



# FY20 FULL YEAR

Results presentation and strategy update

Angus Benbow, Chief Executive Officer

Brendon Glass, Chief Financial Officer

20 August 2020



# DISCLAIMER

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All numbers are as at 30 June 2020 unless otherwise stated. Numbers may not add up due to rounding.

The release of this announcement has been authorised by the Board of Directors.

**\$131.0m**  **11%**  
on FY19  
Gross revenue

**\$3.7m**  **12%**  
on FY19  
EBITDA (Excl. legacy claims)

**\$25.6m**  **7%**  
on FY19  
Expenses

**\$12.2m**  **54%**  
on FY19  
Cash (at 30 Jun 20)



## Core business

Leading provider of licensing, advice and business services, and advice technology solutions to Australian financial advisers

317 quality advisers, with 79 new in FY20, up 6% net on FY19

Licensed financial adviser market of +16,000, addressable revenue pool of ~\$800m

Subscription fee per adviser (average current tenure of 11 years) underpins scalable service platform based on growth in recurring revenue



## New opportunities

Largest scale service provider for self-licensed advice firms, new offering launched

159 self-licensed firms, with 12 new in FY20

1,900 self-licensed firms addressable market, with 5 yr CAGR market growth of 7.2% since 2015

New dealer-to-dealer wholesale licensee service offering launched to market with potential across 70+ licensees

Enhance Centrepoint Lending Solutions offer



## Revenue extensions

Leading advice technology firm Enzumo acquired

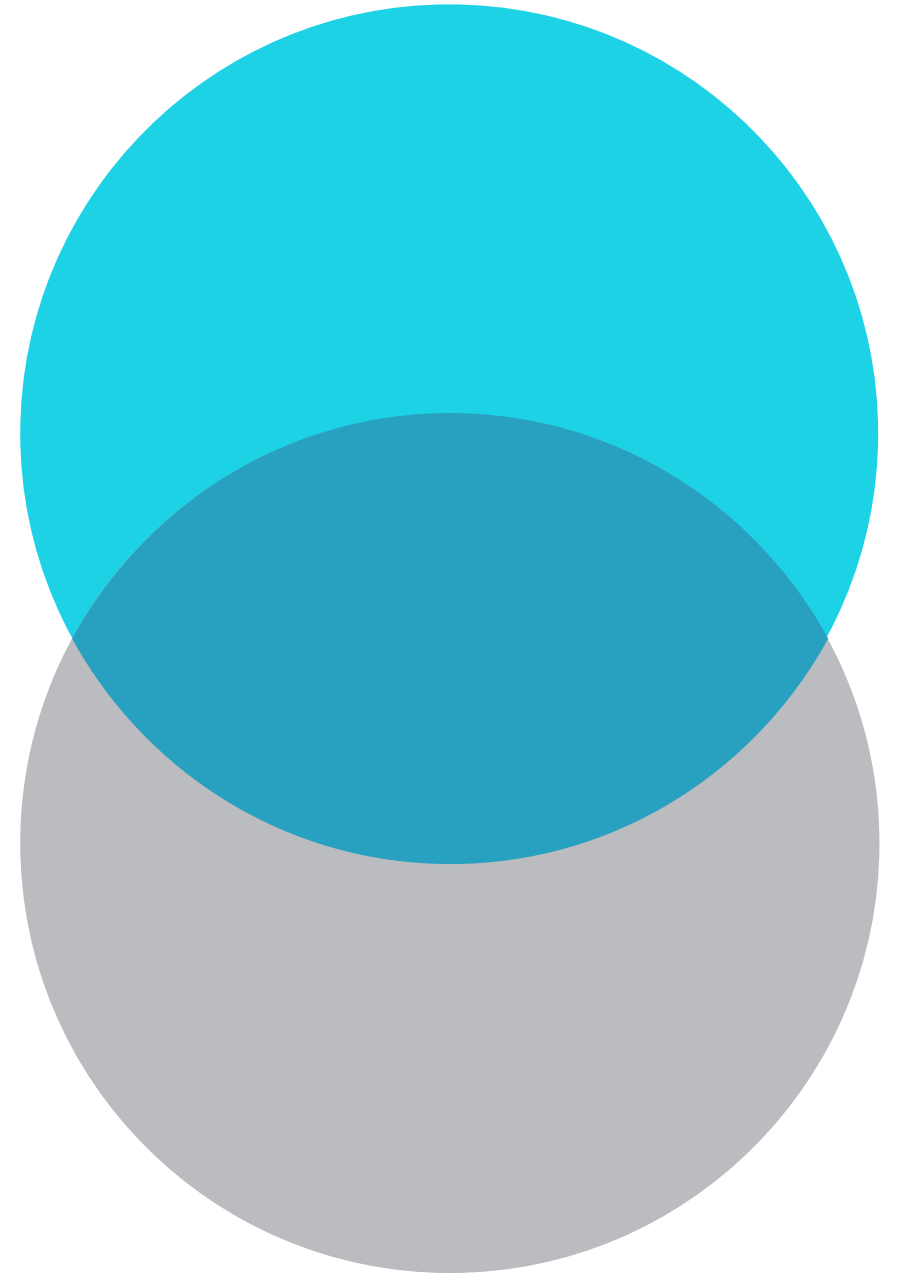
Exploring 'reg-tech' opportunities of build, buy or partner

Review salaried advice market entry options

Aggressively pursue core and extension inorganic opportunities

# BUSINESS RESULTS

Angus Benbow, CEO



# SOLID PROGRESS IN EXECUTING THREE-YEAR STRATEGIC REFRESH DESPITE INDUSTRY DISRUPTION AND COVID-19



Core focus on providing services to advisers during a turbulent 12 months

(select examples):

- 63 education webinars and masterclasses held
- Over 6,500 coaching interactions
- Over 4,000 technical / regulatory enquiries supported
- Over 10,000 advice technology enquiries supported

Adviser satisfaction score of 83% *“How satisfied are you dealing with Centrepont Alliance overall?”*

Average adviser tenure of 11 years

24% increase in staff's overall job satisfaction since August 2019



Successful new adviser fee model:

- FY19 average Authorised Representative (AR) fee of \$19k increased 89% to \$36k from 1 July 20, offsetting legacy rebate revenue decline
- 61% increase in adviser fee revenue to \$10m
- 83% of existing advice firms retained from end FY19 to FY20

Change in adviser mix to more sustainable business:

- Departing adviser avg revenue \$159k
- Retained and new advisers avg revenue \$318k

30% improvement in adviser audit process efficiency

Launch of advice technology solutions – Centrepont Connect & Centrepont AI



79 new advisers joined licence, 49 new firms

317 licensed advisers, up 6% against a market that has contracted 13% in the past 12 months

12 new self-licensed firms

Gross revenue increased by 11% to \$131.0m

Net cash flow from operations of \$4.0m, closing cash position of \$12.2m, up 54% on 30 June 2019

Leading advice technology firm Enzumo acquired from ChantWest



# CENTREPOINT ALLIANCE IS FOCUSED ON SUPPORTING FINANCIAL ADVISERS THROUGH LICENSING, ADVICE AND BUSINESS SERVICES

Market segments	Licensee Core business	Self-licensed Extension	Wholesale Licensee New offer
Definition	Large licensee for individual advice practices	Service provider for small self-licensed firms	Licensee and tailored wholesale services and solutions for larger firms
Target segment	Small advice firms (1-10 advisers) Medium advice firm (10+ advisers)	Small advice firms (1-10 advisers)	Medium sized licensee (20-250 advisers)
Client need	Licence (AFSL) to operate Bundled advice & business services	Unbundled advice services & solutions	Outsourced services at scale, reducing fixed costs of licensee
Market size <sup>1</sup>	Advisers – 16,886	Advisers – 5,036 Firms – 1,896	Licensees – 76
Revenue model (CAF specific)	Annual subscription fee per adviser (1 <sup>st</sup> AR \$45k, subsequent \$25k per AR)	Annual subscription fee per service module (avg \$20k per adviser)	Bespoke annual fees priced for risk
Average tenure (CAF specific)	11 years	8 years	New market offering
Revenue pool <sup>2</sup> (market)	~\$800m	~\$100m	~\$30m – 60m

Sources: 1 ASIC Financial Advisers Dataset as of 02/07/2020; Centrepont Alliance analysis.

2 Centrepont Alliance analysis; Revenue pool calculation: Licensee = Adviser no.s x \$50,000 in licensee fees, advice technology, and ancillary services; Self-licence = Adviser no.s x \$20,000 in governance services, advice technology, and ancillary services; Wholesale services potential estimated between \$500,000 and \$1,000,000 or ancillary and technology services required or potential for outsourcing.



# CENTREPOINT ALLIANCE IS A NATIONAL ADVICE AND BUSINESS SERVICES FIRM WITH A SCALABLE CORE OFFER

## 85 (WA)

Self Licensed	64
Corp - Licensed	20
Salaried	0
Mortgage Brokers	1

## 160 (SA)

Self Licensed	117
Corp - Licensed	32
Salaried	0
Mortgage Brokers	11

## 34 (TAS)

Self Licensed	25
Corp - Licensed	9
Salaried	0
Mortgage Brokers	0

## 613 (QLD)

Self Licensed	423
Corp - Licensed	132
Salaried	2
Mortgage Brokers	56

## 402 (NSW)

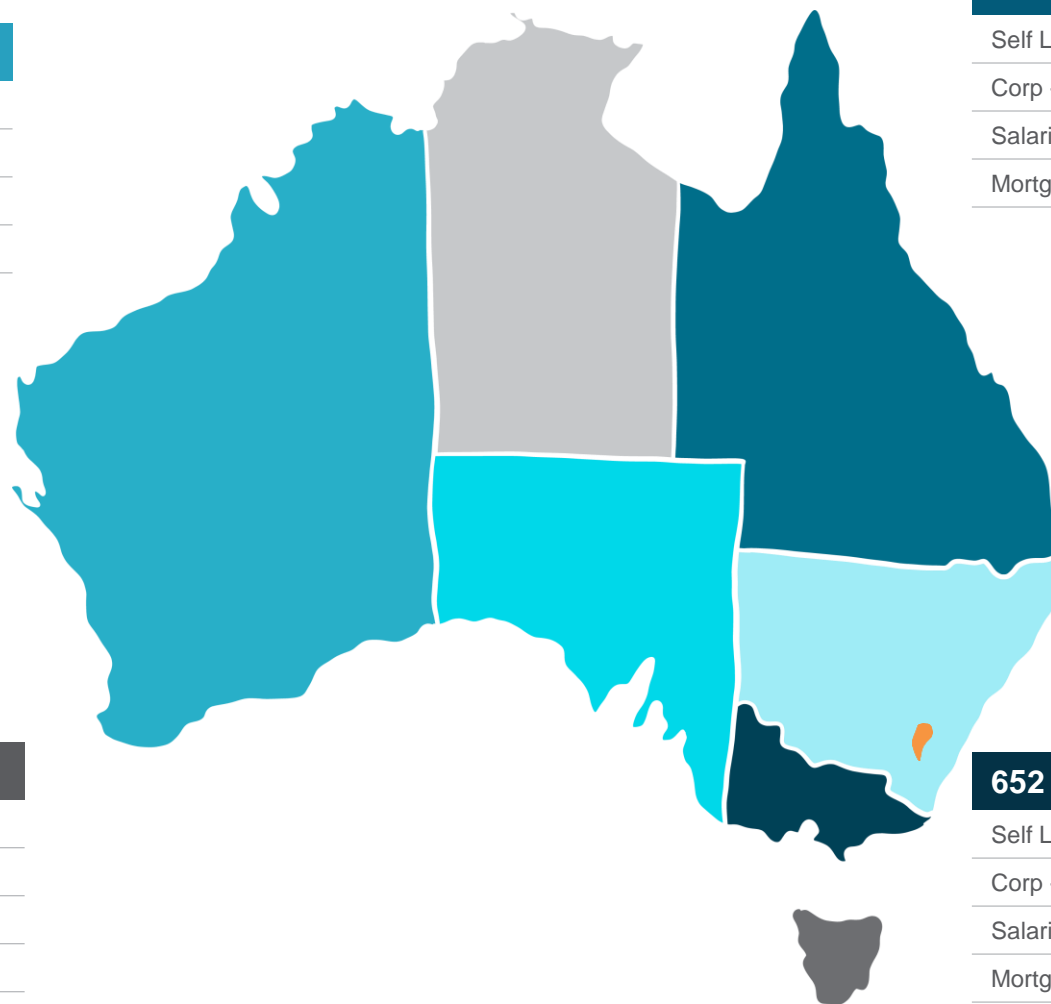
Self Licensed	284
Corp - Licensed	66
Salaried	2
Mortgage Brokers	50

## 14 (ACT)

Self Licensed	6
Corp - Licensed	0
Salaried	0
Mortgage Brokers	8

## 652 (VIC)

Self Licensed	580
Corp - Licensed	54
Salaried	0
Mortgage Brokers	18





# THE COMPANY PROVIDES THE SERVICES AND LICENSEE SOLUTIONS REQUIRED TO OPERATE AS A FINANCIAL ADVISER

## GOVERNANCE SERVICES

- New AFSL Setup
- Governance & Compliance
- Responsible Manager Training
- Licensee Reviews
- File Audits
- Advice Policy & Procedure
- AFSL Audits

## ADVICE SERVICES

- Adviser Education
- Client Communication
- Technical Support
- Research Services
- Investment Solutions
- Training/Webinars
- Advice Technology
- Advice Helpdesk
- Advice Templates



## BUSINESS MANAGEMENT SERVICES

- Business Coaching
- Acquisition & Succession
- Partnered Services
- Dashboard Reporting
- HR Support
- Legal Support
- Peer Group Facilitation
- Cashflow Tools

## CLIENT GROWTH SERVICES

- Client Marketing
- Client Facing Advice Tools
- Website Design & Development
- Client Education
- Lead Generation
- Client Segmentation & Pricing

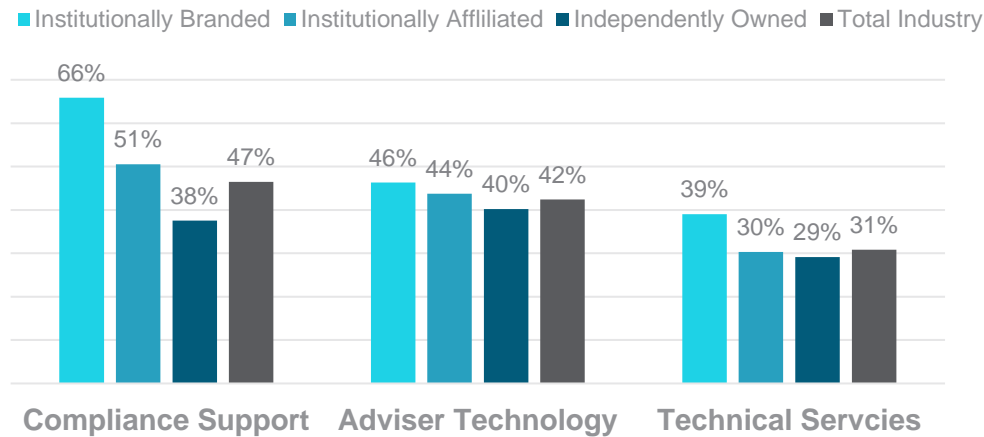




# 83% OF ADVISERS SATISFIED WITH CENTREPOINT ALLIANCE

Centrepont Alliance has strong satisfaction levels in the areas that adviser's value most from their Licensee

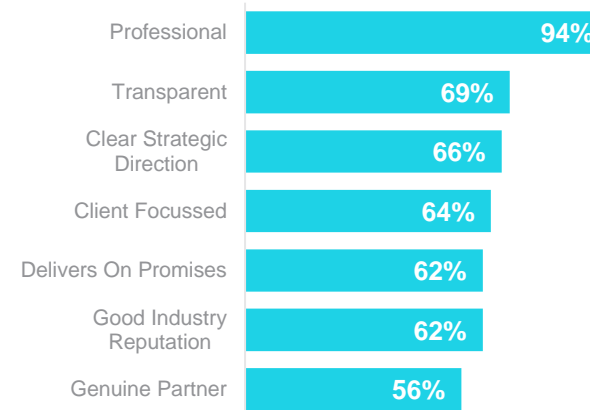
Top three factors from CoreData that advisers consider when switching Licenses<sup>1</sup>



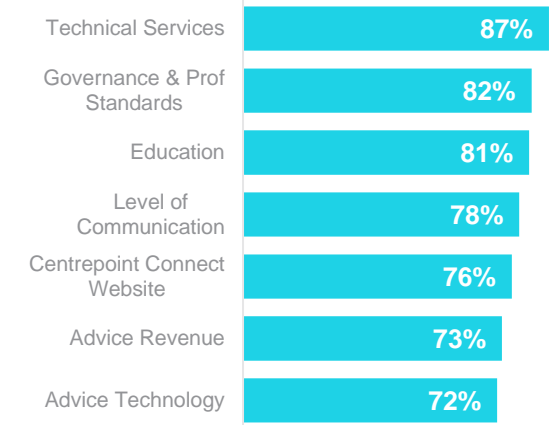
Satisfaction measures from Centrepont Alliance Adviser Survey<sup>2</sup>

A recent independent survey of Centrepont Alliance's adviser base shows strong satisfaction with our offering

To what extent do you agree with the following statements about Centrepont Alliance?



How satisfied have you been in your dealings with the following services?



Verbatims from external survey

"Great service and they do what they say they will do. Value for money."

"Have worked across 4 licensees in my planning life. So far is head and shoulders above the rest for ease of business particularly but also feel I can really trust the team to have our best interests at heart."

"This is a professional outfit and I'd be comfortable recommending them to a colleague if appropriate."

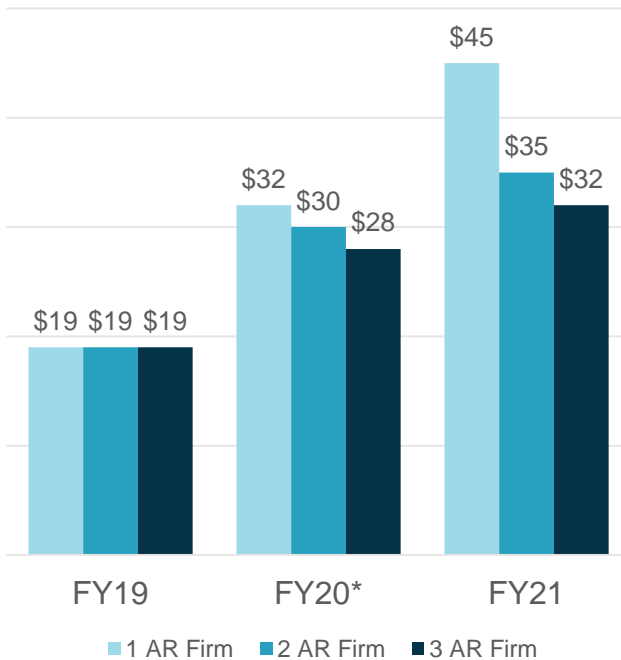
"I trust the people that I deal with and see them as an extension of my business and I think that their positioning will seem come out the other side of this disruption as a survivor."



# NEW 'FEE FOR SERVICE' REVENUE MODEL INTRODUCED SUCCESSFULLY FROM 1 JULY 2019 FOR LICENSED ADVISERS

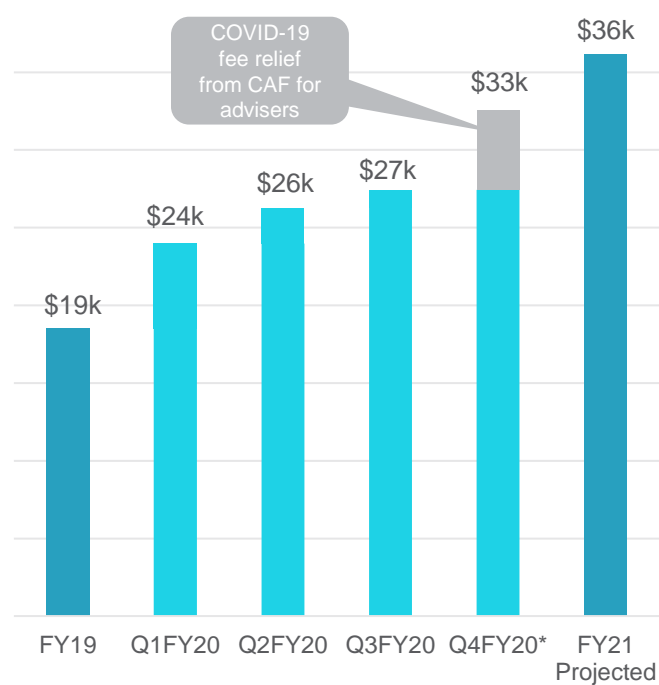
## New fee model for licensed advisers

Average fees per adviser (\$'000)



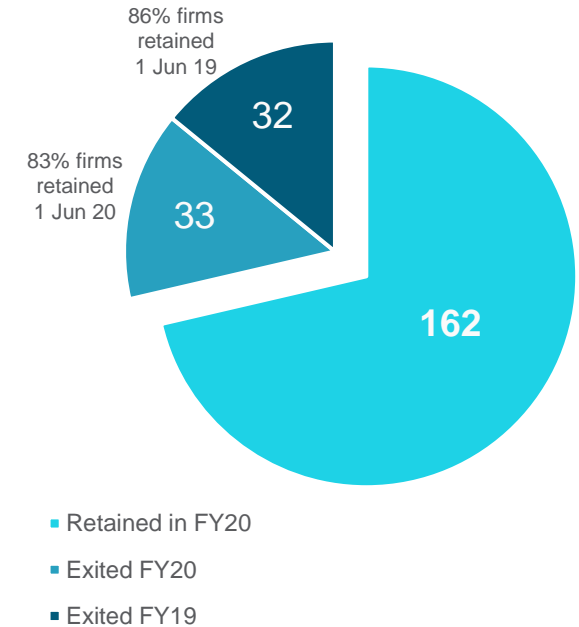
## Quarterly transition through FY20

Actual Avg annualised fees per adviser (\$'000)



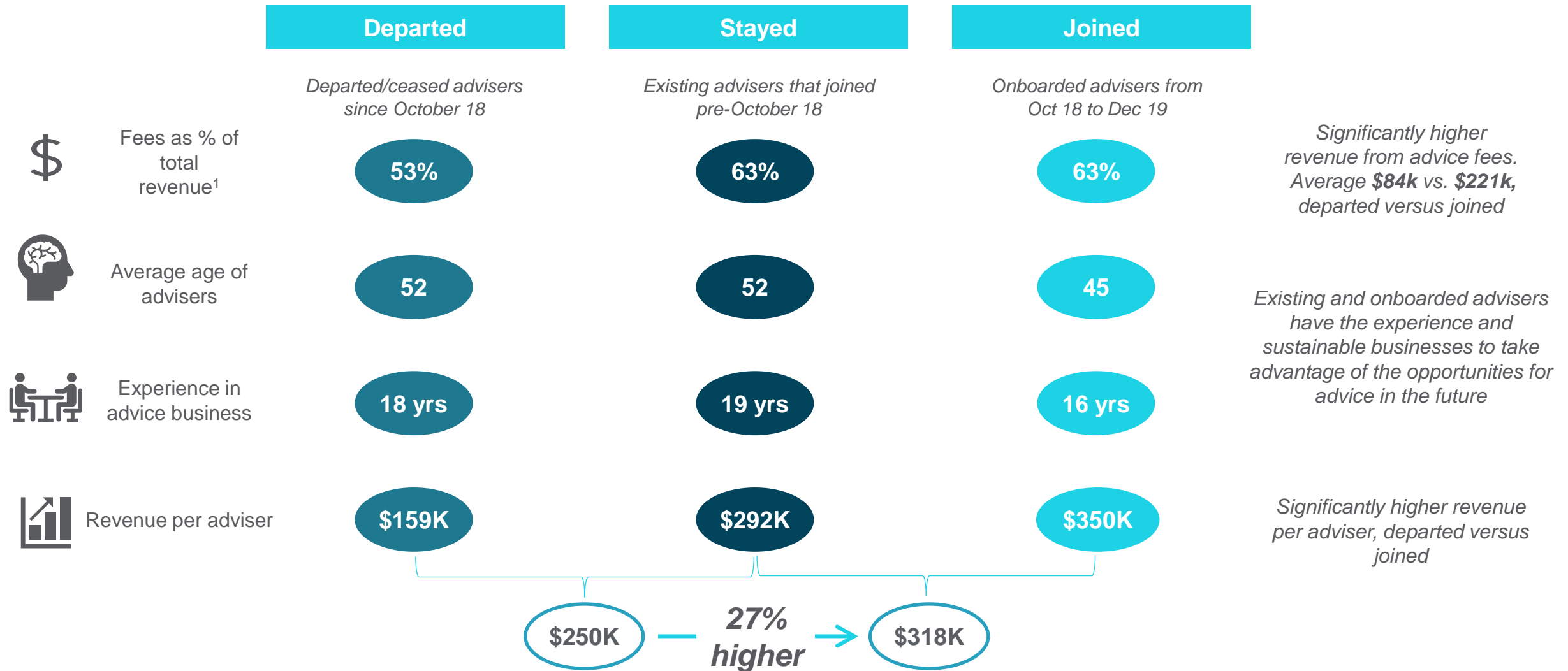
## 71% retention of firms since FY18

Advice firm retention over last two years, existing advisers from 1 July 2018





# UNDERLYING NATURE OF ADVISER'S BUSINESSES HAS CHANGED THROUGH THE TRANSFORMATION AND GROWTH OF THE COMPANY

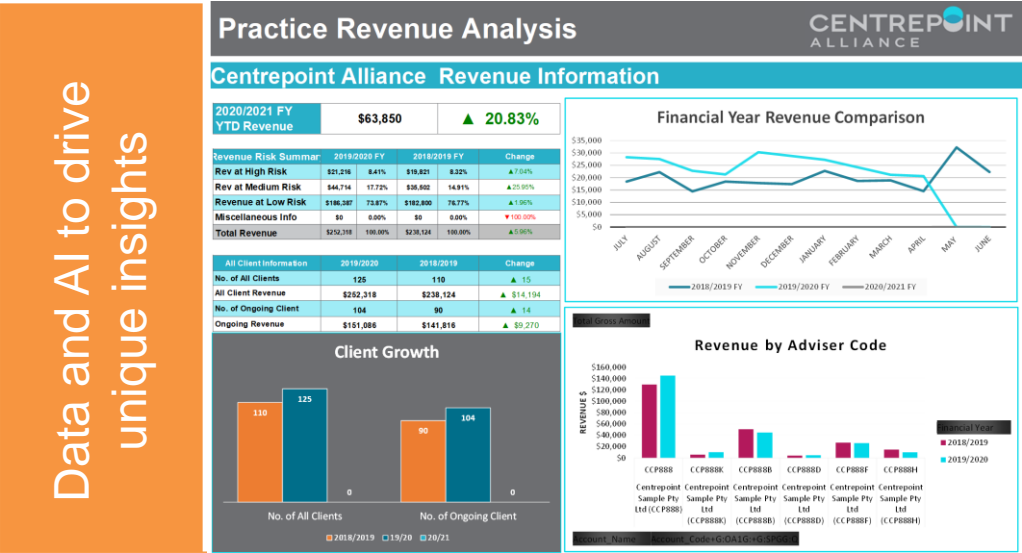
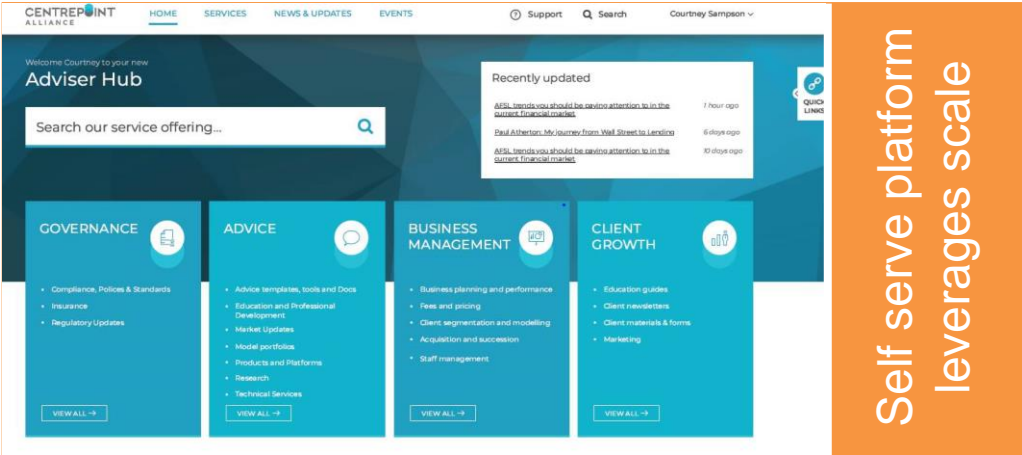
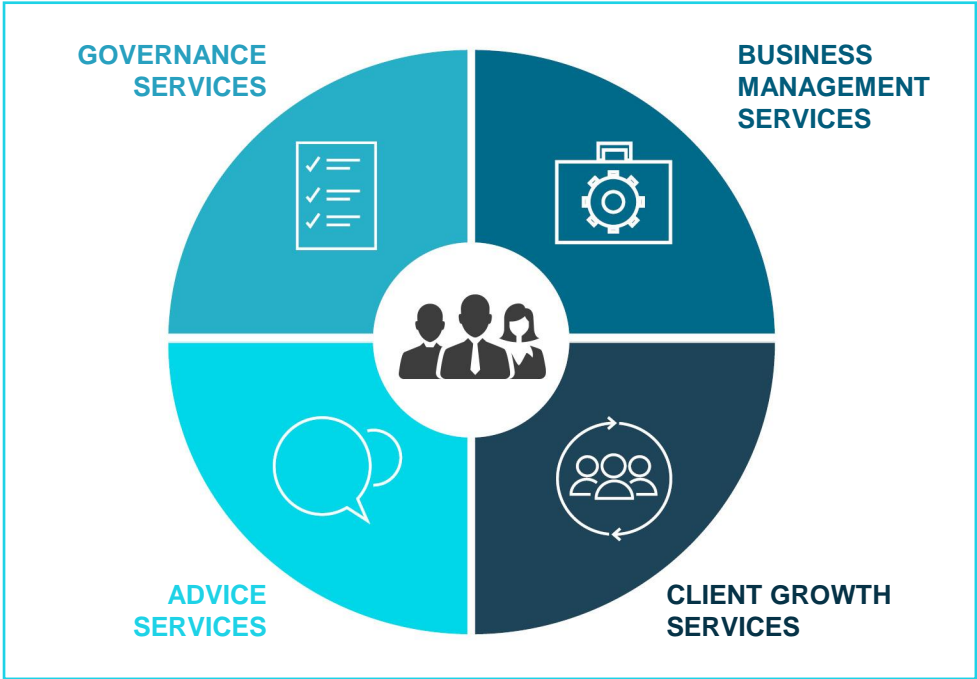


Sources: Centrepont Alliance analysis. Note revenue per adviser only includes advisers who have been with Centrepont Alliance for 6 months or more.

1. Total revenue includes all revenues of the adviser, such as Adviser Fees to clients, grandfathered investment commissions and insurance commissions



We have deepened our offer by developing unique tools and assets designed to help financial advisers gain insights and guidance faster

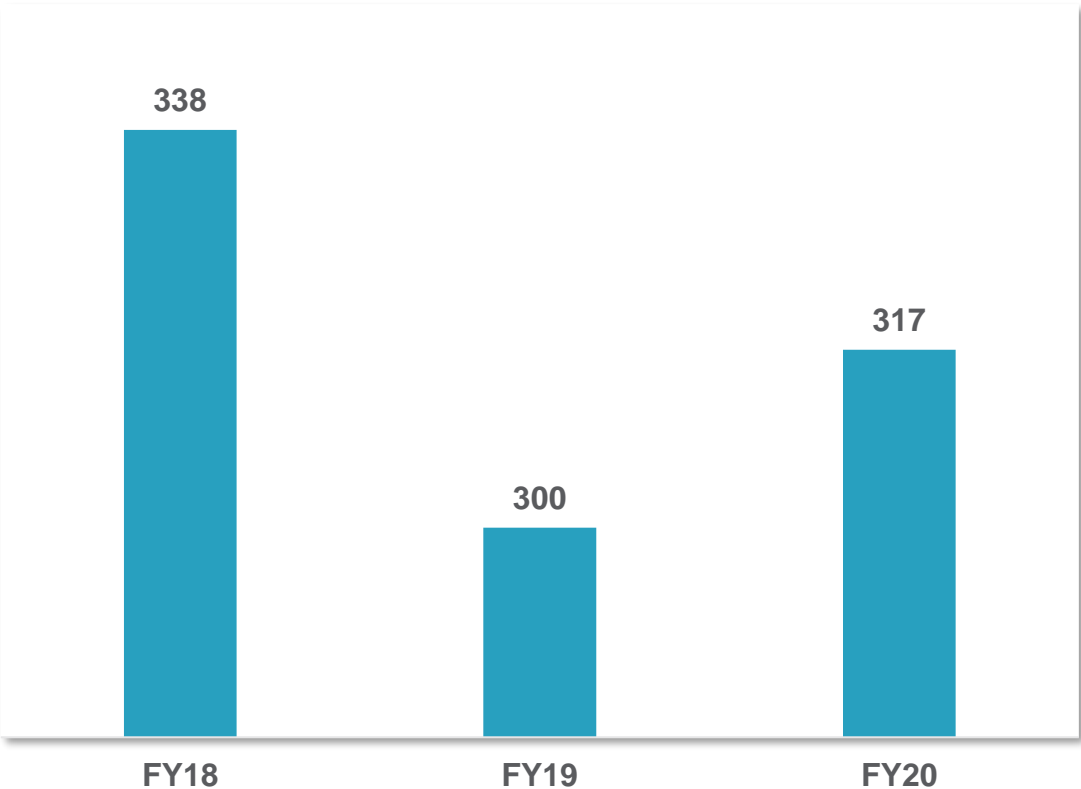




# CENTREPOINT ALLIANCE EXPERIENCED RECORD ADVISER GROWTH, DESPITE MARKET CONTRACTION AND COVID-19 HEADWINDS

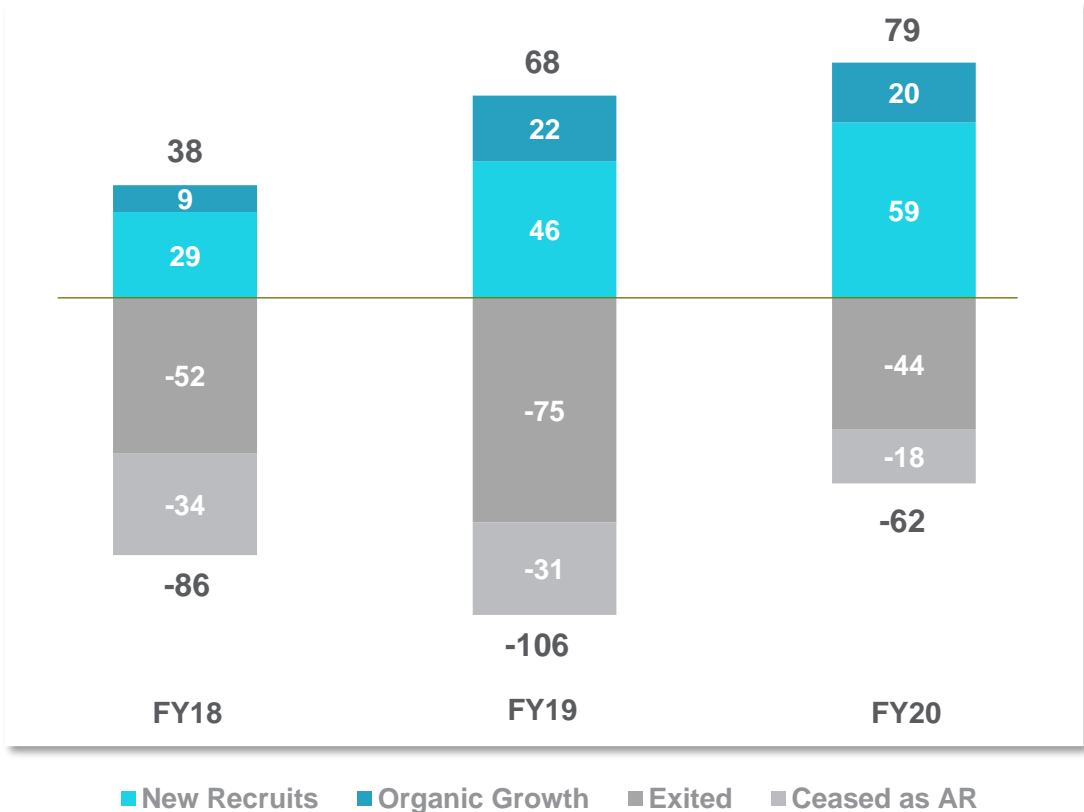
6% increase in AR numbers during FY20

Closing adviser numbers



Record year for recruitment

Advisers joined / departed



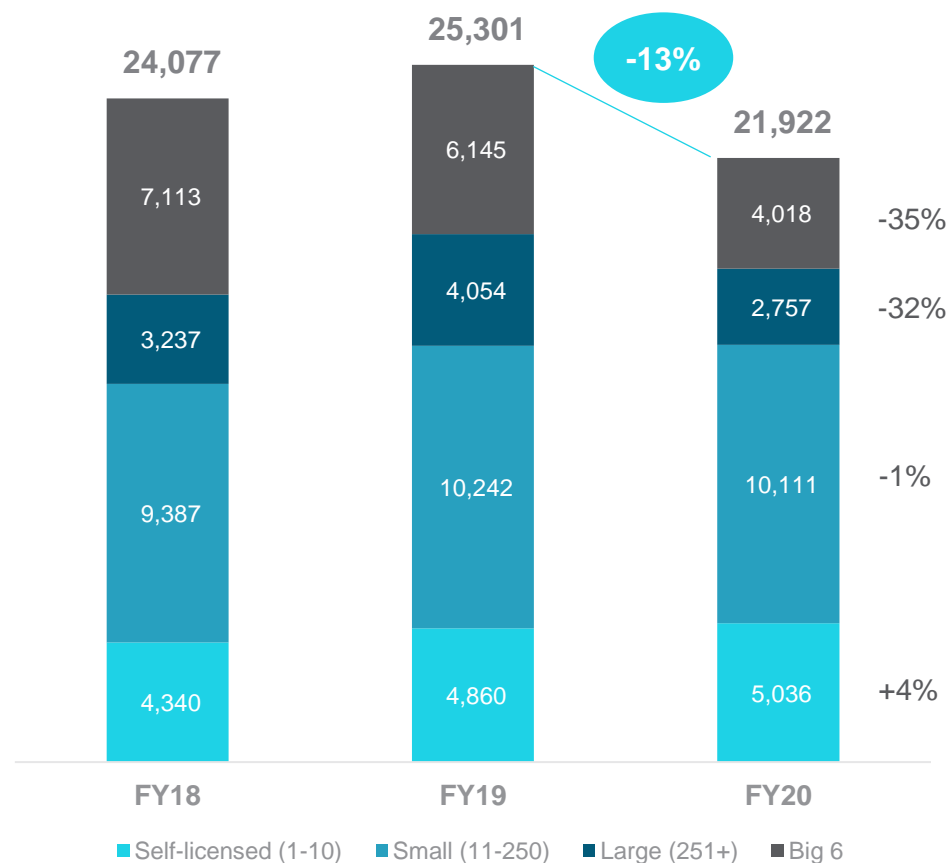
Sources: ASIC Financial Advisers Dataset as of 02/07/2020; Centrepont Alliance analysis. Per ASIC register, Centrepont Alliance advisers add up to 326 (Professional Investment Services & Alliance Wealth). Difference between the ASIC register and the above reported number is attributed to Centrepont Alliance self licensed advisers, employees and timing adjustments. Adviser numbers referenced relate to AR fee paying advisers only



# CENTREPOINT ALLIANCE HAS BOTH TRANSFORMED ITS BASE AND GROWN STRONGLY RELATIVE TO PEERS

Market rationalisation has resulted in a 13% decline

Number of Authorised Representatives (ARs) by segment



Centrepont Alliance has added the third highest number of ARs to its Licence over the past two years compared to peers

Licensee*	Total AR 1 July 2018	Total AR 1 July 2019	New ARs 1 July 2018 to 30 June 2020	Total AR 30 June 2020
Peer A	468	498	257 <b>1</b>	513 <b>1</b>
<b>Centrepont</b>	345	315	162 <b>3</b>	323 <b>2</b>
Peer B	428	345	115	268 <b>3</b>
Peer C	163	188	158 <b>4</b>	240 <b>4</b>
Peer D	307	286	139	226 <b>5</b>
Peer E	148	161	153 <b>5</b>	225
Peer F	97	98	165 <b>2</b>	202
Peer G	126	161	153 <b>5</b>	187
Peer H	197	196	96	187
Peer J	110	163	140	175
Peer K	32	47	145	120
Peer L	31	54	103	104

Note: \* Peer group based on similar large and mid-tier Financial Advice Licensees, and excludes the Big 6 (4 main banks, AMP, IOOF), stockbrokers and purely accountant focused firms)



# ENZUMO ACQUISITION – SCALABLE ADVICE TECHNOLOGY SERVICES AND SOLUTIONS WITH LONG STANDING CLIENTS

## Service Proposition

Comprehensive suite of **advice delivery technology services**



## Advice technology partner ecosystem

Connecting clients with **leading advice service partners**



Chant West



Integrity Compliance



Tiqk



Revex

## Client Statistics (average client tenure ~4.5 years)

Supporting **Leading Financial Services Businesses**

65

AFSLs

600+

Practices

~1,500

Advisers

~1,900

XPLAN Users

23,000+

Advice Documents

produced annually

## Client Support Statistics

A dedicated team providing **comprehensive XPLAN site support services**

4,282

Project Hours

7,589

Support Hours

8,766

Support Cases

1,331

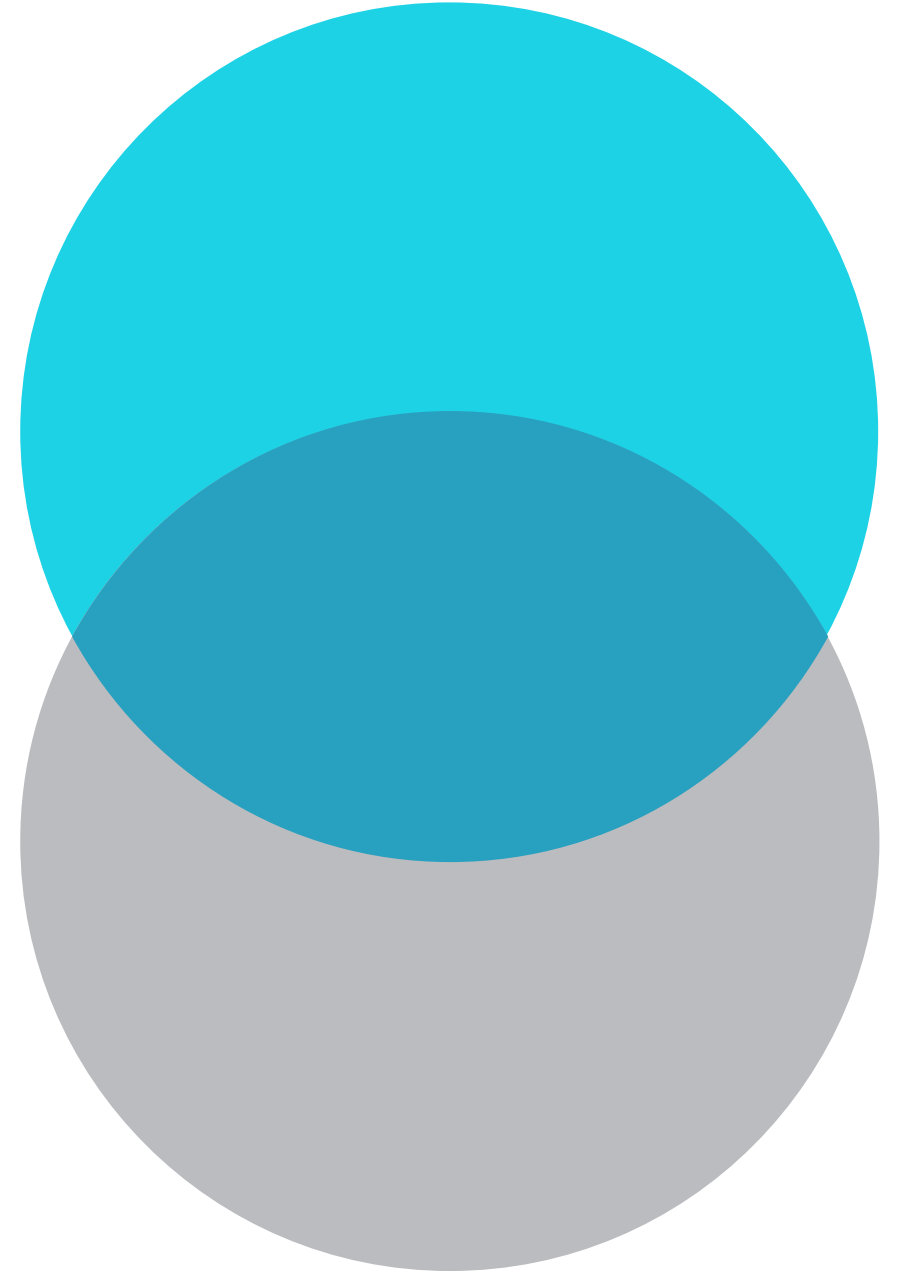
Good Ratings

98.9%

Satisfaction

# FINANCIAL RESULTS

Brendon Glass, CFO





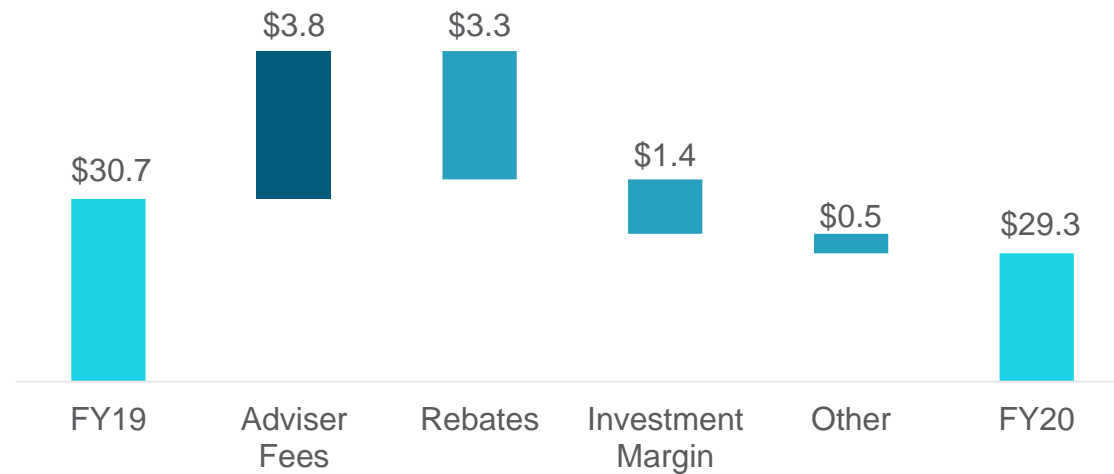
# FINANCIAL RESULTS SUMMARY

For the period	FY18 <sup>1</sup> (\$m)	FY19 <sup>1</sup> (\$m)	1H20 (\$m)	2H20 (\$m)	FY20 (\$m)
<b>Gross Revenue</b>	<b>123.2</b>	<b>117.5</b>	61.5	69.5	<b>131.0</b>
Adviser fees and commissions	(90.9)	(86.8)	(47.4)	(54.3)	(101.7)
<b>Gross Profit</b>	<b>32.3</b>	<b>30.7</b>	14.1	15.2	<b>29.3</b>
Management Expenses	(27.8)	(27.4)	(13.8)	(11.8)	(25.6)
<b>EBITDA (excluding Legacy Claims)</b>	<b>4.5</b>	<b>3.3</b>	0.3	3.4	<b>3.7</b>
Cost to Income Ratio	86%	89%	98%	78%	87%
Legacy Claims	(5.4)	(0.2)	(0.7)	(2.9)	(3.6)
<b>EBITDA</b>	<b>(0.9)</b>	<b>3.1</b>	(0.4)	0.5	<b>0.1</b>
Depreciation, Amortisation, Impairment, Finance Costs	(2.5)	(1.9)	(0.8)	(1.5)	(2.3)
<b>Profit/(Loss) before Tax</b>	<b>(3.4)</b>	<b>1.2</b>	(1.2)	(1.0)	<b>(2.2)</b>
Tax	(3.5)	(2.8)	(0.3)	0.5	0.2
<b>Net Profit/(Loss) after Tax</b>	<b>(6.9)</b>	<b>(1.6)</b>	(1.5)	(0.5)	<b>(2.0)</b>

- Gross revenue up 11% to \$131.0m, driven by change in mix of underlying advice firms
- Gross profit down 5% on PCP due to rebate runoff
- Adviser fees up \$3.8m (61%) on PCP
- Management expenses down 7%
- Cost to income at a three year low of 78% in 2H20 due to resilient revenue and active cost management
- EBITDA (excluding legacy claims) of \$3.7m (up 12% PCP)
- Legacy claims increase to reflect *probability-based settlements* of claims lodged within the extension of the AFCA window that closed at 30 June 2020

# REVENUE AND EXPENSE ANALYSIS

## Revenue movement (\$m)



### Key revenue movements (PCP) :

- Adviser Fee revenue up \$3.8m with 17 net growth in advisers, and new adviser fee model successfully introduced
- Rebate revenue down \$3.3m due to runoff of grandfathered rebates and prior year commission overpayment (\$0.8m)
- Investment Solutions revenue down \$1.4m due to margins impacted by competitive pricing proactive reductions and lower net inflows

## Expense movement (\$m)



### Key expense movements (PCP) :

- Employment costs down \$1.1m (5%) with headcount down from 109.6 to 95.4 FTE
- Travel and Marketing and Events costs down \$0.6m (33%) due to lower spend with COVID-19 restrictions
- Property down \$0.1m (14%) due to reduction in Melbourne rent through relocation to smaller premises

# BALANCE SHEET

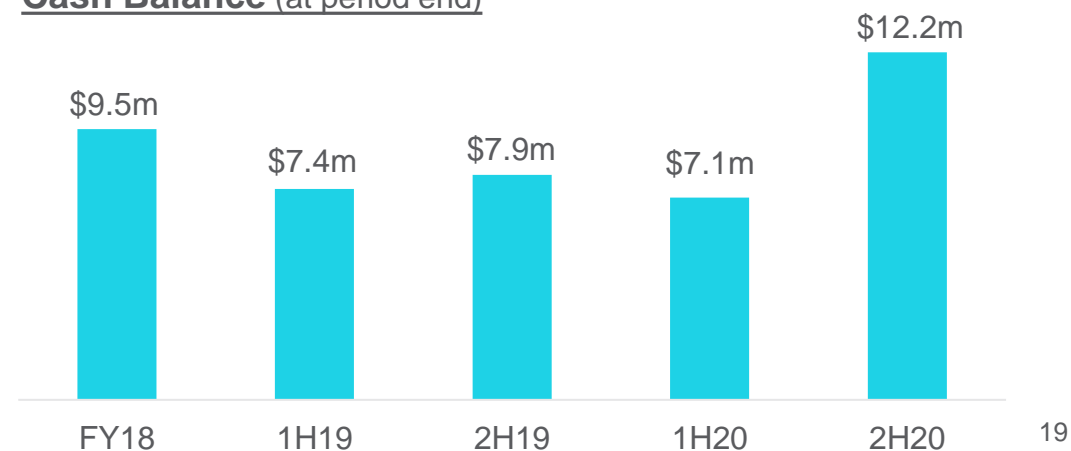
For the period ended	FY19 (\$m)	FY20 (\$m)
<b>Cash &amp; Term Deposits</b>	<b>7.9</b>	<b>12.2</b>
Trade and Other Receivables	9.2	7.8
Loans Receivable	6.6	3.6
Intangible Assets and Goodwill	2.7	3.6
Other Assets	4.7	5.4
<b>Total Assets</b>	<b>31.1</b>	<b>32.6</b>
Trade and Other Payables	9.4	9.9
Claims Provision	1.2	3.0
Other liabilities	3.6	4.8
<b>Total liabilities</b>	<b>14.2</b>	<b>17.7</b>
<b>Net Assets</b>	<b>16.9</b>	<b>14.9</b>
Net Tangible Assets	11.8	8.7
Net Tangible Assets (cents per share)	7.9	5.9

## Off Balance Sheet

For the period ended	FY19 (\$m)	FY20 (\$m)
Income Tax Losses	51.4	50.4
Franking Credits	17.5	17.5

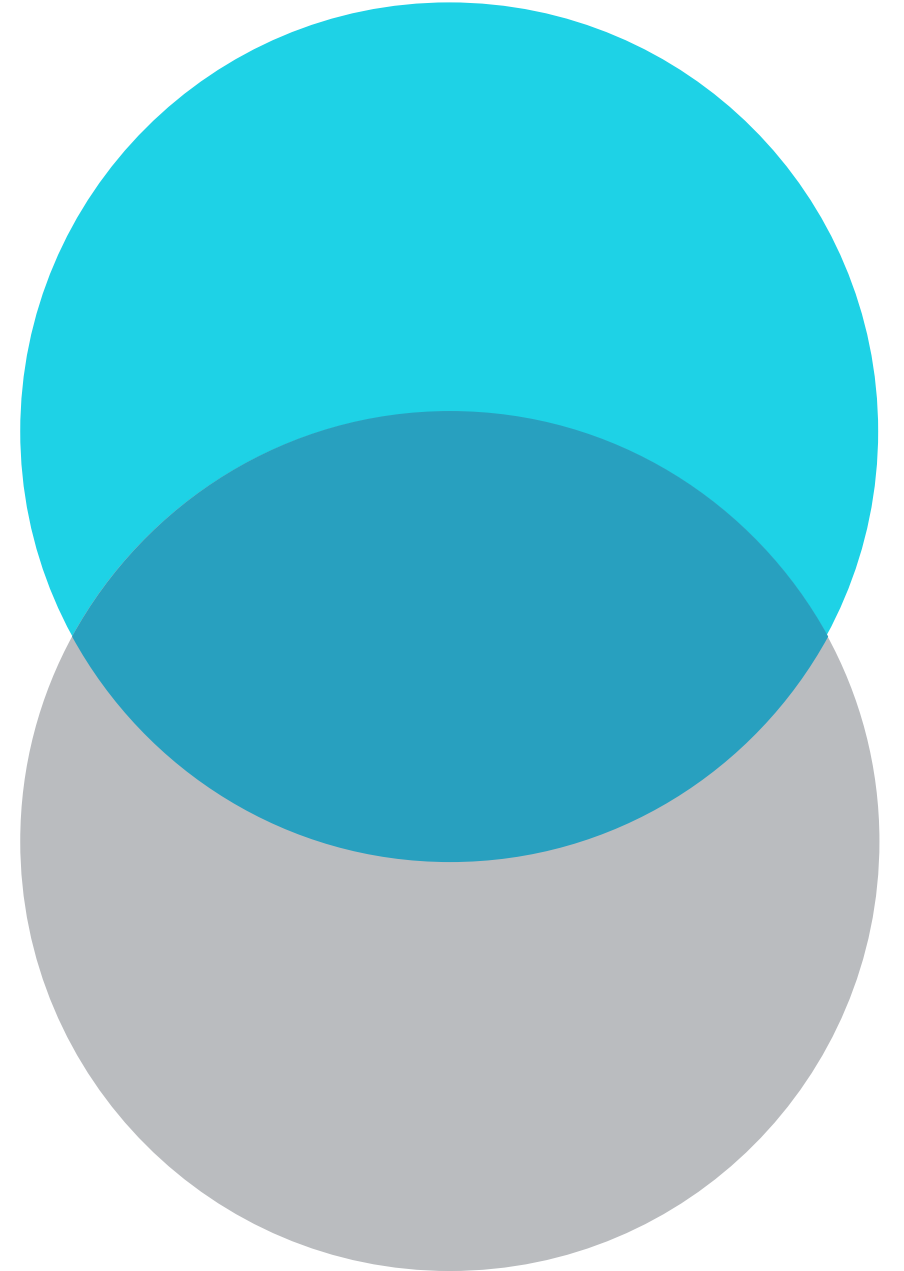
- Cash from operations of \$4.0m with \$1.4m in escrow for settlement of deferred tax payments due to COVID-19
- Loans receivable reduced due to \$2.5m Neos Life repayments; \$2.0m to be repaid by June 2021. The RFE loan of \$0.5m was deemed impaired and written down to nil
- Intangibles up \$0.9m due to customer relationships from Enzumo acquisition
- Increase in claims provision to factor in probability-based settlements of claims lodged within the AFCA window that closed at 30 June 2020
- Net Assets decreased due to after-tax losses driven by legacy claims provision

## Cash Balance (at period end)



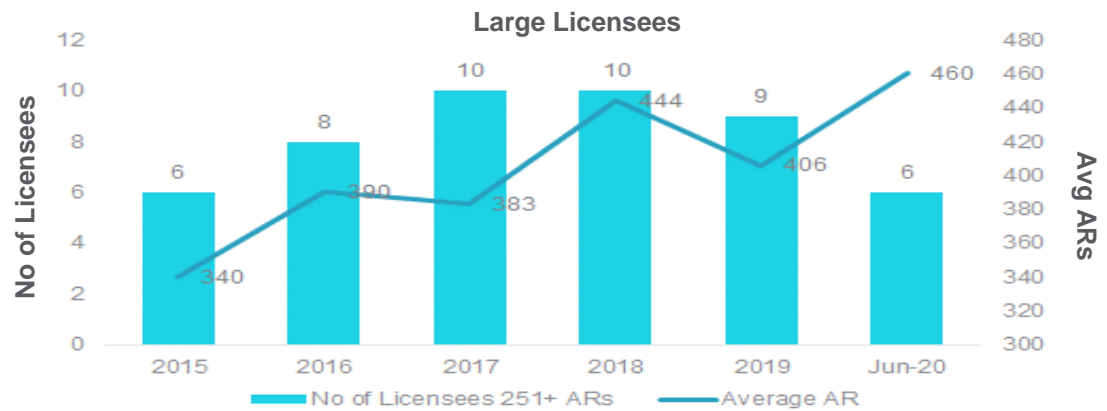
# STRATEGIC OUTLOOK

Angus Benbow, CEO

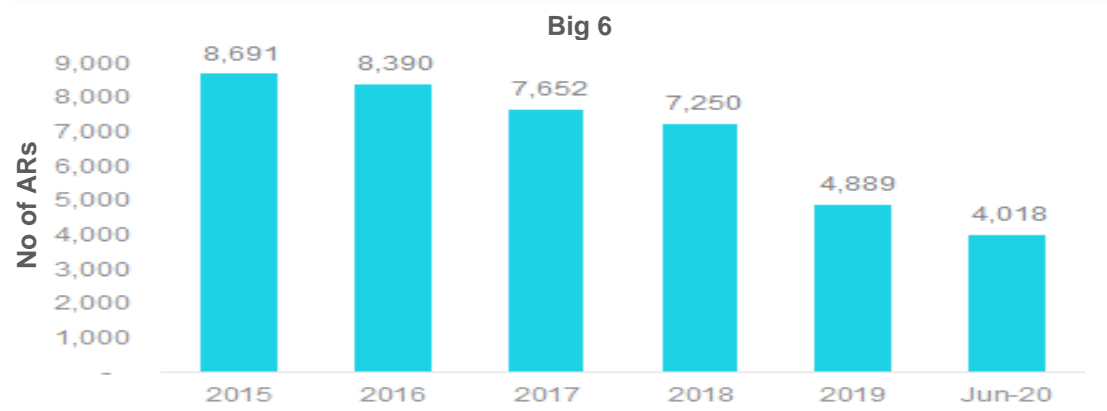


# INDUSTRY DISRUPTION WILL CONTINUE TO UNFOLD, ESPECIALLY AMONG SMALLER LICENSEES, PROVIDING GROWTH OPPORTUNITIES

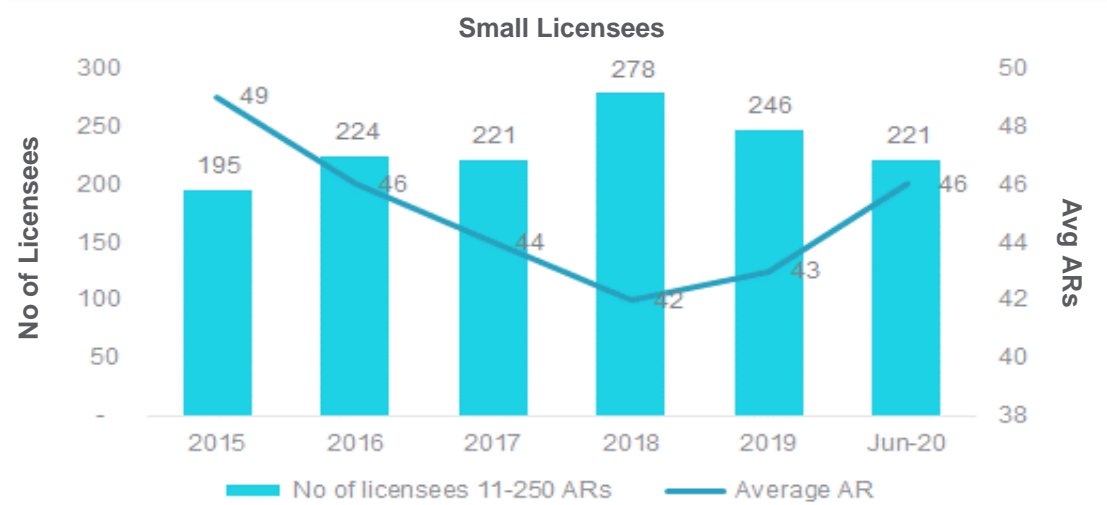
Large licensees are growing adviser numbers



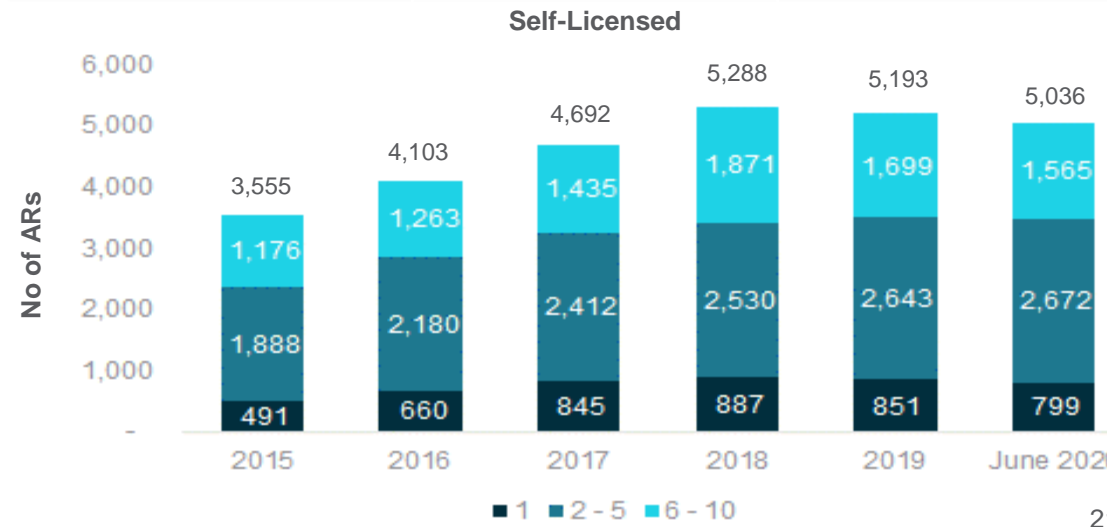
Big 6 are exiting wealth



Small licensees are fragmenting



Self-licensed firms proliferated and have stabilised



# CENTREPOINT ALLIANCE FY21 STRATEGIC INITIATIVES

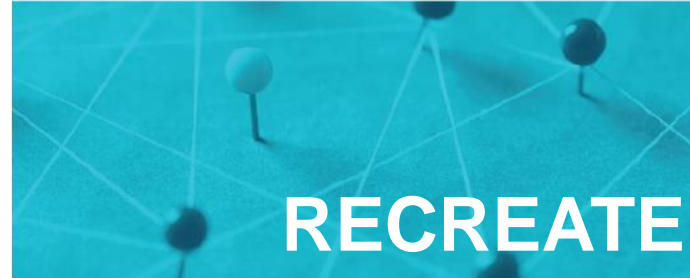


Continue to attract and retain quality advisers

Leverage scale advantage through enhancing service experience for advisers

Prepare advisers and licence for final Royal Commission changes

Continue to grow and invest in our people



Reconfigure the (AAP) self-licensed market offering and take to market

Explore reg tech options and make decision on build, buy, or partner

Continue to invest in data-led insights for advisers to help them run better businesses

Enhance Centrepont Lending Solutions offer



Complete Enzumo integration

Create a tailored and distinct wholesale offering for small and mid-sized licensees

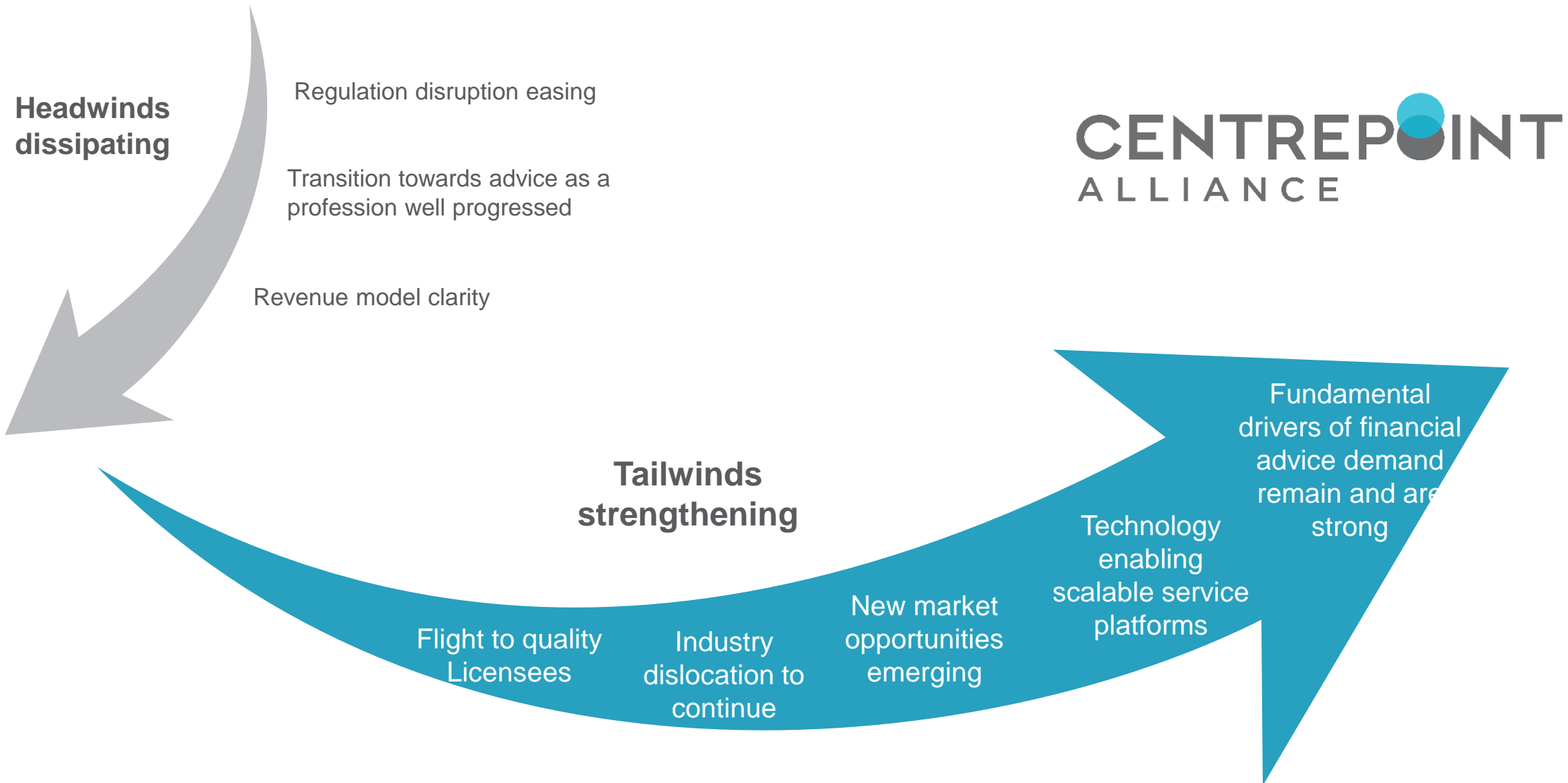
Review salaried advice market entry options

Continue to review our portfolio of businesses

Aggressively pursue inorganic opportunities

# CENTREPOINT ALLIANCE IS WELL POSITIONED TO TAKE FULL ADVANTAGE OF STRENGTHENING TAILWINDS FOR THE ADVICE INDUSTRY

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# CONTACT DETAILS

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**Angus Benbow**

**Chief Executive Officer**

Centrepoint Alliance

**E:** [angus.benbow@cpal.com.au](mailto:angus.benbow@cpal.com.au)

**T:** +61 2 8987 3016



**Tim Dohrmann**

**Investor Enquiries**

NWR Communications

**E:** [tim@nwrcommunications.com.au](mailto:tim@nwrcommunications.com.au)

**M:** +61 0468 420 846



**Brendon Glass**

**Chief Financial Officer**

Centrepoint Alliance

**E:** [brendon.glass@cpal.com.au](mailto:brendon.glass@cpal.com.au)

**T:** +61 2 8987 3037



**Suzanne Dwyer**

**Media Enquiries**

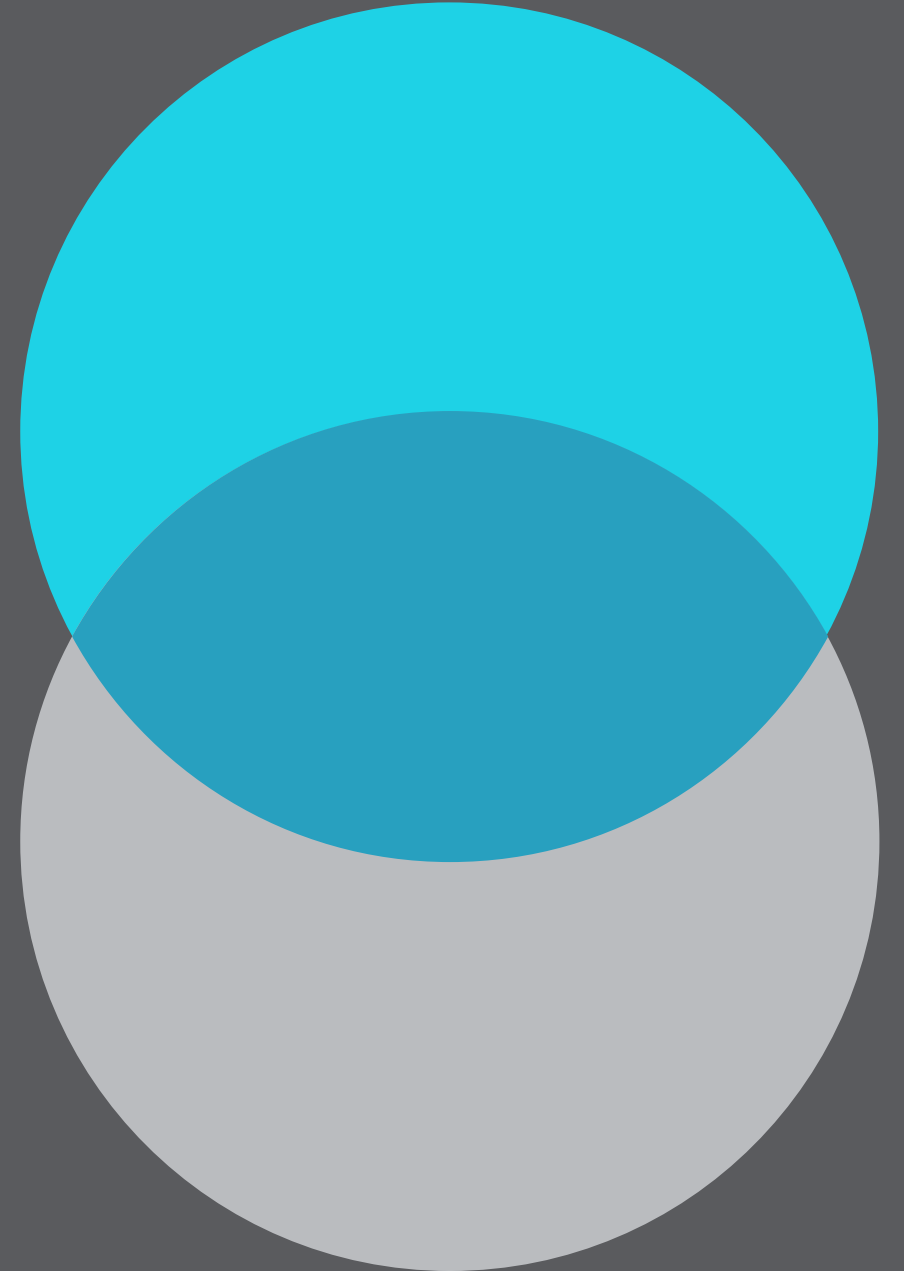
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**E:** [suzanne@honner.com.au](mailto:suzanne@honner.com.au)

**T:** +61 2 8248 3741 | **M:** +61 0402 990 029



# APPENDICES



# CORPORATE SNAPSHOT

Capital structure	
ASX Stock Code	CAF
FY20 gross revenue	\$131.0m
Cash balance as at 30 June 2020	\$12.2m
Share price as at 18 Aug 2020	\$0.092
Shares on issue	144.3m
Performance rights (nil ex price, various expiries)	16.0m
Fully diluted shares	160.3m
<b>Fully diluted market cap</b>	<b>\$14.7m</b>
<b>Enterprise Value<sup>1</sup></b>	<b>\$3.9m</b>

Experienced and invested leadership team		
Board & Management	Role	Shares held As at 23/7/20
<b>Mr Alan Fisher</b>	Non-Executive Chairman	-
<b>Mr Angus Benbow</b>	Chief Executive Officer	1.2m (0.8%)
<b>Mr Georg Chmiel</b>	Non-Executive Director	0.8m (0.6%)
<b>Mr Martin Pretty</b>	Non-Executive Director	0.1m (0.1%)
<b>Mr Alexander Beard</b>	Non-Executive Director	11.0m (7.6%)
<b>Mr Brendon Glass</b>	Chief Financial Officer	-
<b>Total Board &amp; KMP</b>		<b>13.1m (9.1%)</b>

Top shareholders	
Investors As at 23/7/2020	Shares held (% of SOI)
<b>Thorney Investment Group</b>	50.0m (34.6%)
<b>Alexander Beard</b>	11.0m (7.6%)
<b>Richard Nelson</b>	4.1m (2.9%)
<b>Supertco Pty Ltd</b>	3.0m (2.1%)
<b>Supervised Investments AU Ltd</b>	3.0m (2.1%)
<b>Total Top 20</b>	<b>92.4m (64.1%)</b>

## Scalable service platform

### Governance services

 **30**  
Education webinars held

**986**  
Audits completed

**\$99m**  
advice revenue processed

**11,331**  
adviser enquiries 

**33**  
masterclasses and PD days held


**12**  
training webinars held

**6,522**   
Coaching interactions

 **12,382**  
Advice revenue enquiries

INSTRUMENTAL IN THE PAYMENT OF  
 **\$36m**  
of life insurance claims

 **217**  
Research reports produced

 **9** New Licensee standards  
**7** Updated Licensee standards

**2,822 ADVISERS**  
attended webinars

**30** Regulatory and Professional Standards updates

**4,147** Technical team enquiries

**126** Compass Training Sessions

 **9,000**  
Enquiries handled by CECs

**7,006** CPD HOURS LOGGED 

Sources: Nasdaq Boardvantage; ASX; FY20 annual results; Centrepont Alliance internal service metrics (FY20).

Note 1 Enterprise Value is adjusted for \$1.4m tax deferrals (included in cash and payable to the ATO).

# FIRM SEGMENT ANALYSIS

Key Performance Indicator	Firms FY19	AR's FY19	New Firms FY20	Ceased Firms FY20	New AR's FY20	Ceased AR's FY20	Firms Close FY20	AR's Close FY20
Corporate Licence	215	300	49	(36)	79	(62)	228	317
Self Licence (Normal)	225	1,138	12	(78)	261	(535)	159	864

- 61 firms recruited (Corporate Licensed 49 and Self Licensed 12)
- Reduction of 66 net Self Licensed firms driven by firms opting-out of the transition to new service offer
- 1,181 advisers in Group (Corporate Licensed 317, Self Licensed 864)
- Net 34 Wholesale advisers added to close at 317 Corporate Licensed advisers during the year

Corporate License AR's	FY19	FY20
Open AR's	338	300
AR's Added	68	44
AR's Ceased	(106)	(61)
Wholesale AR's Added	0	35
Wholesale AR's Ceased	0	(1)
Close AR's	300	317

# GRANDFATHERED REBATES

\$m	FY18	FY19	FY20
<b>Total Rebate</b>	<b>13.1</b>	<b>11.5</b>	<b>8.2</b>
Insurance Rebate	3.8	2.7	2.3
Platform Rebate	9.3	8.8	5.9

## Key points

- Strategic Refresh began in August 2018 to move from a legacy funded revenue model to a new sustainable revenue model, pre-empting legislative changes passed in October 2019 to phase out Platform Rebates by 1 Jan 2021
- Reduction in rebates in FY20 completely replaced by adviser fee income
- \$0.8m reduction in rebates in FY20 due to prior period overpayment by key provider from January 2017 to June 2019

# CENTREPOINT ALLIANCE SERVICES – SCALABLE ADVICE PLATFORM



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Training Sessions

# THE MACRO DISRUPTIVE THEMES THAT FORMED THE BASIS OF THE STRATEGIC REFRESH ARE AS RELEVANT TODAY AS THEY WERE IN 2018



## Boomers and HENRYs'

Financial advice demand remains strong with world leading superannuation system and unprecedented intergenerational wealth transfer commencing



## Social licence to operate

Higher Community expectations on the values and behaviours of Corporates and Advisers during and post Royal Commission



## Game-changing technology

Relentless pace of digital and technological disruption, further accelerated by COVID-19 impact



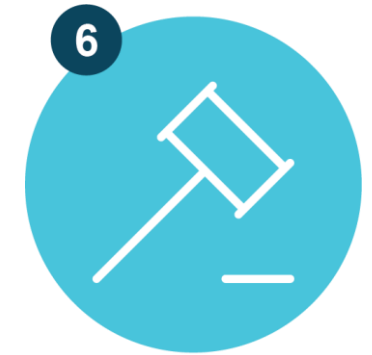
## Business models in flux

Dramatic fall in number of Big 6 Advisers  
Continued platform and superfund consolidation  
Increasing importance of strong Licensees



## Raising the bar

Solid momentum and progress in the move to enshrine Financial Advice as a profession, has placed more demand on the services provided by strong Licensees



## Power of the iron fist

Increased regulatory enforcement actions and more vigorous application of the penalty regime. A philosophical move to "Why not litigate"

# DEFINITIONS

Term	Definition
AFCA	Australian Financial Complaints Authority
AFSL	Australian Financial Services Licence
APRA	Australian Prudential Regulation Authority
AR	Authorised Representative of AFSL Licensee to provide financial advice
ASIC	Australian Securities and Investments Commission
AW	Alliance Wealth Pty Ltd
CEC	Client Engagement Consultant
Corporate Licensed advisers	Advisers authorised under Professional Investment Services Pty Ltd or Alliance Wealth Pty Ltd
CPD	Continuing Professional Development
EBITDA (excl. Legacy Claims)	Earnings before interest, tax, depreciation and amortisation excluding legacy claims (claims related to advice pre 1/7/10)
Firms	Accumulated total of corporate licensed firms and self-licensed firms in the Centrepont Alliance Group
Gross Profit	Revenue received less Direct Costs
Net Tangible Assets	Total assets of a company, minus any intangible assets such as goodwill, patents and trademarks, less all liabilities and the par value of preferred stock
Operating Expenses	Expenses excluding cost of sales, interest, depreciation and amortization
PCP	Prior corresponding period
PIS	Professional Investment Services Pty Ltd
RFE	R Financial Educators Pty Ltd
Royal Commission	The Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, established 14 Dec. 2017
Salaried advisers	Adviser authorised under Alliance Wealth Pty Ltd and employed by Centrepont Alliance
Self Licensed advisers	Advisers part of firms having their own AFSL