



Assetly Group Limited

Sydney, Australia

assetly.com/stakeholder

Wholesale Investors Only

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Overview

Assetly is developing a compound startup and next-generation platform for SMSF accounting, administration, and investment, built from the ground up with artificial intelligence seamlessly integrated into its core architecture.

Problem

The Australian SMSF industry is inefficient for trustees. There are multiple disconnected systems, hidden middlemen and costs, siloed products, limited data sharing, and is very expensive. Trustees find it hard to research and select investments, underperform the market due to unskilled portfolio construction, hold too much cash, while investment advice is complex and expensive.

Solution

Assetly's market solutions aim to float seamlessly over three core areas:

- SMSF Compliance
- Investment Platform
- Portfolio Management

By streamlining SMSF compliance management, providing a universe of investment opportunities and automating portfolio management, Assetly enables our clients to focus on what truly matters – growing their wealth and spending it.

Core Target Market

Investors | SMSF Trustees
Accountants | Financial Advisers
Wealth Managers | Fund Managers

Assetly's ecosystem play caters towards all target market types across B2C, B2B & B2B2C product applications, initially focusing on the SMSF sector of the Australian superannuation industry.

Australia has one of the largest pension systems internationally, currently ranked 5th behind the US, Japan, the UK, and Canada, with AU\$4 trillion in total assets – the envy of the world, while the SMSF sector is a powerhouse with over AU\$1 trillion in assets.

While SMSF represents 25% of the superannuation pool, its members account for 5% of Australians, providing a vast concentration of wealth that is Assetly's primary target sector.

assetly.com/smsf-opportunity

Business Strategy

Assetly plans to onboard thousands of SMSF's through low-cost SMSF compliance services, while tapping into the multi-billion-dollar exponentially growing managed account sector with cashflow and portfolio management services through cross-selling and up-selling strategies, alongside the power of the platform's network effects.

Market Inefficiency

Over the last 5 years the number of financial advisers in Australia has fallen from a peak of 28k to 15k, a drop of 45%, while the number of SMSF's per financial adviser has doubled from 20 to 40, with SMSF net assets per adviser climbing from AU\$23m to AU\$57m, a growth factor of 150%.

The result has led to an increase in the cost of financial advice by 40% which has created a perfect storm for Assetly's automated investment technology, helping advisers become more efficient, and enabling SMSF trustee's to be self-directed.

assetly.com/funds/wealth-managers

Vertical 'System of Record'

There are up to 650k existing SMSF's up for grabs, and tens of thousands of new SMSF's being added each year, and Assetly owns a system of record in the SMSF compliance sector alongside only three other competitors.

Products

SMSF Compliance – B2C, B2B & B2B2C

In September 2022, Assetly acquired an accounting software business which provides cloud-based SMSF accounting software to trustees and accountants across Australia.

The sophisticated tax engine and accounting software allows users to manage multiple SMSF's by streamlining journal entries, processing corporate actions and dividends, automating the preparation of trial balances and tax statements, and once the audit is completed, lodging the tax return with the ATO through our partner integration.

assetly.com/smsf-accounting

Investment Platform – B2C, B2B & B2B2C

Assetly has dedicated over five years to designing a comprehensive financial services ecosystem across 15+ product modules, including identity, credit reporting, banking, payments, FX, cards, share trading, crypto trading, capital raising, managed funds, virtual events, plus others.

Significant thought and work has been put into architecting our own proprietary layer that will sit on top of banking, payments, cards, trading services and other external providers. We aim to build the infrastructure that will control the data across our full stack of products, enabling complete cashflow control, pre-trade compliance, post-trade analytics, and true data intelligence.

assetly.com/investment-platform

Portfolio Management – B2C & B2B

Assetly is developing automated portfolio management for individuals, SMSF's, family offices, and institutional clients. The proprietary cashflow and investment technology will power a new generation of investment accounts which we call 'Automated Managed Accounts' (or AMA's) using agentic AI.

With native access to Assetly's client data, the AMA gains a complete portfolio view across all connected legal entities, including cash holdings, public and private market investments, tax and accounting records, and future cashflow needs. This unified dataset enables intelligent portfolio construction, real-time optimisation, and daily algorithmic rebalancing - transforming how investment strategies are managed and delivered.

assetly.com/portfolio-management

Managed Funds Framework – B2B2C

Assetly is building an end-to-end managed funds framework enabling fractional access to a broad range of both public and private markets funds, including external fully-vetted funds and Assetly's own in-house funds.

Being built as a white-label solution for fund managers, it includes a suite of tools covering KYC/KYB/AML processes, wholesale and retail fund tagging, fund applications, cashflow management, unit registry, fund accounting, as well as investment and redemption workflows.

assetly.com/funds/fund-administration

Artificial Intelligence

Assetly is advancing to the next level of agentic AI by embedding 'agents on rails' directly into our accounting, client servicing, and investment software.

These AI-native agents are designed to drive significant workforce efficiencies, reduce delivery costs, elevate product quality, and deepen client engagement - transforming how financial services are delivered at scale.

Agentic AI is where internal agents integrate reasoning, external memory, execution, and planning within controlled cognitive frameworks, while automating complex end-to-end workflows within system defined parameters.

assetly.com/artificial-intelligence

Industry Level Disruption

Incumbents across the financial services industry are facing imminent disruption. Most will struggle to adapt in a rapidly evolving market, as challengers like Assetly implement a compound multi-product strategy and advanced AI technologies to achieve superior business efficiency, lower cost structures, and greater technical agility.

Compound Strategy

Assetly is building a 'compound startup' which is a business that develops multiple integrated product applications within a unified platform. This proven interconnected approach generates multiple synergies and network effects, where the value of each product increases as more products and users are added, essentially creating a super compounding effect for growth.

Benefits include:

- Effective cross-selling strategies
- Full native data integration enabling seamless interoperability
- Optimised pricing with product bundles, while undercutting the competition on individual products
- Superior user experience creating a loyal and sticky client base
- Product modules creating a network effect (low CAC, high LTV)

Personnel

Assetly's globally distributed team, built over five years, is around 14 people who are contracted directly with the organisation to provide either full time, part time, or consulting work. Member skillsets include portfolio management, artificial intelligence, mathematical, quantitative, actuarial, taxation,

accounting, frontend, backend, large platform software engineering, data architecting and cloud infrastructure. The Assetly team has the relevant product skills and domain expertise to implement its operations from the outset.

Technical Architecture

Assetly leverages advanced design to development architecture, with comprehensive Figma-based component, colour, and typography libraries optimised for desktop, tablet, and mobile, while supporting light, dark, and contrast theme colours.

Our frontend utilises ReactJS, Tailwind CSS, and TypeScript within a Module Federation (Webpack) micro-frontend architecture, enabling independently deployed frontend components at the application level.

The core backend employs Golang for high performance, multi-threaded execution, efficient memory management, and statically typed reliability, structured within a Kubernetes-orchestrated microservices API framework.

Assetly is deploying advanced HTAP and vector databases for scalability and rapid analytics, hosted on AWS with serverless capabilities and streamlined CI/CD pipelines.

Our technology strategy also includes confidential elements tailored to the requirements of our product ecosystem and agentic AI architecture.

Progress To-Date

- Assetly has spent ~AU\$100k on branding and trademarking since 2018, with trademarks registered in Australia and in 20+ countries
- Assetly Accounting Pty Ltd acquired established SMSF accounting software in September 2022
- There are approximately 1k SMSF's on platform (free and paid plans), representing circa AU\$800m in assets (re-engineering software)
- Assetly Group Limited acquired Lighthouse Partners Group Pty Ltd in March 2024, renamed Assetly Australia Pty Ltd, which holds a registered Australian Financial Services License (AFSL No. 536915)
- All product partners, and external licensing partners have been lined up for SMSF audit, share trading, banking, payments, FX, cards (Visa BIN sponsorship) and retail funds management licensing
- Entered into two powerful Strategic Alliance Agreements with industry

partners for products, services and distribution

- Responsive webapp development started - ready to ramp up fast

Go-to-Market Plan

Seed Round

Once Assetly's Seed Round is closed, the go-to-market strategy involves increasing the tech team to continue architecting the core foundation and building the platform framework, while releasing the following launches:

Alpha - Q3 2026

- Platform Framework
- My Account
- KYC / AML processes
- Subscriptions & Billing
- Open Banking module
- Credit Reporting module
- SMSF Accounting application
- Beta engineering architecture

Beta - Q3 2026

- Core Admin Panel
- Multiple legal entities - KYB / AML
- Capital Raising module
- Managed Fund Module
- SMSF Administration application
- SMSF Audit application
- Public engineering architecture

Series A

By Q4 2026, the company plans to raise capital for its Series A through its own crowdfunding module, with funds allocated to finalising software development for the public launch, as follows:

Public - Q4 2027

- White-label functionality
- Managed Fund module
- Share Trading module
- Money and Payments module
- Automated Managed Account 1.0
- Global engineering architecture

Distribution

Assetly strategically leverages low-cost acquisition channels to attract SMSF trustees and investors by combining a compound startup approach with targeted B2B and B2B2C white-label strategies.

By offering affordable, multi-product solutions, we reduce barriers to entry and broaden our market reach. Our core objective is to grow Assets Under Management (AUM) by cross-selling and upselling users into Assetly's robo-advice platform and our self-directed managed funds marketplace.