



Fiducian Group (ASX:FID)

CEO SHOWCASE

13 March 2018

STIRLING RANGE NATIONAL PARK
WA





Fiducian Group (ASX: FID)

- Business Overview
- Financials – Results December 2017
- Growth Strategy and Business Outlook
- Contacts



A Portfolio of Businesses for Consistent Profit Growth

Funds
Management



- 15 Managed Funds: 4 Diversified Funds, 4 Sector Funds, 7 Specialist Funds
- **\$2.21 Billion in Funds under Management (FUM)**

WRAP
Platform



- Market competitive Wrap & Managed Discretionary Accounts (MDA) Platforms
- **\$1.80 Billion in Funds under Administration (FUAdmin)** – Superannuation and non-superannuation

Financial
Planning



- Respected financial planning licensee with over twenty years of experience
- 38 high quality practices, 61 representatives, national footprint
- **\$2.31 Billion Funds Under Advice (FUA)**

FinTech



- Specialist Fintech developer of IT systems
- Developer of 'FORCe' Financial Planning software & 'FASTRACK' platform administration system

Tax Agent and
Business Services



- Accounting & business service provider linked to Sydney Financial Planning office
- Administration and accounting services to Self Managed Superannuation Funds (SMSF)

Note: FUMAA figures are as at 31 January 2018

Funds Management

- 15 Funds using Fiducian's Manage-the-Manager (MTM) system of Investment
- Fiducian process delivers greater Diversification with lower risks
- Consistently superior results against the world's best fund managers in the Australian market

| Fiducian Funds | 1-year return (ranking) p.a. | 3-year return (ranking) p.a. | 5-year return (ranking) p.a. | 7-year return (ranking) p.a. | 10-year return (ranking) p.a. |
|-----------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|
| Growth | 15.1% (2/175) | 9.0% (1/167) | 11.8% (1/162) | 9.8% (5/154) | 6.1% (10/126) |
| Balanced | 13.2% (11/175) | 8.0% (6/167) | 10.5% (6/162) | 9.0% (12/154) | 6.0% (17/126) |
| Ultra Growth | 16.4% (7/121) | 12.0% (2/110) | 14.1% (3/103) | 11.4% (4/95) | |
| Capital Stable | 6.8% (10/116) | 4.5% (7/110) | 6.2% (5/106) | 6.3% (13/102) | 5.2% (14/84) |
| Other specialist MTM funds | | | | | |
| Technology | 26.5% | 17.4% | 27.2% | 21.6% | 14.2% |
| India | 30.3% | 10.0% | 23.6% | 16.3% | 9.4% |

The above performances are based on independent survey conducted by Morningstar survey as at January 2018

2017 FundSource Awards – International Equity Sector

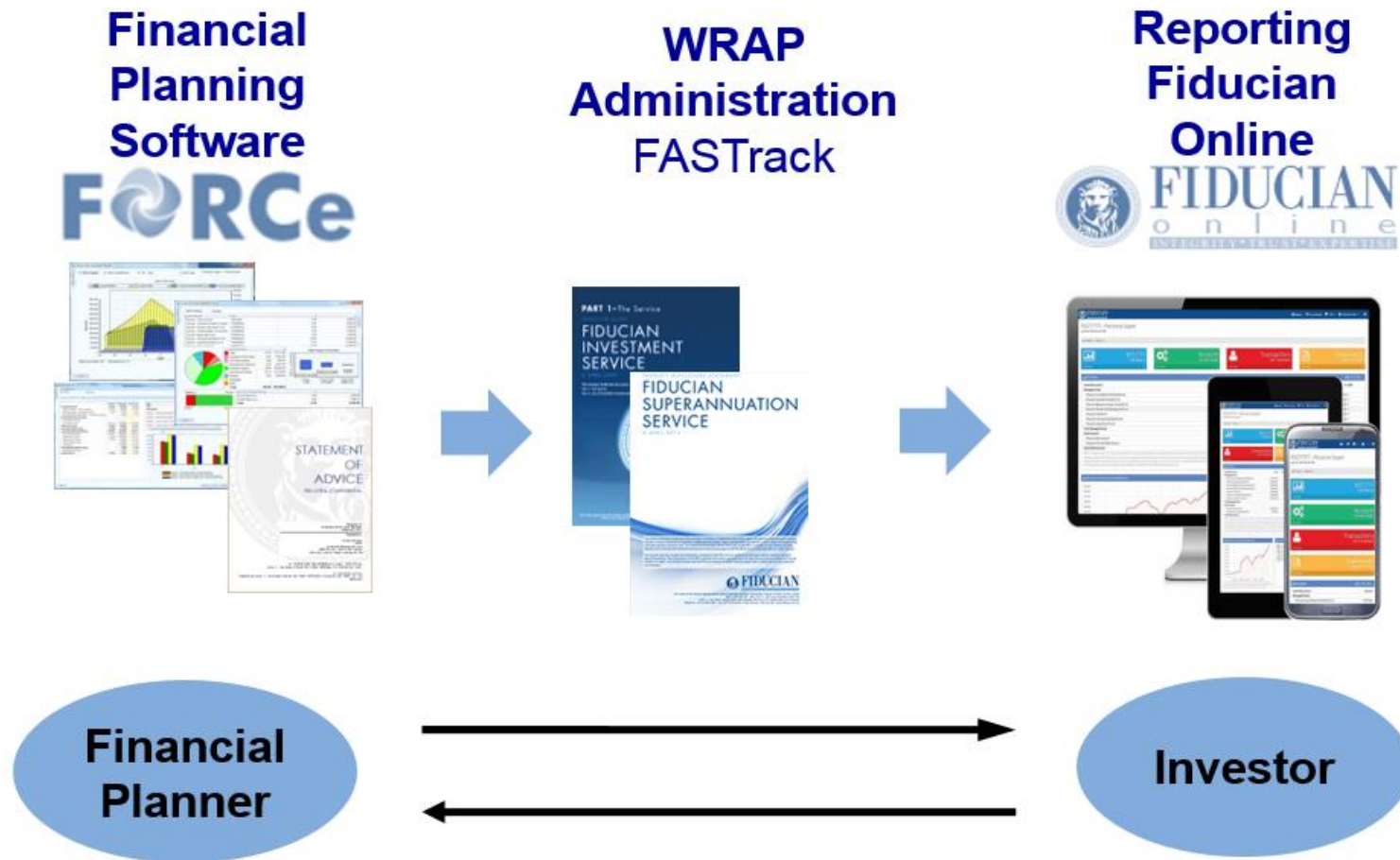
Winner: **Fiducian Funds management** - Technology Fund

Finalist: **Fiducian Funds management** - India Fund





Only Fully Integrated Fintech Solution in Australia for Advisers and Clients



- Public offer “Superannuation Fund”
- Investor Directed Portfolio Service (IDPS)
- 72 – Fund Choices
- 13 – Managed Discretionary Accounts (Direct Share Ownership)
- Investments are held by external custodian – National Australia Bank, for security and safe keeping
- Competitive Fees, Flexible Structure

Financial Planning – Focus on Quality and Expertise



Wealth Creation



Retirement Planning



Superannuation



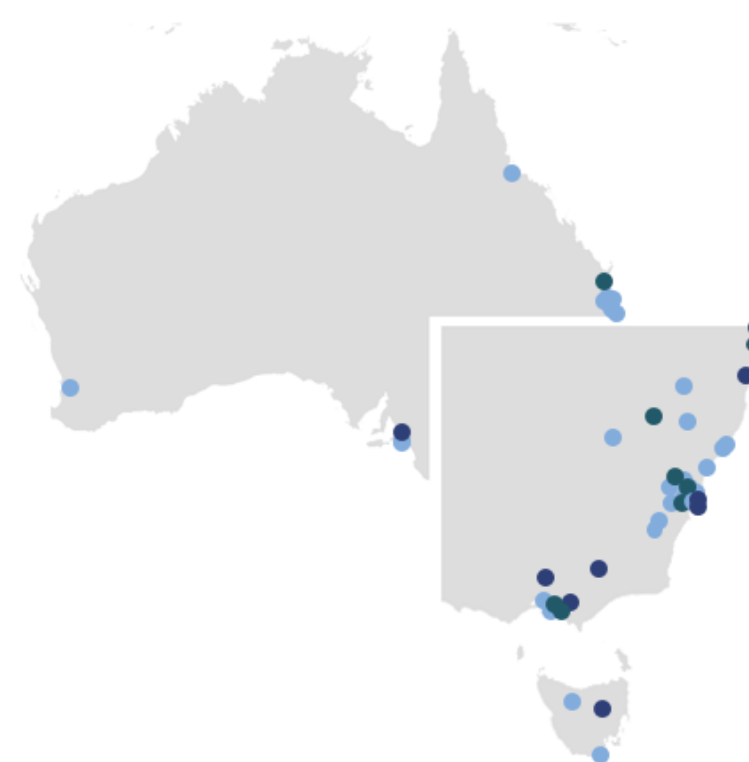
Investment Advice



Estate Planning



Personal Insurance



- National footprint with 61 Authorised and Licensed representatives

FINANCIALS



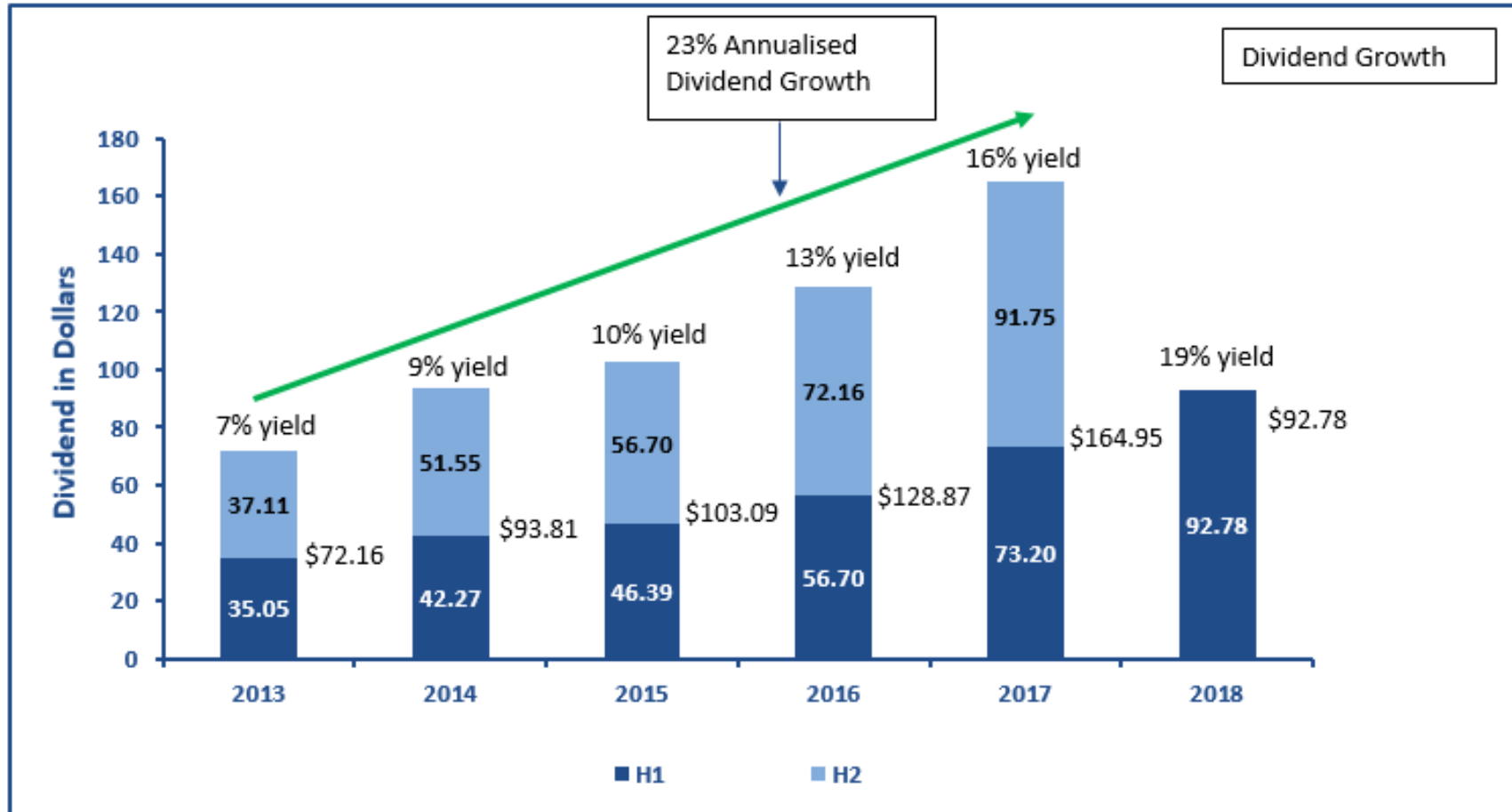
Financial Highlights

Financial Highlights

(\$ in thousands)

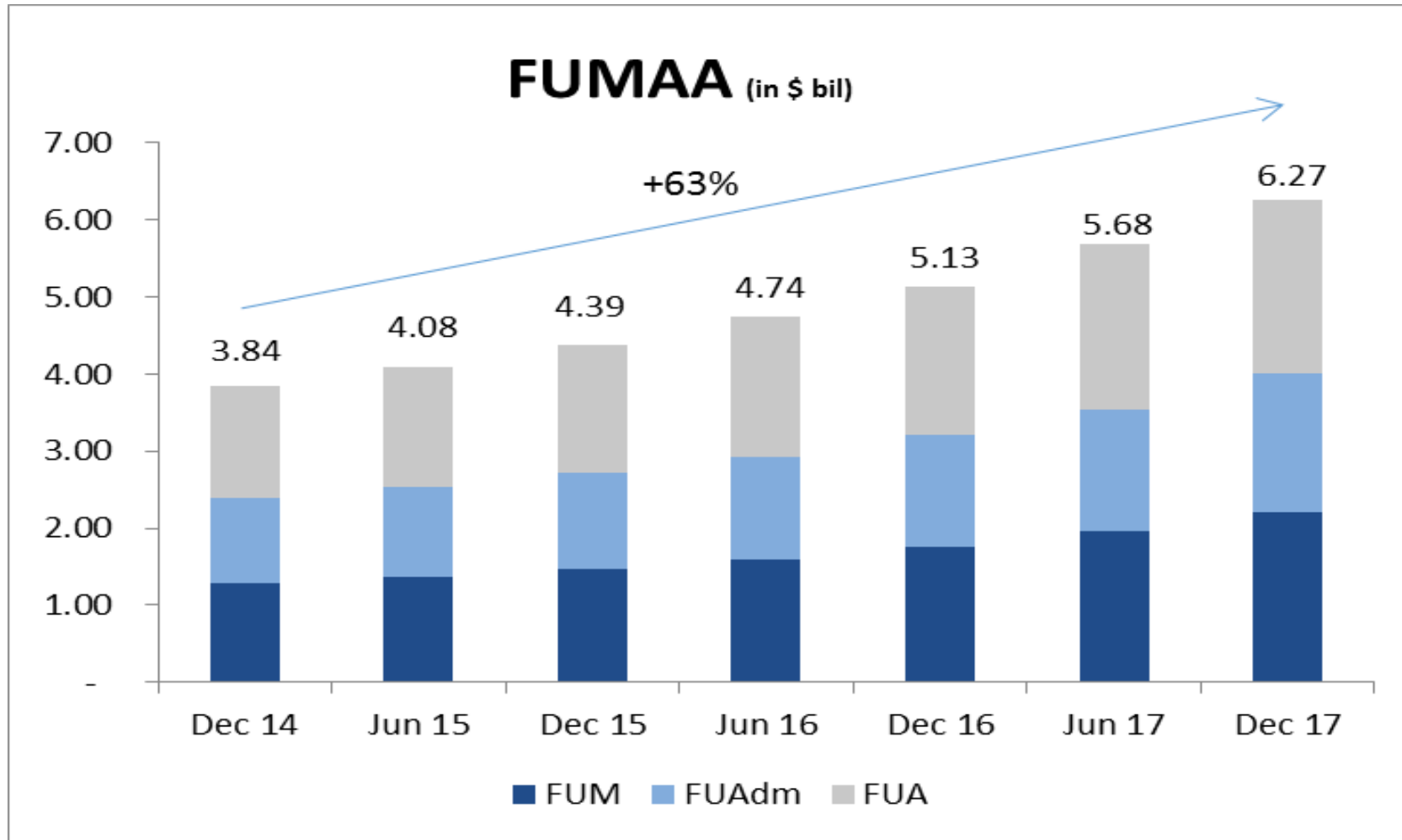
| Half Year Ending 31 December | 2017 | 2016 | % Change |
|---|---------------|---------------|-----------------|
| Operating Revenue | 22,349 | 19,903 | ↑ 12% |
| Underlying EBITDA | 7,019 | 5,610 | ↑ 25% |
| Underlying NPAT (UNPAT) | 4,971 | 4,016 | ↑ 24% |
| Statutory NPAT | 4,336 | 3,434 | ↑ 26% |
| Basic EPS based on UNPAT (in cents) | 15.9 | 12.9 | ↑ 23% |
| Funds under Management, Advice and Administration FUMAA (\$ in millions) | 6,266 | 5,130 | ↑ 22% |

Dividends - \$1,000 invested on 1 July 2012



- ✓ The above graph shows annualised dividend yield (before franking credits) on \$1,000 invested in FID on 01/07/2012.
- ✓ Double digit EPS growth in 14 out of 18 years since listing

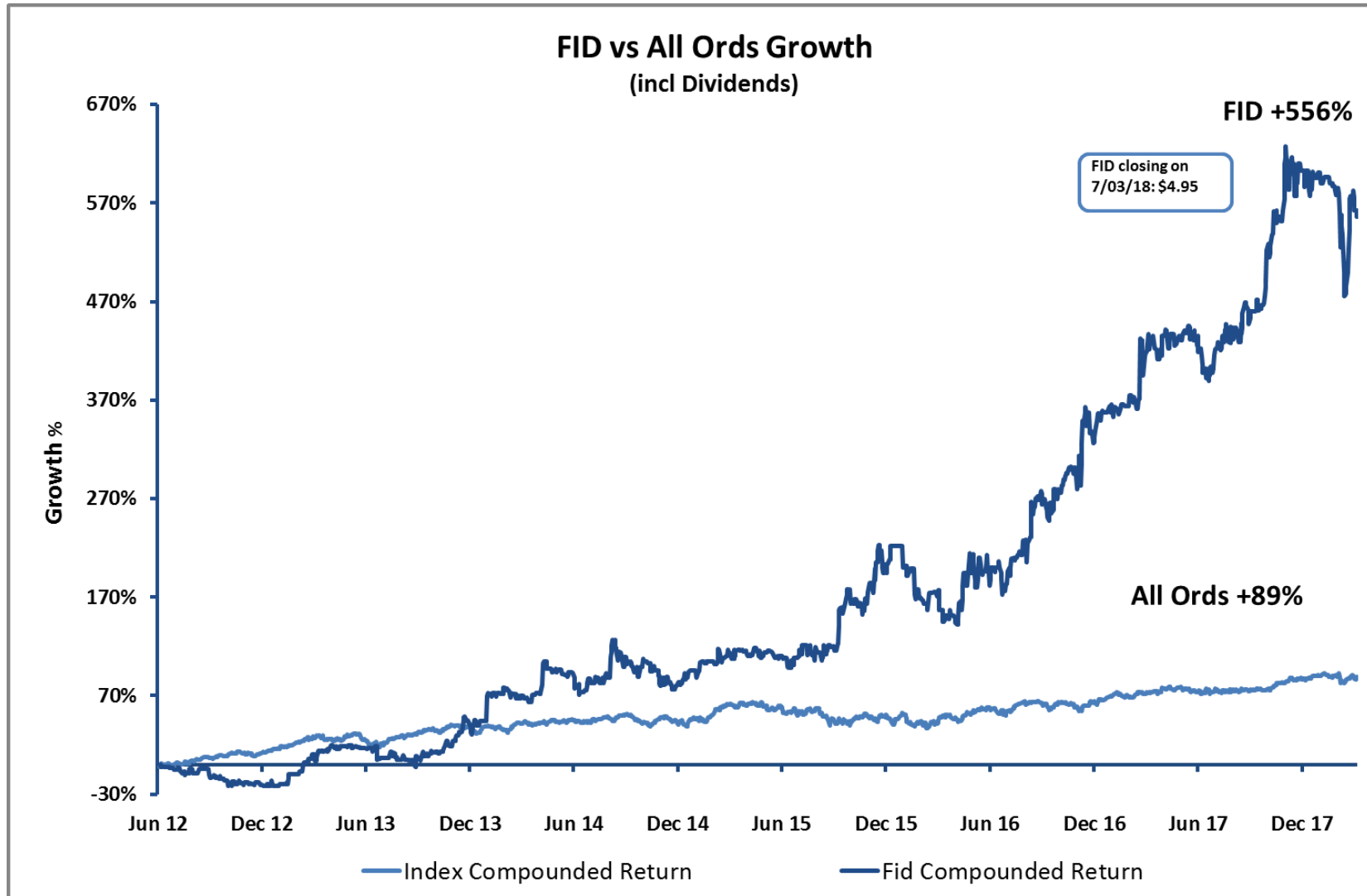
Funds Under Management, Administration and Advice (FUMAA) Growth



✓ Consistent FUMAA growth contributed by strong organic and inorganic inflows and market improvements




FID outperformance against All Ords Accum Index



STRATEGY & OUTLOOK



Growth Strategy Outlook

| | | |
|--|---------------------------|---|
|  | Funds Management | Leverage of successful Manage-The-Manager model and expand in new markets where profitable |
|  | Administration | Distribute SMA capabilities, offer Badged solutions to IFA market and Build SMSF Administration |
|  | Financial Planning | Continue to attract high quality planners and expand through value accretive acquisitions |
|  | Business Services | Build SMSF Administration Services |
|  | IT Development | Look to commercialise Financial Planning software and Leverage platform administration services with new system functionality development |

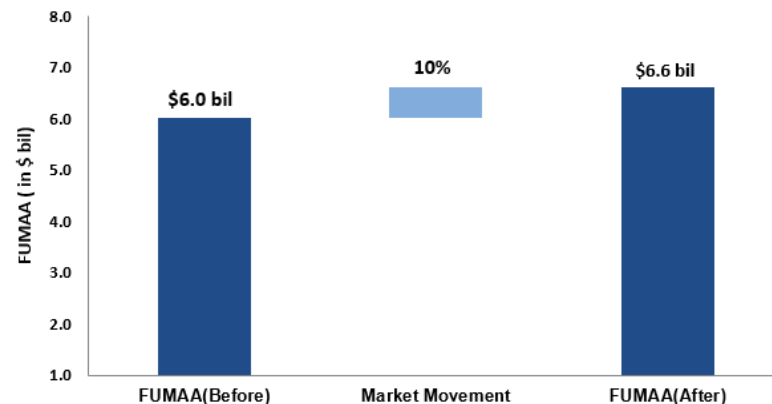
Business Outlook – 3 Revenue Streams

Revenue Growth is a function of volume of FUMAA

Example:



Plus, additional revenue growth if financial markets rise



Example:

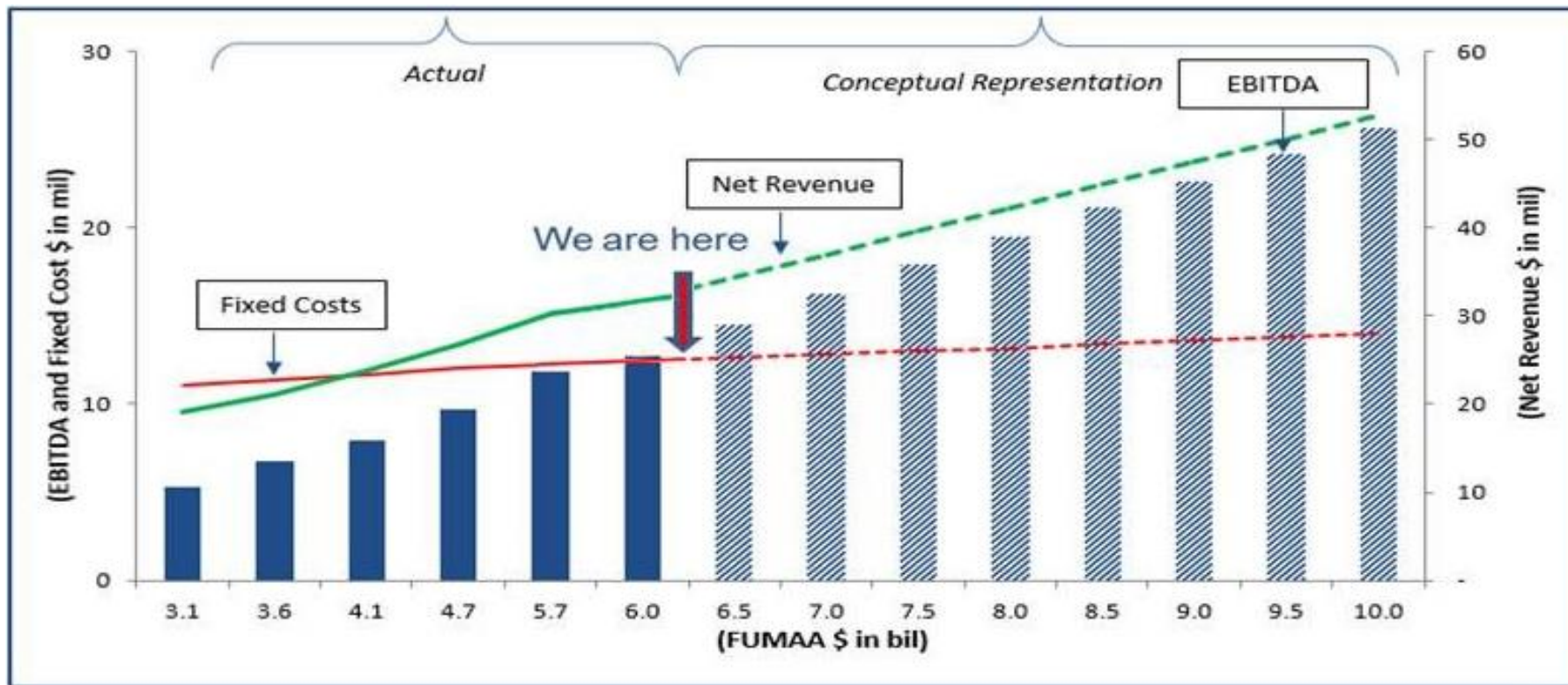
Assets rise 10%

FUMAA of \$6.0 bil rises to \$6.6 bil

Projecting the Potential: Conceptual Representation

The following is a concept extrapolation* of how increasing scale lifts EBITDA at an accelerating rate above a relatively fixed cost base:

Funds under Management, Administration and Advice (FUMAA) & EBITDA



This is simply extrapolating how revenue and EBITDA could grow and is not a forecast

*This is not a projection or a forward-looking statement, and should not be read or relied upon as such. This concept extrapolation may or may not be correct or accurate.

Key Dates and Contacts

Key Dates

- H1 dividend Record Date: 1 March 2018, Payment Date: 15 March 2018
- Full Year results announcement: Thursday, 16 August 2018

Contacts

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