



Invest in their future, one small step at a time.

Raiz Kids makes it easy to start investing for a child's future with as little as \$5. Build wealth over time towards goals such as education, a first home deposit or whatever their future holds – while helping them develop valuable money habits.

Start investing in their tomorrow, today

Scan the QR code to download Raiz and get \$20* to start or use code KIDS20 code on sign-up.



This is general information, not personal advice. Invest only after reading the PDS and considering whether the product is appropriate for you. TMDs for our Funds are available. Fees and costs apply. Issued by Instreet Investment Limited (ACN 128 813 016, AFSL 434776). *\$20 bonus paid to new Raiz accounts after an initial investment of at least \$5 is made. Offer valid until 01/12/2026.

Why Raiz Kids?



**Start small:
Begin with as
little as \$5, then
contribute
whenever it
suits you.**

**Make investing
automatic:
Set up recurring
investments or
add a lump
sum at any
time.**

**Choose their
portfolio:
Select a separate
investment
portfolio for each
child and their
future goals.**

**You stay in
control:
Choose what
each child can
access and
manage their
permissions.**



**Help them learn
by doing:
Give children
hands-on
experience with
saving and
investing, with
your permission.**

**Invest for the
whole family:
Manage
accounts for up
to eight
children,
grandchildren
or dependants.**



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What you need to know

Designed for their first investing journey:

Raiz Kids offers a simple way to build wealth for someone under 18 while helping them learn about saving and investing. It does not include all the features available with a full Raiz Invest account.

What happens when they turn 18?

You can invest through Raiz Kids until the child turns 18. At that point, you can choose to transfer full control of the account to them.

Who can access Raiz Kids?

Raiz Kids is available to customers on the Raiz Regular and Plus plans. It is not available on the Lite plan, so Lite customers will need to change plans before creating a Raiz Kids account.

Small contributions are adding up

Raiz Kids funds under management reached \$123 million as of July 2026.

Understanding fees

Fees apply and are calculated using your combined Raiz Invest balance, including any Raiz Kids accounts. The fees you pay depend on your Raiz plan and total balance. See the Product Disclosure Statement for full details.

Tax and your Raiz Kids account

A Raiz Kids Account is opened under your main Raiz Invest Account in the name and for the benefit of your nominated child. Providing your child's Tax File Number (TFN) is optional. If a TFN is not provided tax may be withheld at the highest marginal tax rate. Please seek professional tax advice for further information.



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