the document are subject to change without notice. A Product Disclosure Statement for Raiz Invest Fund and the Raiz Invest Super product are available on the Raiz Invest website and through the App. A person must read and consider the Product Disclosure Statement in deciding whether, or not, to acquire and continue to hold interests in the products. The risks of investing in these products are fully set out in the Product Disclosure Statement and include the risks that would ordinarily apply to investing.