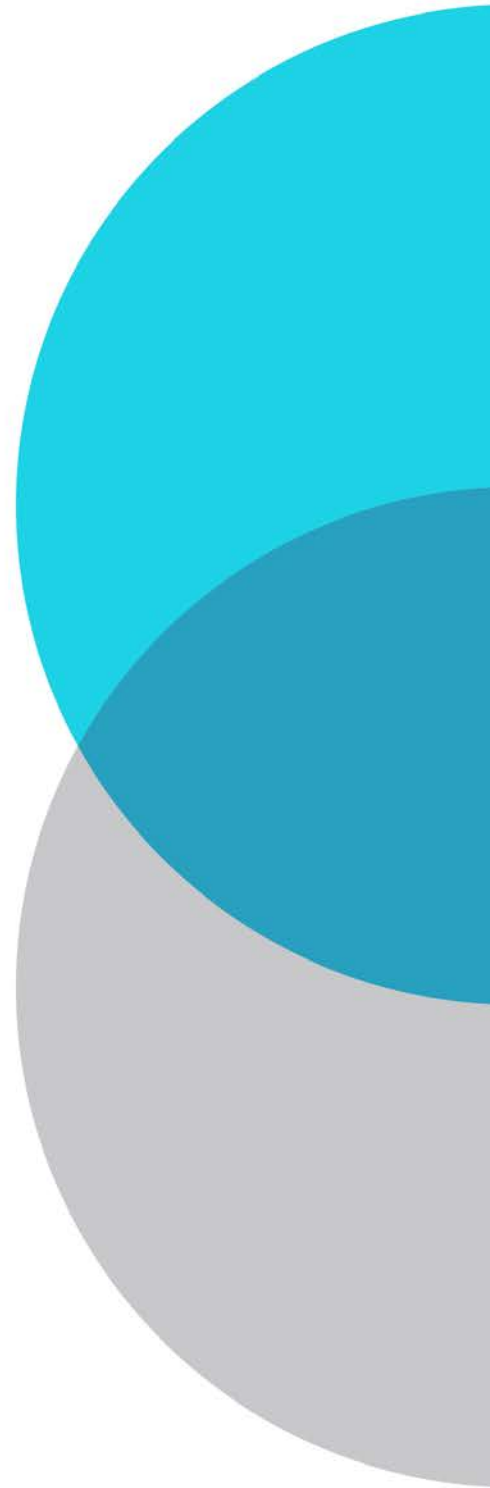


ANNUAL GENERAL MEETING

28 November 2017



SHAREHOLDERS ADDRESS

Chairman's Address

Good Morning everyone.

My name is Alan Fisher and I am the chairman of Centrepont Alliance Limited and, on behalf of the Board of Directors, it is a pleasure to welcome you all to our Annual General Meeting of shareholders for 2017.

I would like to introduce you to the Directors of the Board, Martin Pretty, Hugh Robertson, Georg Chmiel and our interim CEO Soula Cargakis. In addition, we have senior management in attendance and David Rodgers, partner from Deloitte Touche Tohmatsu, the Company's auditors.

Present from Computershare, the Company's share registrars, the meeting officer is Ron Blair and the returning officer for the meeting is Dustin Teasdale, and they will manage the meeting attendance, registrations and voting.

Soula Cargakis and I will now provide a Company update prior to commencing the formal business of the meeting.

I would like to thank John de Zwart for his commitment and contribution over the past 4.5 years in leading Centrepont. Under his leadership Centrepont has transformed into one of Australia's leading financial services groups.

I would also like to acknowledge the commitment and effort by John O'Shaughnessy, who is not standing for re-election this year and has retired as a Non-Executive Director of the Board and Chair of the Nomination, Remuneration & Governance Committee, effective from 27 November 2017.

Centrepont Alliance has had an exciting year where we have been able to concentrate our focus towards growth. We are uniquely positioned as a leader in Australia's contemporary financial advice industry and are well placed to realise the benefits from industry disruption.

The 2017 financial year produced a pleasing net profit after tax of \$6.5m, up 51% on the prior year and EBITDA from continuing operations of \$5.3m, up 33% on the prior year, excluding the legacy claims adjustment. The results include the sale of the Premium Funding business on 30 December 2016 for \$21.4m.

Group Revenue has grown by 11% and costs have been well managed.

The Board declared a final ordinary FY17 dividend of 1.2 cents per share and a special dividend of 7.0 cents per share which was paid to shareholders on 9 October 2017, which resulted in \$18m fully franked dividends being paid or announced during the year.

Centrepont Alliance continues to benefit and grow as financial planning clients and their advisers seek out trusted solutions. We are a trusted partner to our community of approximately 500 financial planning firms.

We use our scale and expertise to design and deliver world class services and open architecture investment solutions to our clients. We are continuing to lead the industry through early promotion of our managed accounts into Ventura Managed Accounts Portfolios, (vMAPs) which increased by 71% to \$344m as at 30 June 2017.

This year has seen a significant investment in people, such as the appointment of a Chief Investment Officer, Toby Lewis. We have invested in technology and client solutions which are an integral part of the Group's strategy to achieve sustainable, long term growth by delivering innovative solutions to meet customers' needs.

There has been a strong improvement in employee engagement resulting in improved satisfaction levels.

For the first time, we participated in the Coredata Independent Licensee of the Year Awards and were pleased to be a finalist.

We continue to see the strengthening of the overall Centrepont Alliance brand, which has seen the generation of quality leads directly as a result of the rebranding. In the past year, we had over 100 positive references to Centrepont in the industry media.

During the year, we made a strategic investment into a new life insurance business, branded Neos Life which is scheduled to be launched in March 2018.

We are currently interviewing short listed candidates for the Centrepont Alliance CEO role and expect to be in a position to make an announcement soon.

I continue to be encouraged and impressed by the progress within the business and its emergence as a leader in the financial services industry. Thank you to our staff, advisers, brokers, clients and business partners, and you, our shareholders, for your continued support as we strive to become one of the leading and the most highly trusted and respected non institutional financial services business in Australia.

I will now pass to our interim CEO Soula Cargakis to provide a further update on the operational areas of the business and financial performance during the current financial year.

Interim CEO's Address

FY17 HIGHLIGHTS

Good morning, my name is Soula Cargakis and I am the interim CEO.

Outlined on the slide are some of the highlights of FY17.

Our long-term goal to be Australia's most trusted and respected financial services brand is progressing well.

We are in the business of improving the financial wellbeing of Australians and assisting our advisers to operate efficient, sustainable and profitable businesses. So often our heavily institutionalised industry has forgotten our clients. Not purposely, but by their sheer size they have disconnected themselves.

We see ourselves, along with other nimble client centric players, taking advantage of new technology, increasing consumerism, media attention and regulation, as benefitting by delivering services and solutions which are aimed at aiding our clients and our client's clients, first.

Our core businesses are growing strongly and we are focussed on continuing this momentum.

We seek to take advantage of our scale and capability to accelerate growth, primarily organically however we are always on the lookout for inorganic opportunities.

This year we engaged Coredata to undertake a detailed Adviser survey across our entire community of advisers and licensees. The results highlighted that our service offering was very strong against our

competitors and our net promoter score in Alliance Wealth +25.6 and AAP +33.3 which are significantly above the industry average -5.5.

Our key themes are continued recruitment of professional financial planning firms – 98 in the last two years, the strength and support of our investment solutions with over \$3.7bn in FUMA, and with good cost management we have seen a 33% increase in our EBITDA from continuing operations, excluding the legacy claims adjustment.

We have made strategic investments in the Accountant Wealth market with RFE, Life Insurance with Neos Life and salaried advice.

STRATEGIC VISION

Centrepont's story, is one of a journey of transformation, and as a result of the development of our contemporary business model we are uniquely placed to take advantage of disruptions that are occurring in the wealth market.

We have two existing lines of business, Wealth Advice and Funds Management, and we are investing in Life Insurance.

These markets are large, growing and attractive.

Centrepont's strategy is to use its scale and expertise to design and deliver world class services and investment solutions to help advisers and their clients thrive. Our approach is to have the client and the adviser best interest as the driver of our efforts.

We invest in reviewing innovation and developments across the financial services landscape.

We support a large community of advisers with our service offering supporting salaried, licensed and self licensed business models. The adoption of our contemporary business model has strengthened our relationship with our target community of Professional Advisers with a reduction in the small part time adviser segment.

We believe that we are strategically well placed and it is pleasing to see our results and that the market recognises our unique position and advantage.

OUR GROWTH MODEL

Our growth model is focused on our two existing lines of Business, our Wealth Advice and Funds Management to achieve our goals. At the core is the best interests of our advisers and their clients and our purpose is to simplify their lives.

As a result of our service offering, our focus on being in a partnership with our clients and our positive brand in the market, we are now attracting an increasing number of like minded Professional Advisory firms.

The continued investment and development of our Centrepont Investment Solutions is resulting in an increase in the adoption of these solutions not only by our existing community of advisers and licensees, but importantly with new advice firms joining us.

These are the key drivers of our business results to date and are critical to our growth strategy.

LEGACY CLAIMS UPDATE

Legacy claims relate to claims incurred on advice provided prior to 1 July 2010 with most emanating from the impacts of the GFC. There is a statute of limitations which is six years from the provision of advice relating to the loss. We updated the provision as at 31 December 2016 on the basis that we were more able to accurately determine an appropriate provision related to a specific claim.

In the 2017 financial year, the number of claims has reduced substantially which is pleasing.

However, we recently announced the establishment of an additional legacy claims provision of \$2.7m. This relates to financial product advice prior to 1 July 2010 given by a former authorized representative of PIS who was terminated many years ago.

These claims have resulted from an investigation into this adviser's advice by the institutional dealer group this adviser went to after leaving PIS.

LOAN SHARE SCHEME UPDATE

A Long Term Incentive loan share scheme had been put in place for the executive team

This scheme was not meeting the objectives and was expensive to administer so it has been decided to unwind this share scheme.

There are 8m shares in the loan share scheme which will be sold.

The unwinding of this scheme will result in a positive cash, earnings and balance sheet impact.

SUMMARY AND OUTLOOK

We are pleased with the progress the business is making in executing its strategy and Centrepont has delivered an outstanding outcome for shareholders in FY17 with 33% growth in EBITDA, excluding the legacy claims adjustment.

We have a number of new initiatives that we are implementing to closer partner with our advice firms which will not only see them grow but at the same time increase the adoption of our investment solutions which we are continuing to develop and enhance.

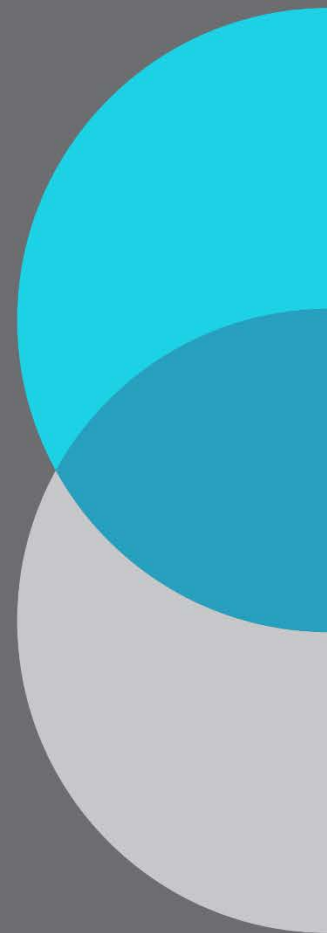
Recruitment is concentrated on only quality firms that want to grow, and we currently have 102 advice firm opportunities in our pipeline, 35 of which are in the final stages.

In respect to regulatory change, we are positioned for the implementation of the life insurance reforms and continue to manage the rebate revenue.

Our focus is on significant growth, and this is an exciting time for Centrepont with the disruption in the market place and we are well positioned to capitalise on the opportunities that will present themselves.

ANNUAL GENERAL MEETING

28 November 2017





BOARD MEMBERS

Alan Fisher | Chairperson

Martin Pretty | Non-executive Director

Hugh Robertson | Non-executive Director

Georg Chmiel | Non-executive Director



SENIOR EXECUTIVES

Soula Cargakis | Interim CEO – Distribution & Marketing Executive

John Cowan | Chief Financial Officer

Marty Carne | General Counsel and Company Secretary

Paul Cullen | Advice Solutions Executive

Toby Lewis | Chief Investment Officer

COMPANY UPDATE

Alan Fisher (Chairman)



○○○ The year in REVIEW

- Shift towards growth & strong FY17 financial performance
- Sale of the Premium Funding business
- Scale and expertise to design and deliver world class services and open architecture investment solutions to our clients
- Investment in the growth of professional advice firms
- Investment in people, technology and client solutions
- CoreData Independent Licensee of the Year finalist
- Strategic investment in a new life insurance company, Neos Life
- CEO Recruitment update



COMPANY UPDATE

Soula Cargakis (Interim CEO)



FY17 HIGHLIGHTS



\$5.3m EBITDA from continuing operations up 33%. **\$6.5m NPAT** up 51%



98 new advice firms recruited over last 2 years representing over 200 advisers



\$3.7bn in Funds under Management and Administration up 19%



\$1.1bn in gross inflows up 24%



Revenues up 11% and cost to income ratio improved 5%



\$18.0m in fully franked dividends paid or announced



Entered Accountant wealth market through strategic investment in RFE Pty Ltd



Entered Life insurance market through strategic investment in Australian Life Development Pty Ltd



Strong engagement with adviser net promoter score of +30 and staff engagement of 81%



Premium Funding sold for \$21.4m

Strategic VISION

To be the most trusted and respected wealth management organisation in Australia and in doing so, aspire to create leading business lines in:



Wealth Advice



Funds Management



Life Insurance

We believe all Australians deserve to feel financially secure and have a positive wellbeing



Attractive markets

- Demographic and regulatory driven growth
- Benefiting from adviser and client distrust of institutions



Client and Adviser driven

- Focus on each clients' needs, financial security and wellbeing
- Supporting advisers is at the core of everything we do
- Sustainable. meets regulator and community expectations
- Create an experience which generates strong advocacy



IP competitive advantage

- Use digital tools to lower costs, improve compliance and client experience
- Maintain open architecture systems and flexible curious culture enabling access to leading services and expertise



Scale advantage

- Maintain and use scale to benefit (i.e. price, expertise, financial strength) our clients, advisers and shareholders
- Use corporate expertise to deliver consistent reliable services

Our GROWTH MODEL

NUMBER OF ADVICE FIRMS



- Competitive offering for professional advice firms
- Trusted and well recognised brand
- A culture of partnership focused on supporting each others' success
- People and systems supporting a first class experience for advisers and clients
- Ongoing adviser education and technical support

PRODUCT ADOPTION



- Quality products – investments, platforms, life insurance
- Consistent reliable service
- Advice coaching
- Advice firm marketing and sales support
- Lower risk for advisers and clients

GROW



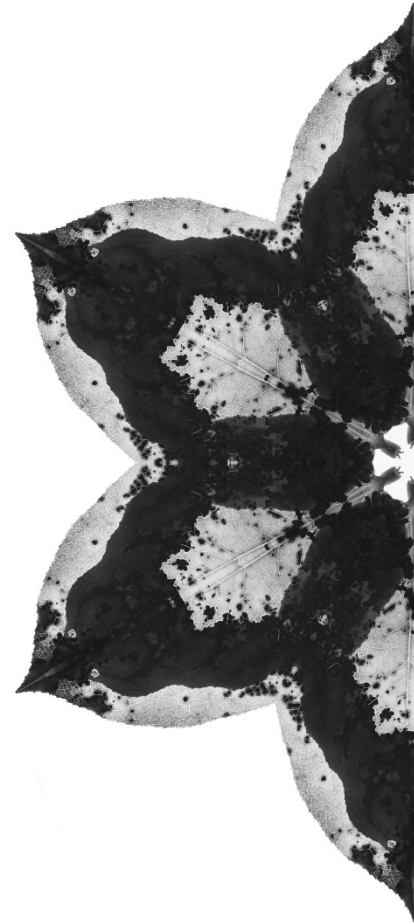
- Partnering advice firms
- Clients utilising products
- Funds under management
- Life insurance premiums
- Revenue and shareholder value

Legacy Claims **UPDATE** ○○○

Legacy claims relate to claims incurred prior to 1 July 2010.

An additional legacy claims provision of \$2.7m relating to financial product advice given prior to 1 July 2010 by a former authorized representative's business has been established.

Legacy claims will be reported in Corporate at half year reporting.



Loan Share ○○○ **SCHEME UPDATE**



- The executive loan share scheme to be closed
- There are 8m shares in the loan share scheme which will be sold
- As a result of this there will be a positive impact on cashflow and earnings





SUMMARY AND OUTLOOK

- Outstanding outcome for shareholders in FY17 with 33% growth in EBITDA and \$18m in dividends declared or paid
 - Multiple initiatives underway partnering with advice firms
 - Continued development of our investment solutions
 - The business is expected to have another strong year of recruitment
 - We have laid the foundation in both the life insurance and accountant wealth advice markets with the seeding of Neos Life and RFE
- Superbly positioned to further capitalise on the opportunities within the Australian wealth market
 - These solid foundations also enable Centrepont to grow scale via M&A should the right opportunities arise
 - We are now in a period of significant growth



AGM

Order of Business ○○○

1

Annual financial
and other reports

2

Adoption of
remuneration
report

3

Re-election of
Martin Pretty

4

Re-election of
Alan Fisher

5

Renewal of
proportional
takeover provisions

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1

Annual financial
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1

Annual financial
and other reports

2

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3

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5

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○○○ Adoption of **REMUNERATION REPORT**

Resolution

To consider and if thought fit pass the following resolution in accordance with section 250R(2) of the Corporations Act:

“

That the Remuneration Report for the year ended 30 June 2017 be adopted

”

Proxies

| Vote type | Voted | % | % of All |
|--------------|-------------------|------------|--------------|
| For | 72,443,108 | 98.78 | 46.16 |
| Against | 556,126 | 0.76 | 0.35 |
| Open Usable | 339,734 | 0.46 | 0.22 |
| Abstain/Excl | 53,728 | N/A | 0.04 |
| TOTAL | 73,338,968 | 100 | 46.73 |

AGM

Order of Business ○○○

1

Annual financial
and other reports

2

Adoption of
remuneration
report

3

Re-election of
Martin Pretty

4

Re-election of
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5

Renewal of
proportional
takeover provisions

○○○ Re-election of **MARTIN PRETTY**

Resolution

To consider and if thought fit pass the following resolution as an **ordinary resolution**:

“

That Martin Pretty, who retires by rotation in accordance with Rule 58(a)(ii) of the Company's constitution (Constitution) and, being eligible, be re-elected as a director of the Company.

”

Proxies

| Vote type | Voted | % | % of All |
|--------------|-------------------|------------|--------------|
| For | 61,139,137 | 83.31 | 38.96 |
| Against | 11,908,463 | 16.23 | 7.59 |
| Open Usable | 337,828 | 0.46 | 0.22 |
| Abstain | 7,268 | N/A | 0 |
| TOTAL | 73,385,426 | 100 | 46.77 |

AGM

Order of Business ○○○

1

Annual financial
and other reports

2

Adoption of
remuneration
report

3

Re-election of
Martin Pretty

4

Re-election of
Alan Fisher

5

Renewal of
proportional
takeover provisions

○○○ Re-election of **ALAN FISHER**

Resolution

To consider and if thought fit pass the following resolution as an **ordinary resolution**:

“

That Alan Fisher, who retires by rotation in accordance with Rule 58(a)(ii) of the Company's constitution (Constitution) and, being eligible, be re-elected as a director of the Company.

”

Proxies

| Vote type | Voted | % | % of All |
|--------------|-------------------|------------|--------------|
| For | 67,786,820 | 92.38 | 43.19 |
| Against | 5,257,633 | 7.16 | 3.35 |
| Open Usable | 337,828 | 0.46 | 0.22 |
| Abstain | 10,415 | N/A | 0.01 |
| TOTAL | 73,382,281 | 100 | 46.76 |

AGM

Order of Business ○○○

1

Annual financial
and other reports

2

Adoption of
remuneration
report

3

Re-election of
Martin Pretty

4

Re-election of
Alan Fisher

5

Renewal of
proportional
takeover provisions

○○○ Renewal of **PROPORTIONAL TAKEOVER PROVISIONS**

Resolution

To consider and if thought fit pass the following resolution as a **special resolution**

“

That the proportional takeover approval provisions contained in Rule 86 of the Company's constitution be granted effect for a further three years, effective on and from the day on which this resolution is passed.

”

Proxies

| Vote type | Voted | % | % of All |
|--------------|-------------------|------------|--------------|
| For | 72,996,056 | 99.49 | 46.51 |
| Against | 36,254 | 0.05 | 0.02 |
| Open Usable | 337,828 | 0.46 | 0.22 |
| Abstain | 22,558 | N/A | 0.01 |
| TOTAL | 73,370,138 | 100 | 46.78 |

CENTREPOINT
ALLIANCE