



Media/ASX Release

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Raiz Invest investment portfolios stay ahead of their benchmarks

Raiz Invest Limited (ASX: RZI), Australia's largest mobile-first financial services platform, has notched an impressive three-year investment performance to 30 June 2021 for six of its seven portfolios.

Five of the investment portfolios that are directly benchmarked against Chant West outperformed this index, with the Emerald portfolio being the standout with an annual average of 12.44% p.a. compared with Chant West at 7.90% p.a. for the three years to 30 June 2021.

The other portfolios to better Chant West were Conservative (4.92% p.a. v 4.60% p.a.), Moderate (7.99% p.a. v 6.20% p.a.), Moderately Aggressive (9.56% p.a. v 7.90% p.a.) and Aggressive (10.51% p.a. v 9.20% p.a.) for the 3 years to 30 June 2021.

The other two Raiz investment portfolios that are not benchmarked, Moderate Conservative and Sapphire (which only opened to investors on 22 May 2020), also performed extremely credibly. The former had an annual average return of 6.52% p.a. over the previous three years, while Sapphire's one-year return to 30 June 2021 was 32% p.a. plus against its Chant West benchmark of 22.4% p.a. for the 1 year to 30 June 2021.

Over the past 12 months to 30 June 2021, four of the five portfolios outperformed their benchmarks. Only Conservative slipped marginally, having a 12-month return of 6.5% p.a. compared with 7.90% p.a..

Raiz Australia CEO, Brendan Malone, says: "These results are extremely encouraging, especially the three-year numbers when viewed from the perspective of our customers who have superannuation accounts.

"It demonstrates we have consistently outperformed the index across our portfolios, with our strategy of using ETFs not detracting from our performance as our Funds Under Management (FUM) increase.

"In addition, our portfolio constructions of target weights and a rebalance algorithm to keep portfolios in line with the target weights as new money is added, money withdrawn, or the weights of a portfolio move too far away from target weights, has worked.

"The three-year performance from the conservative to aggressive portfolio options also demonstrates the fact that Raiz is a viable investment vehicle for people no matter what their financial goals are."



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FY 2020-2021	1 YEAR PERFORMANCE		3 YEAR PERFORMANCE - ANNUALISED	
	Raiz Portfolio (p.a.)	Chant West Benchmark (p.a.)	Raiz Portfolio (p.a.)	Chant West Benchmark (p.a.)
Conservative	6.57%	7.90%	4.92%	4.60%
Moderately Conservative	10.20%	NA	6.52%	NA
Moderate	15.01%	13.00%	7.99%	6.20%
Moderately Aggressive	20.76%	18.00%	9.56%	7.90%
Aggressive	24.69%	22.40%	10.51%	9.20%
Emerald	22.86%	18.00%	12.44%	7.90%
Sapphire Inception 22 nd May 2020	32.89%	22.40%	NA	NA

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About Raiz

Raiz Invest Limited (ASX:RZI) is a multi-award-winning micro-investing and fintech platform with operations in Australia and Southeast Asia. With Raiz, users are able to automatically invest the virtual ‘spare change’ from their daily purchases into diversified portfolios. In Australia, this can be done to boost savings both inside and outside of superannuation.

To gain greater insight to the Raiz business and our strategy, watch our short video by visiting <https://raizinvest.com.au/investors/>

Since launching in 2016 Raiz has achieved solid growth, amassing more than 1.8 million downloads, 1,784,000 signups, and over 456,000 active monthly customers and \$799 million funds under management as at 30 June 2021.



Raiz continues to enhance its platform, adding 18 new products and features since its inception. In addition, Raiz is ramping up its growth strategy across Asia-Pacific, with offices in Malaysia and Indonesia as well as plans to expand into Thailand and Vietnam.

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For more information visit: www.raizinvest.com.au

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