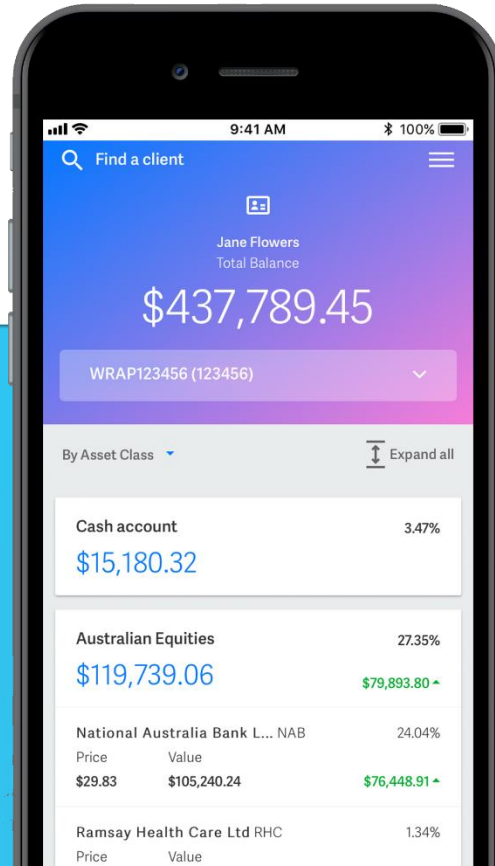


Netwealth 1H 2019 Results Presentation



See wealth differently



Our purpose is

To enable people to
see wealth differently
and discover a brighter future

The foundations of Netwealth's success

Our purpose

To enable people to see wealth differently and discover a brighter future

See Wealth Differently



Our values

- + Curious
- + Optimistic
- + Collaborative
- + Agile
- + Genuine
- + Courageous

Our strategy



Best-in-class technology

Market leading, home grown platform, agile and tailored to client needs



Best-in-class service

Award winning, nimble and highly responsive – 'we make our clients look good'



Delivery of insights

Provide deep insights to our clients and spot change that matters

Important notice and disclaimer

General Information only

Information provided is general information presented in a summary format as at 18 February 2019, and is therefore not necessarily complete. This presentation is for informational purposes only and is not to be relied upon as advice to investors or potential investors. This presentation does not take into consideration the investment objectives, financial situation or particular needs of any particular investor. Investors should not rely on this presentation to make any investment decision, and should make their own assessment, conduct their own research of Netwealth and the Netwealth Group and consider these factors with their legal, tax, business and/or financial adviser before making any investment decision.

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This presentation may contain certain forward-looking statements with respect to the financial condition, operations and business of the Netwealth Group and certain plans and objectives of the management of Netwealth. Forward-looking statements can be identified by the use of forward-looking terminology, including, without limitation, the terms “believes”, “estimates”, “anticipates”, “expects”, “predicts”, “intends”, “plans”, “goals”, “targets”, “aims”, “outlook”, “guidance”, “forecasts”, “may”, “will”, “would”, “could” or “should” or, in each case, their negative or other variations or comparable terminology. These forward-looking statements include all matters that are not historical facts. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which because of their nature may cause the actual results or performance of the Netwealth Group to be materially different from the results or performance expressed or implied by such forward-looking statements. Such forward-looking statements are based on numerous assumptions regarding the Netwealth Group’s present and future business strategies, the political and economic environment in which the Netwealth Group will operate in the future and financial market conditions, which may not be reasonable, and are not guarantees or

predictions of future performance. No representation is made that any of these statements or forecasts will come to pass or that any forecast result will be achieved, or that there is a reasonable basis for any of these statements or forecasts. Forward-looking statements speak only as at the date of this presentation and to the full extent permitted by law, Netwealth, the Netwealth Group, and their respective affiliates and related bodies corporate and each of their respective related parties and intermediaries disclaim any obligation or undertaking to release any updates or revisions to information to reflect any change in any of the information contained in this presentation (including, but not limited to, any assumptions or expectations set out in the presentation).

Past performance

Past performance information given in this presentation is given for illustrative purposes only and should not be relied upon as (and is not) an indication of future performance.

Financial data

All figures in the presentation are provided in Australian dollars. Financial data may be subject to rounding.

Today's presenters and agenda



Michael Heine
Joint Managing
Director



Matt Heine
Joint Managing
Director



Grant Boyle
Chief Financial Officer

1. 1H 2019 Business and financial highlights
2. 1H 2019 Financial performance
3. Operating update
4. FY2019 Outlook
5. Questions
6. Appendix and additional financial information

1H 2019

Business and Financial highlights



1H 2019 financial highlights

Revenue, profit and margin growth continued in 1H 2019



\$48.2M

Revenue



\$24.8M⁽¹⁾

EBITDA



51.5%⁽¹⁾

EBITDA MARGIN %



\$16.3M⁽¹⁾

NPAT



\$25.1M⁽¹⁾

Operating Net Cash Flow Pre Tax



7.0 cents⁽¹⁾

EPS



5.5 cents

Dividend Per Share



94.1%

Recurring Revenue \$44.3B

Business highlights

FUA net inflows offset negative global markets in 1H 2019



\$19.0B FUA

Growth \$1.0B (+5.7%) in 1H 2019
Growth \$3.6B (+23.0%) in CY 2018



\$1.9B

FUA net inflows



\$3.1B FUM

Growth \$0.3B (+10.3%) in 1H 2019
Growth \$0.7B (+29.4%) in CY 2018



\$0.4B

FUM net inflows



2,393

Financial Intermediaries
using the Platform Dec 2018



#1 platform⁽¹⁾

rated by Investment Trends;
Overall platform functionality &
adviser satisfaction



Number 1 ranked platform 3rd year in a row for functionality by Investment Trends⁽¹⁾



Number 1 ranked Platform for overall satisfaction, 7th year in a row⁽²⁾



Our brand recognition has increased significantly since listing on the ASX (NWL) in Nov 2017



Management alignment with performance

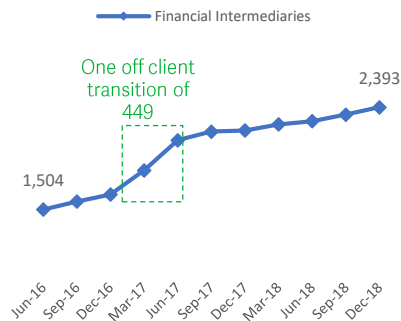


Continued focus on delivering the highest level of service to advisers across the country

- (1) Investment Trends - December 2017 Platform Competitive Analysis and Benchmarking Report
(2) Investment Trends - May 2018 Planner technology report

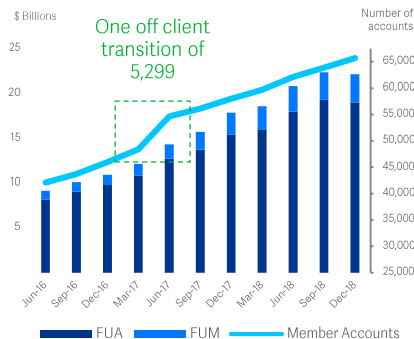
Continuing growth momentum

Australia's largest specialist platform provider



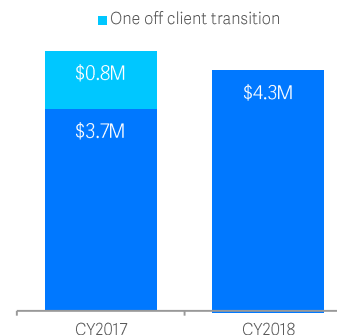
Financial Intermediaries increased by 59% from Jun 2016 to Dec 2018

Source: Netwealth



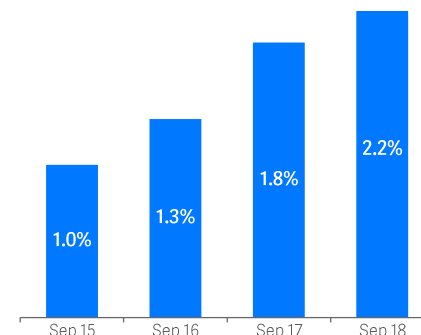
Consecutive years of FUA, FUM and member account growth

Source: Netwealth



14% growth in FUA net inflows (excluding one off client transition)

Source: Netwealth

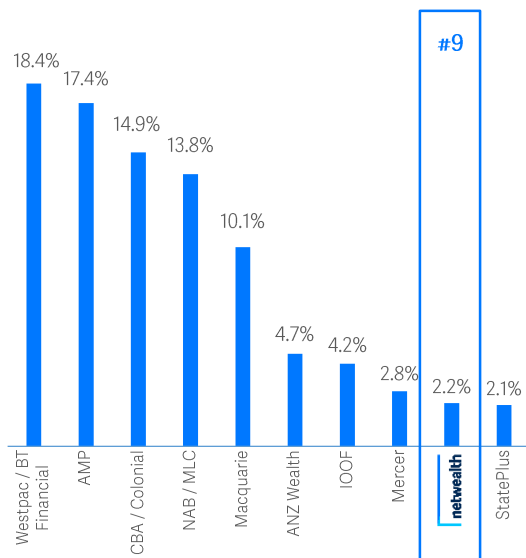


Gaining market share in a marketplace of \$860B that continues to shift towards specialist platforms

Source: Strategic Insights: Master trust, Platform & Wrap (Sep 2017 & Sep 2018)

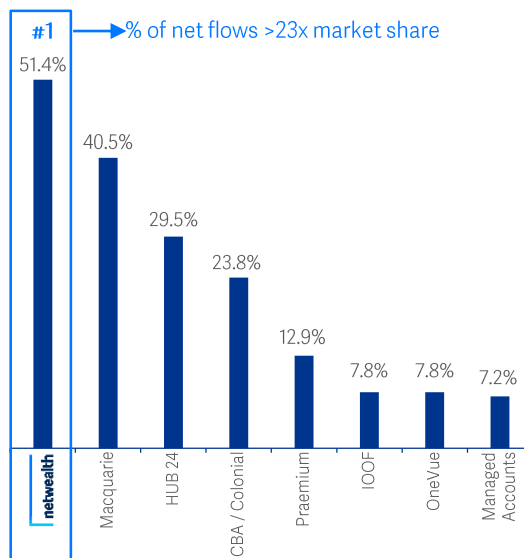
Netwealth has the highest netflows

Platform providers by FUA market share⁽¹⁾% market share (Sep 2018)



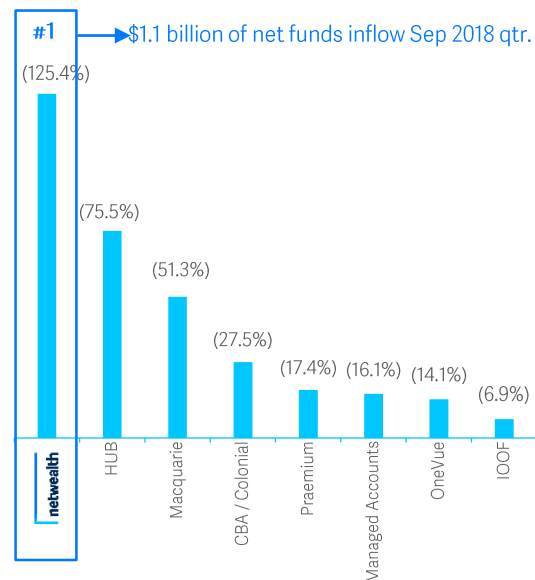
Source: Strategic Insight: Master Trusts, Platforms & Wraps (Sep 2018)
 (1) Total industry retail FUA of A\$859.9bn (as at Sep 2018)

Platform provider net funds flows⁽²⁾ % market share (12 months to Sep 2018)



Source: Strategic Insight: Master Trusts, Platforms & Wraps (Sep 2018)
 (2) Total net flows of A\$8.6bn (12 months to Sep 2018)

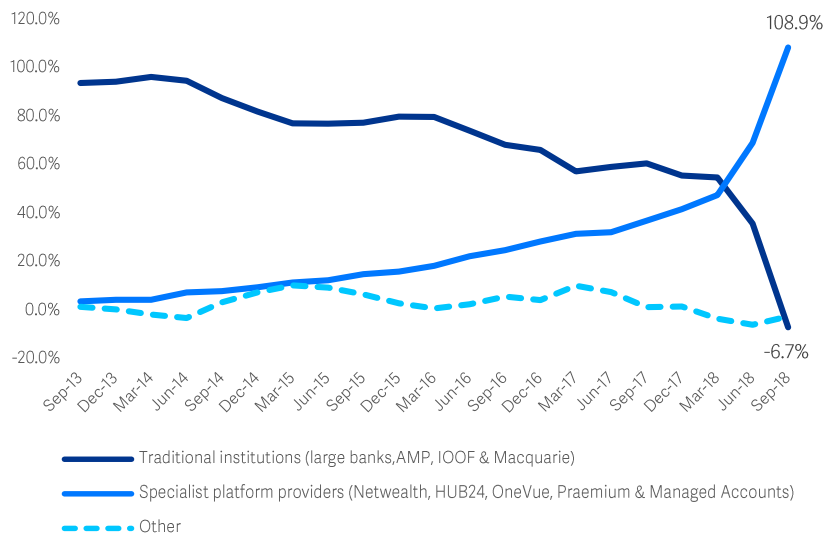
Platform providers net funds flow⁽³⁾ % market share (quarter to Sep 2018)



Source: Strategic Insight: Master Trusts, Platforms & Wraps (Sep 2018)
 (3) Total net flows of negative A\$(0.9)bn (quarter to Sep 2018)

Shift in platform flows to specialist providers accelerating

Market share percentage of net funds flows (12 month rolling)



- Net funds flow for the specialist platform providers (SPPs) of 108.9% inflow again exceeded the net funds flows for institutional providers of 6.7% outflow for the 12 month period to Sep 2018.
- Netwealth expects to benefit from continued strong flows and growth in the overall platform market.

Source: Strategic Insight: Master Trusts, Platforms & Wraps (Sep 2018)

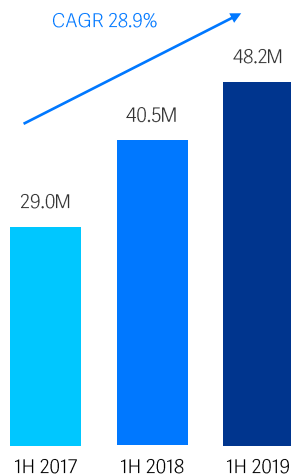
1H 2019

Financial performance

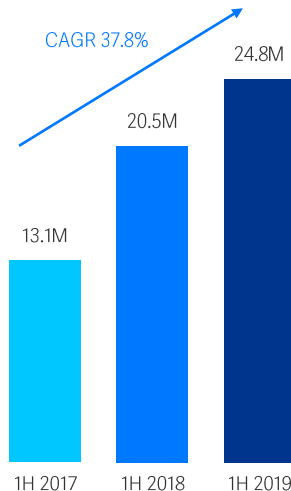


Delivered strong growth across all key financial metrics

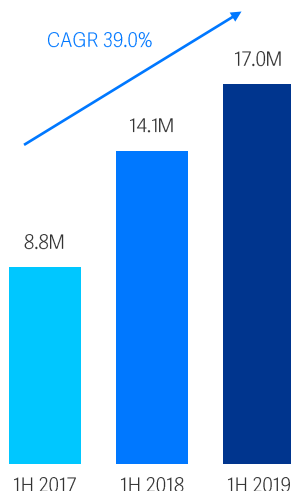
Growth in total income



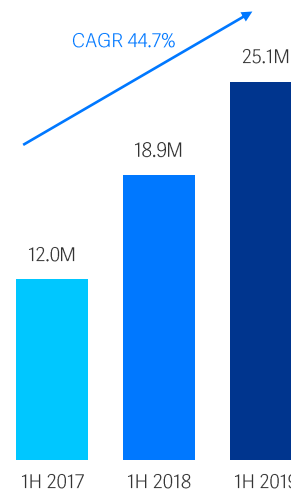
Growth in EBITDA⁽¹⁾



Growth in NPAT⁽¹⁾



Growth in operating net cash flow pre tax⁽¹⁾



1H 2019 Financial results

Financials ⁽¹⁾	1H 2018 Actual	1H 2019 Actual	Change	% Change
Platform Revenue	39.8	47.1	7.2	18.2%
Other Income	0.7	1.1	0.5	69.7%
Total Income	40.5	48.2	7.7	19.0%
Employee Benefits Expenses	(13.6)	(16.0)	2.4	17.6%
Other Costs & Expenses	(6.4)	(7.4)	1.0	15.2%
Total Operating Expenses	(20.0)	(23.4)	3.4	16.8%
Underlying EBITDA	20.5	24.8	4.3	21.2%
Underlying EBITDA Margin %	50.5%	51.5%	1.0%	
Non Recurring Expenses	(12.1)	(1.1)	(11.0)	(90.7%)
EBITDA	8.4	23.7	15.3	182.3%
EBITDA Margin %	20.7%	49.1%	28.4%	
Underlying NPAT	14.1	17.0	3.0	21.2%
Underlying NPAT margin %	34.7%	35.4%	0.7%	
NPAT	5.6	16.3	10.6	189.7%
NPAT margin %	13.9%	33.7%	19.8%	
Underlying Operating net cash flow pre tax	18.9	25.1	6.2	32.8%
Cash conversion ratio to EBITDA	92.5%	101.3%	8.8%	
EPS based on Underlying NPAT (cents)	5.8	7.0	1.2	

\$M unless otherwise stated

- Platform revenue increased by \$7.2M (18.2%) versus PCP.
- In 1H 2019, 94.1% of platform revenue was recurring revenue.
- Total operating expenses increased by \$3.4M (16.8%) to \$23.4M versus PCP. Employee benefits expense at \$16.0M represented 68% of operating costs.
- All internal IT development costs are expensed.
- Underlying EBITDA of \$24.8M in 1H 2019 increased by \$4.3M (21.2%) versus PCP.
- Underlying EBITDA margin in 1H 2019 was 51.5%.
- Underlying NPAT was \$17.0M, increased by \$3.0M and underlying NPAT margin was 35.4% for 1H2019.
- Statutory 1H 2019 results included \$1.1M of non recurring costs⁽²⁾ (PY non recurring costs were IPO transaction fees)
- Underlying operating net cashflow pre tax was \$25.1M in 1H 2019 and an exceptionally high cash conversion ratio of 101.3%.
- Strong balance sheet position and debt free.
- Interim EPS was 7.0 cents in 1H 2019. Interim Dividend of 5.5 cents per share was declared by Board on the 18 Feb 2019. The interim dividend is payable on 28 Mar 2019. The ex-dividend date is 25 Feb 2019.

1H 2019 Results Presentation

- (1) Underlying EBITDA, NPAT, Operating Cashflow and EPS have been prepared to exclude non recurring expenses for 1H 2019 and consistent with pro forma calculations for 1H 2018. Reconciliation provided in the Appendix. EPS has been calculated based on the ordinary and performance shares held post completion of the IPO.
- (2) Reviews were undertaken in relation to current and historical processes and undertaken with reference to changes in the Financial Services environment, including, but not limited to the hearings and findings of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry (Royal Commission). These reviews, which have been completed, identified client rectification costs and legal expenses of \$1.1 million, booked in 1H 2019 and payable during 2H 2019.

1H 2019 Key performance metrics

Platform Statistics	1H 2018 Actual	1H 2019 Actual	Change	% Change
Funds Under Administration				
FUA (eop)	15,436	18,988	3,552	23.0%
Fee Paying FUA %	65.2%	62.3%	(2.9%)	(4.4%)
FUA net inflows	1,847	1,936	89	4.8%
Funds Under Management				
Managed Account	1,406	2,114	708	50.4%
Managed Funds	1,020	1,025	5	0.5%
FUM (eop)	2,426	3,139	713	29.4%
Managed Account net inflows	562	328	(234)	(41.6%)
Managed Funds net inflows	131	91	(40)	(30.6%)
FUM net inflows	692	419	(273)	(39.5%)
Key Statistics Annualised				
Platform Revenue / average FUA (bps)	56.5	49.3	(7.2)	(12.7%)
Underlying EBITDA ⁽¹⁾ / average FUA (bps)	29.0	26.0	(3.0)	(10.5%)
Platform Revenue / average number of accounts (\$)	1,406	1,461	55	3.9%
Member Accounts (eop, number)	58,012	65,688	7,676	13.2%
Financial Intermediaries (eop, number)	2,190	2,393	203	9.3%

\$'M unless otherwise stated

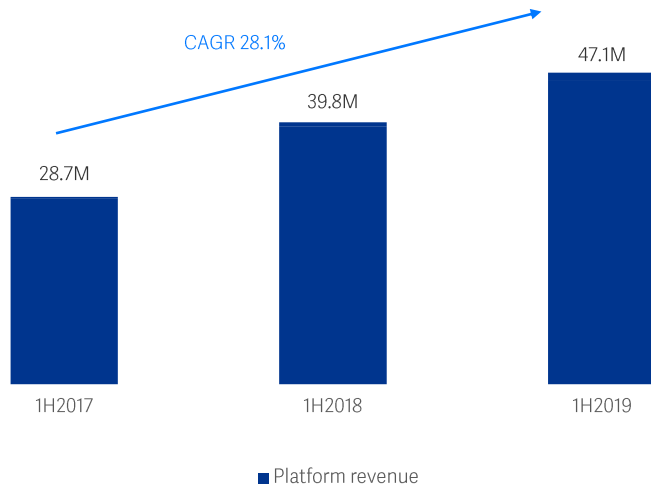
eop - end of period

- FUA at 31 Dec 2018 was \$19.0B, an increase of \$3.6B (23.0%) versus PCP.
- In 1H 2019 FUA net inflows was \$1.9B and market movement was negative \$0.9B which resulted in a FUA increase of \$1.0B (5.7%) - FUA of \$17.96B at 30 Jun 2018 versus FUA \$19.0B 31 Dec 2018.
- Fee paying FUA increased by 0.7% to 62.3% in 1H 2019.
- Platform revenue per account is a key metric and increased to \$1,461 for 1H 2019. We continue to focus on growing average revenue earned per account and developing new revenue streams.
- Managed Accounts will continue to be a significant driver of our future FUM growth.
- Client account pooled cash balance was \$1.6B at 31 Dec 2018. The cash administration fee earned in 1H 2019 was approximately \$0.6M higher than the run rate based on 31 Dec 2018 balance.

Platform Revenue analysis

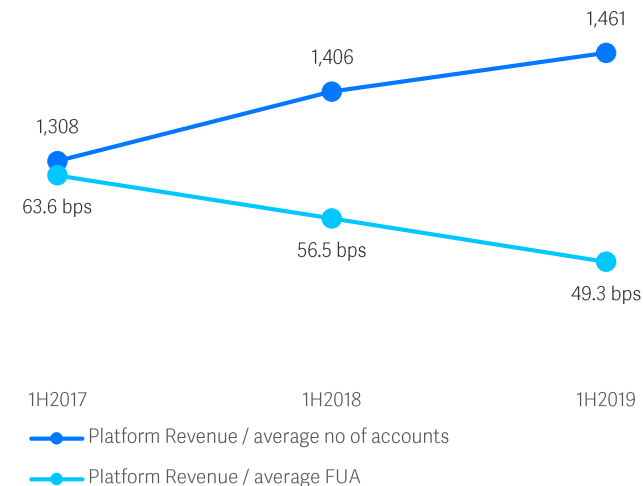
Focused on increasing or maintaining Platform Revenue / average number of accounts and profitable revenue growth rather than bps

Platform Revenue growth



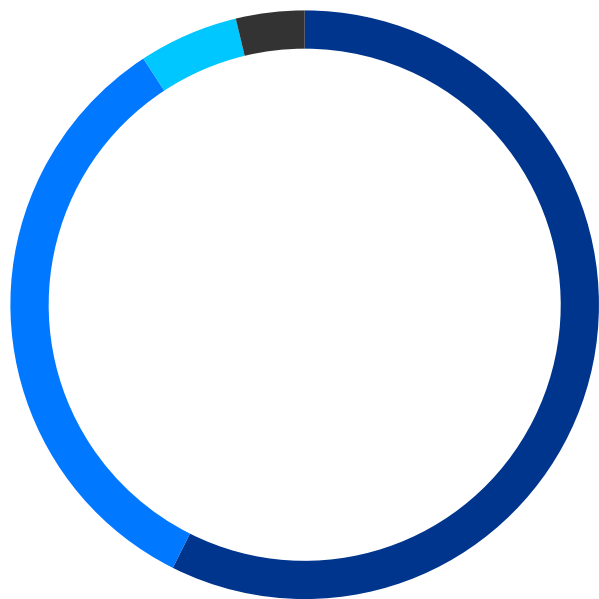
CAGR: Compound Annual Growth Rate
Source: Netwealth

Revenue per account and Revenue bps



Source: Netwealth

Platform revenue composition 1H 2019



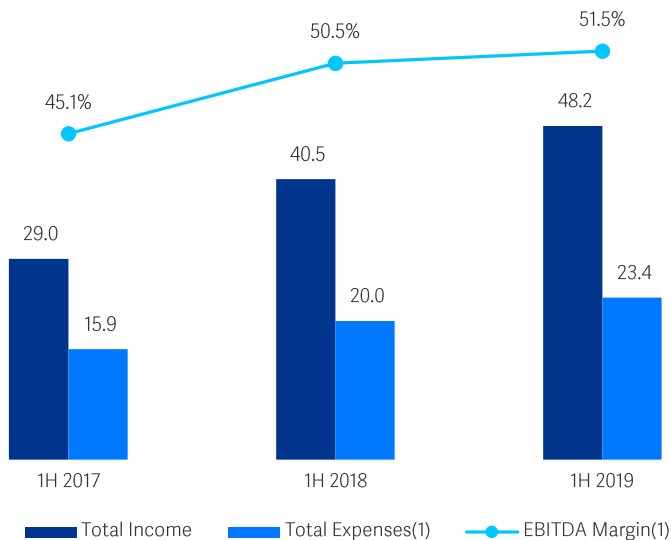
Platform revenue split 1H 2019

- **57% Administration fees**
 - Wrap
 - Super
- **33% Ancillary fees**
 - Cash admin
 - International equities admin
 - Managed model service
 - Fund manager service
 - Insurance admin
 - SMSF admin
- **6% Transaction fees**
 - Brokerage
 - Share settlement
 - Managed account brokerage
 - Offline transactions
 - IPO & Broker handling
- **4% Management fees**
 - NWL Funds
 - Managed account

Source: Netwealth

Margin analysis

Strong cost management, demonstrated operating leverage & continued investment in the platform



Source: Netwealth

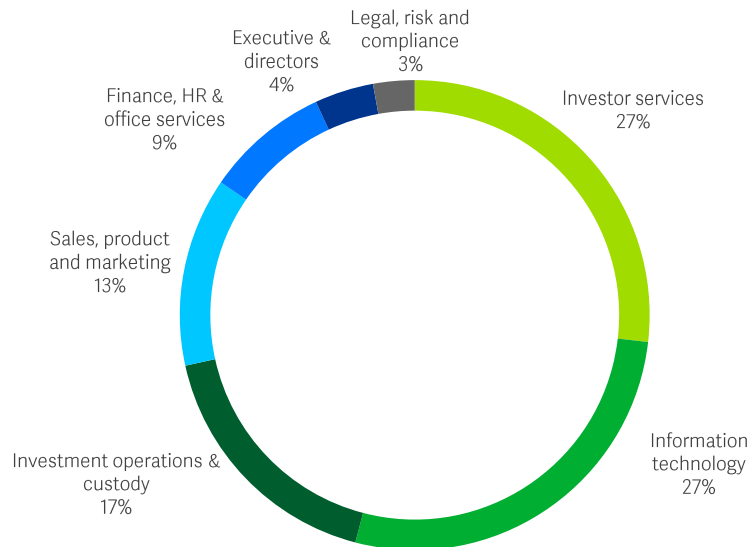
- Netwealth has a track record of strong cost management, scalable cost base and has demonstrated operating leverage, as EBITDA margin improved in 1H 2019 to 51.5%.
- Total expenses increased 17% on PCP, 2% lower than the total income increase of 19% on PCP.
- Operating expenses will increase in 2H 2019 due to continued investment in IT, sales, product and operations.

Continue to invest in people, technology and compliance

Headcount increased by 9 to 246 in the 6 months to 31 Dec 2018

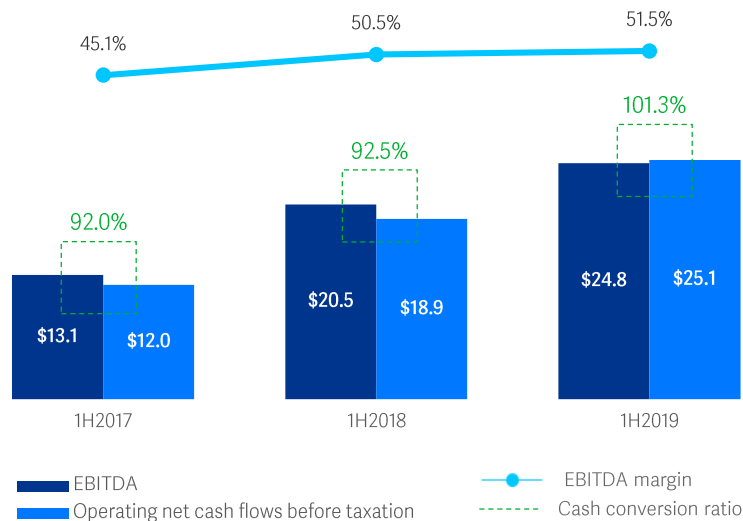
- To capitalise on the significant market opportunities and expected increase in new business inflows, we brought forward the addition of resources in IT & Sales into 1H 2019, largely offset by lower personnel costs in other areas.
- The IT team are focused on continuing to increase our data analytical capability to streamline product and service innovation, maximise margins and improve customer service.

Headcount by function 1H 2019



Exceptional cash generation

High correlation between EBITDA and cash flow



- Low working capital requirements
- Limited capex
- Internal software and product maintenance and enhancement costs expensed
- Better quality of earnings as no risk of impairment of capitalised software development costs
- Debt free

Source: Netwealth

Summary of Business and financial highlights

1

Track record of growth in FUA, FUM, Revenue and profitability

- Recurring revenue at 94.1%
- FUA has almost doubled in the past 2 years

2

Highly scalable cost base

- EBITA⁽¹⁾ margin improved to 51.5% in 1H 2019, demonstrating operational leverage

3

Continued investment to capitalise on significant market opportunities

- Industry inflow trends have shifted towards SPPs⁽²⁾
- Netwealth has the highest netflows⁽²⁾
- Australia's No.1 Platform⁽³⁾

4

Exceptional cash generation

- Debt free
- Internal software and product maintenance and enhancement costs expensed

5

Strong sales pipeline

- Well-diversified client base
- Significant new sales prospects
- Expect new groups to begin transitioning clients in CY 2019

6

Return to shareholders

- Interim dividend of 5.5 cents per share

Operating update



Australia's premier platform

Award-winning technology enhanced by an exceptional service commitment

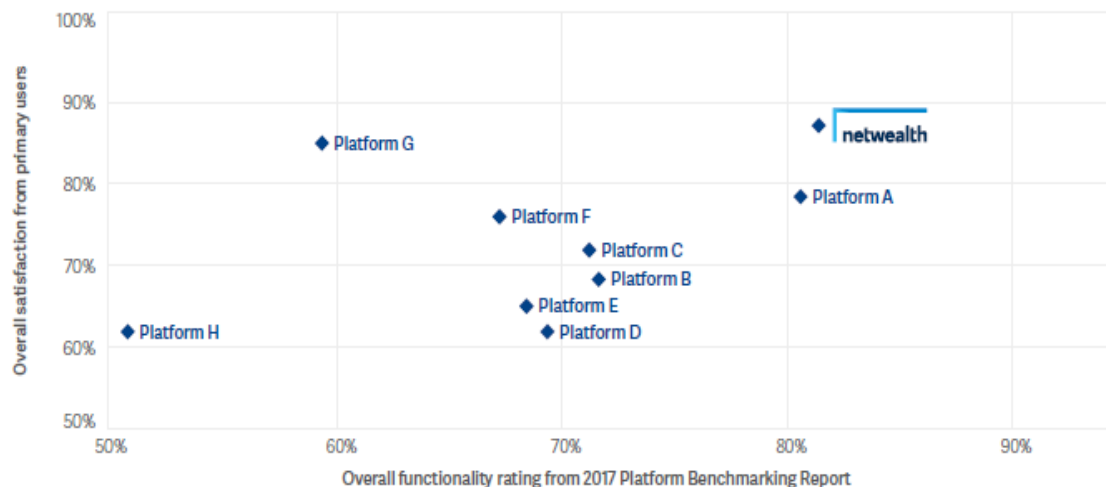
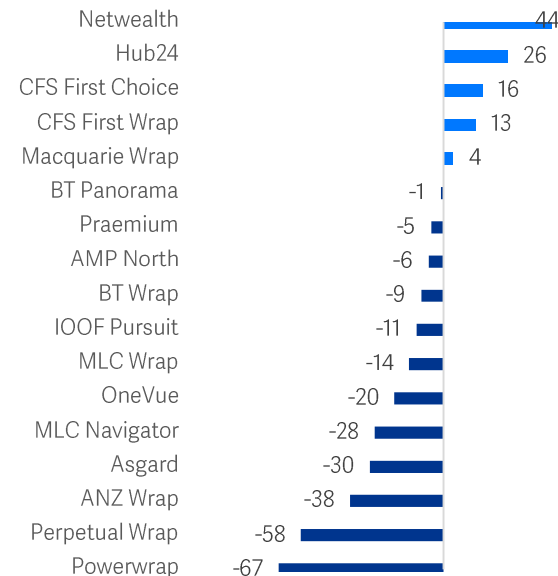


Figure: Composite score based on weighted average using Very Good = 100%, Good = 67%, Average = 50%, Poor = 17%, Very Poor = 0%

Source: Investment Trends: Platform Competitive Analysis and Benchmarking Report, based on planner ratings in May 2018

Note: Composite score based on weighted average using Very Good = 100%, Good = 67%, Average = 50%, Poor = 17%, Very Poor = 0%

Rankings by Net Promoter Score for investment platforms



Source: Adviser Ratings 2018 Landscape Report, results from an online survey conducted in Nov-Dec 2017 responded to by 1,103 financial advisers

Advanced tech for advice delivery and client engagement



A focus on usability and experience



Data and AI



Automated investment services



Ecosystems

Royal Commission

Based on the recommendations in the final report of Royal Commission being adopted

1

Phasing out of grandfathered commissions (GC)

- Estimated potential industry-wide FUA subject to GC was \$189 billion, at June 2018⁽¹⁾
- Less than 3.5 % of our FUA is subject to GC. No negative impact on Revenue
- Positive impetus for possible growth

2

Increased compliance and regulatory requirements for advisers

- As the technology leader, Netwealth is well placed to provide this functionality
- We see any new requirements as forming part of our normal ongoing development costs
- Benefit to Netwealth

3

Approved product lists opened up to SPPs

- To provide the product diversity that their tied agents require to meet the best interest duty for their clients
- Benefit SPPs including Netwealth

4

Advisers disclosure of non-independence

- Requirement for advisers to make express disclosure of non-independence in writing to all clients
- Benefit to Netwealth as it has no aligned customers

5

No residual liabilities in respect of its former advice businesses

- Disposed of during 2017/18

6

Superannuation fund trustees should act in no other capacity

- Intend to establish a wholly-owned subsidiary as the trustee of the Netwealth Superannuation Master Fund⁽²⁾
- New trustee is expected to include a number of new independent directors and will require \$5 million of regulatory capital (Based on existing regulatory requirements).

Pricing competition is set to continue

Despite the rate cuts by our competitors, our platform functionality, quality service and pricing continue to be successful in winning new clients against incumbents and other SPPs.

Superior offering

- Netwealth seeks not to be the cheapest provider in the market but rather seeks to offer the most value by providing the best service and functionality, at a competitive price.
- Netwealth has a superior offering with better functionality⁽¹⁾, better reporting and better business management tools.
- Netwealth has superior administration and service than our competitors and the highest net promoter score in the industry⁽²⁾.

Competitively priced product

- No platform is the cheapest or most expensive across all clients, the cost to client depends on account size, level of trading activity, investment asset classes, balance of cash held and number of accounts in family group.
- Netwealth has a range of products competitively priced to meet all segments of the market from simple to low cost investment options through to complex offerings for the high net worth segment of the market.

⁽¹⁾ Investment Trends - December 2017 Platform Competitive Analysis and Benchmarking Report

⁽²⁾ Adviser Ratings 2018 Landscape Report, results from an online survey conducted in Nov-Dec 2017 responded to by 1,103 financial advisers

Outlook

Our new business pipeline continues to grow and will convert to inflows throughout 2019 and beyond.

- A significant number of advisers and intermediaries have recently selected Netwealth as their preferred platform against incumbent platforms and/or in-house administration. Transitions traditionally take varying periods to complete, with some commencing immediately while others being spread over a period of time.
- Subject to our estimated timing of a significant number of large new clients transitioning to Netwealth and our current forecast for organic growth from existing adviser clients, we remain confident that our full year FUA net inflows for FY2019 will be greater than FY2018.
- We expect further acceleration of advisers exiting larger institutions and selecting new platforms.
- Netwealth seeks to offer value by providing the best service and functionality, at a competitive price.
- Pricing competition and larger average account sizes is likely to result in some reduction in revenue basis points. Platform revenue per account is a key metric and increased in 1H2019. We continue to focus on growing average revenue earned per account and developing new revenue streams.
- In 2H 2019 we will continue to increase our investment in IT, sales, product and operations staff levels.
- We expect our EBITDA Margin % for FY2019 will remain at a similar level to FY2018.
- “Heine Shareholders” have confirmed that they have no current intention to sell any of their holdings.

Q&A



Additional information



Appendix 1 – Reconciliation to Statutory Income Statement

Reconciliation of underlying adjustments to the Statutory Income Statement

	Half Year Ended			
	31-Dec18	31-Dec17	Variance	Variance
	\$M's	\$M's	\$M's	%
Statutory EBITDA on continuing operations	23.7	8.4	15.3	182.3%
Add Back: IPO transaction costs	-	12.1	(12.1)	(100.0%)
Add back; Legal expenses and compensation	1.1	-	1.1	100.0%
Underlying EBITDA on continuing operations	24.8	20.5	4.3	21.2%
Underlying EBITDA margin	51.5%	50.5%		
Depreciation and Amortisation	(0.4)	(0.4)	0.0	13.6%
Underlying NPBT on continuing operations	24.4	20.1	4.3	21.3%
Income tax expense	(7.4)	(6.0)	(1.3)	(21.7%)
Underlying NPAT on continuing operations	17.0	14.1	3.0	21.2%
Underlying NPAT margin	35.4%	34.7%		

- Expenses for 1H 2019 included Non-Recurring costs of \$1.1 million. Netwealth conducted a comprehensive review going back to the date of the granting of our Registrable Superannuation Entity (RSE) licence. This review was in relation to current and historical processes and undertaken with reference to changes in the Financial Services environment, including, but not limited to, evidence given in the hearings and findings of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry (Royal Commission). These reviews, which have been completed, identified client rectification costs and legal expenses of \$1.1 million, booked in 1H 2019 and payable during 2H 2019. The PCP non-recurring expenses were the IPO transaction costs.
- EPS; the number of ordinary and performance shares in issue of 244.1M and 1H 2019 underlying NPAT of \$17.0M was used to calculate underlying interim EPS of 7.0 cents. During 1H 2019 49,500 performance shares were cancelled.

Appendix 2 – Cash flow reconciliation

Reconciliation of adjustments to the Consolidated Statement of Cash Flows

	31-Dec-18 \$M's	31-Dec-17 \$Ms
Net cash generated by operating activities	18.0	2.6
Income Tax Paid	7.6	4.7
IPO transaction costs (incl accrual and prepayments)	-	12.7
Operating cashflow relating to non recurring expenses	0.1	-
Operating cashflow relating to discontinued operations	-	(0.2)
Capital expenditure	(0.3)	(0.7)
Net (purchase) / sale proceeds on financial investments	(0.3)	(0.2)
Underlying operating net cash flow pre tax	25.1	18.9

Appendix 3 – Balance sheet

Debt free with \$45M in cash

Regulatory capital required:

- ASIC NTA
\$10.0M
- Operating Risk Financial Requirement
\$19.1M

Consolidated statement of financial position

As at 31 December 2018.

Consolidated Group
as at

31-Dec-18 30-Jun-18

\$'000 \$'000

Assets		
Current assets		
Cash and cash equivalents	45,076	52,669
Trade and other receivables	7,959	5,959
Other current assets	2,720	2,510
Financial assets	5,947	5,606
Assets classified as held for sale	-	52
Total current assets	61,702	66,796
Non-current assets		
Property, plant and equipment	2,600	2,859
Intangible assets	294	343
Financial assets	2,227	2,227
Deferred tax assets	6,112	6,526
Total non-current assets	11,233	11,955
Total assets	72,935	78,751
Current liabilities		
Trade and other payables	8,598	4,290
Provisions	3,013	3,490
Current tax liabilities	1,982	2,916
Liabilities directly associated with assets classified as held for sale	-	60
Total current liabilities	13,593	10,756
Non-current liabilities		
Provisions	630	583
Total non-current liabilities	630	583
Total liabilities	14,223	11,339
Net assets	58,712	67,412
Equity		
Issued capital	23,365	23,259
Reserves	812	778
Retained earnings	34,535	43,375
Total equity	58,712	67,412

Thank you

Netwealth's Board of Directors



Jane Tongs

Chairman and Non-Executive Director (joined 2000)

- Previously a partner at PwC specialising in the financial services sector
- Director of Cromwell Property Group, Warakirri Group, CCI Insurance Ltd and Brighton Grammar



Michael Heine

Joint Managing Director (Executive Director)

- Founded Netwealth in 1999
- Previously founded Heine Investment Management which was sold to Mercantile Mutual (now ING) in 1999



Matt Heine

Joint Managing Director (Executive Director) (joined 2001)

- Appointed as a Director in 2004 and Joint Managing Director in January 2015



Davyd Lewis

Non-Executive Director (joined 2009)

- Was a partner of Malleons Stephen Jaques (now King & Wood Malleons) for 20 years, specialising in M&A and Equity Capital Markets, until his retirement in 2008



Tim Antonie

Non-Executive Director (joined 2015)

- Commenced his career at Price Waterhouse (now PwC) and qualified as a CA. Subsequently worked at a number of investment banks, including Managing Director at UBS
- Director of Breville Group Limited, Premier Investments Limited and Village Roadshow Limited

Netwealth's capable Management Team



Grant Boyle

Chief Financial Officer and Joint Company Secretary (joined 2017)

- Over 30 years experience in financial services and accounting profession
- Has held CFO/COO roles at BlackRock (Aus), Phillip Capital, EMR Capital and Powerwrap



Rachel Axton

General Manager, Legal, Risk and Compliance and Joint Company Secretary (joined 2016)

- Over 20 years experience in financial services
- Previously managed CFS Custom Solutions Risk and Compliance team



John Hanrahan

Chief Information Officer (joined 2012)

- Over 25 years experience in financial services technology
- Previously led the Australian technology team for BlackRock



Philip Coldwell

General Manager, Product (joined 2011)

- Over 30 years experience in financial services
- Previously was an owner and director of Integrity Financial Planners



Alistair Densley

General Manager, Operations (joined 2002)

- Over 15 years experience in the financial services industry
- Previously held a leadership role in Netwealth's IT Development team