



# Investor Presentation

November 2020

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# Transaction Overview

The post-merger Intiger and Complii business (the “Group”) strategy is an integrated digital compliance and capital raising service to the Financial Services industry

- ♦ Intiger Group Limited (“Intiger” or the “Company”) has executed a Bid Implementation Agreement which sets out the terms to acquire up to 100% of the issued capital in Complii FinTech Solutions Ltd (“Complii”)
- ♦ Undertake to raise \$5m to \$7m at an issue price \$0.05 per share (post consolidation) to accelerate the future growth of the Group
- ♦ Intiger to be renamed Complii FinTech Solutions Limited subject to shareholder approval

## Corporate Overview

Proposed ASX code	CF1
Offer price	\$0.05
Market capitalisation <sup>1</sup>	\$14.96m
Shares on issue <sup>1</sup>	299.15m
Options on issue	82.33m
Performance rights on issue	25.25m
Pro-forma cash as at 30 June 2020 <sup>1 2</sup>	\$6.52m
Proforma Debt as at 30 June 2020 <sup>2</sup>	nil

<sup>1</sup> Assumes capital raising of \$7.0m being the Maximum Subscription

<sup>2</sup> See Bidder’s Statement dated 2 November 2020 for further details

# Transaction Rationale

Reducing compliance and administrative burden, so advisers can focus on their clients



+



**Intiger and Complii services digitise the compliance and capital raising functions:**

- ◇ Intiger automated solution assists paraplanning in the preparation of the required compliance obligations for financial planners
- ◇ Complii automates compliance obligations to stockbrokers, financial advisers and investors
- ◇ Complii automates the capital raising functions

**Combined, the Group can cross sell a wider range of products to an expanded target customer base:**

- ◇ Products are complementary, extending the functional service capability
- ◇ Outsourcing business adds scale, capabilities and growth opportunity

**Leveraging a national network to drive group opportunities:**

- ◇ **Compliance** – expanded offering to Complii clients to support their financial planning business
- ◇ **Compliance** – provides service offering to existing Intiger clients
- ◇ **Professional educational services** – expansion of Complii ThinkCaddie to financial planners

# Complii FinTech Business Overview

Continue to enhance our best-of-breed, integrated technology systems to transform financial advisory firms



## 90+

Investment and advisory  
firm clients



## 3,500+

Number of  
users



## \$6.2b

Capital raised  
through AdvisorBid in 2020



### Our Benefit

Solves a real  
problem

- ◇ Automated compliance and capital raising services
- ◇ Manages risk and administrative complexity
- ◇ Reduces compliance, operational and administrative costs



### Future Growth

Revenue  
drivers

- ◇ Capitalisation on current changes to regularity landscape
- ◇ Expansion of services offering to new and existing clients
- ◇ Number of licenses; size of firm; users; subscriptions
- ◇ Acquire technology and operations of complementary technology providers



### Our Value

Competitive  
advantages

- ◇ Comprehensive and customisable products to meet client needs
- ◇ Efficient workflows created with cost effective technology
- ◇ Compliant and flexible framework
- ◇ Scalable infrastructure and processing capacity

# Complii FinTech Positioned for Growth

Complii's competitive advantages sets it apart from other market offerings



## Modular design

Pay for what you use



## Extensive functionality

Works for financial advisers



## Automated workflow

Minimal manual intervention



## Flexible API

Integrates data sources



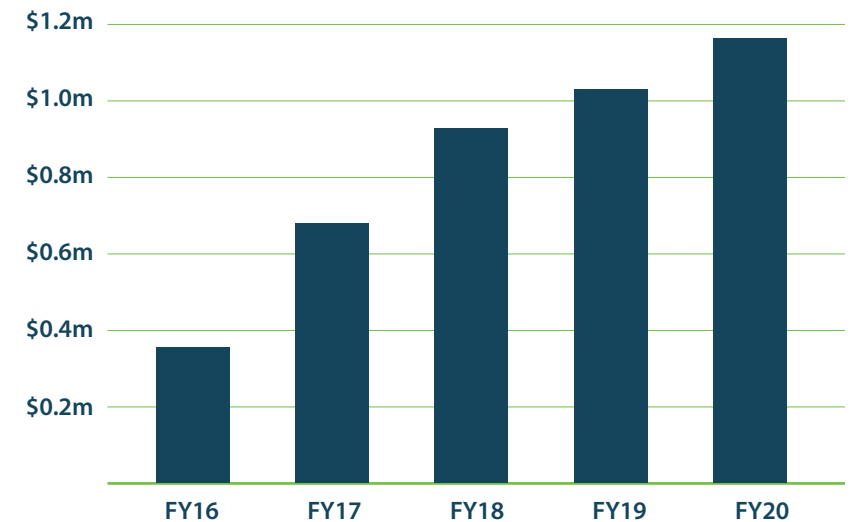
## iOS/Android App

White labelled  
Secure account access

## Sales Growth

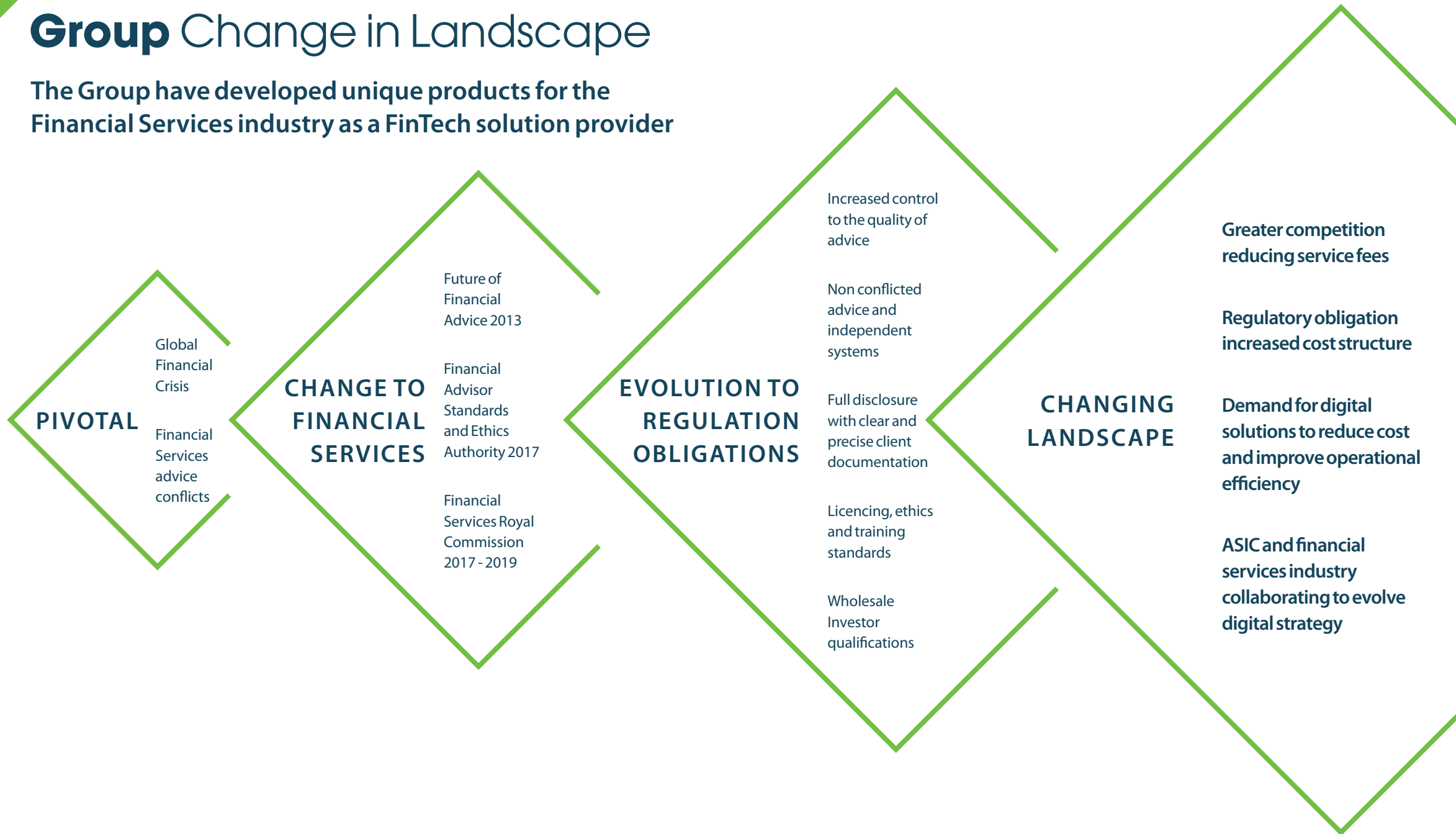
- ◇ FinTech digital solution and service provider
- ◇ Revenues primarily through recurring subscription fees
- ◇ Fees charged on a module and user basis
- ◇ Ongoing R&D, investing in new modules and expanded services
- ◇ Positioned for accelerated growth in new customers and upselling
- ◇ Strong pipeline, nine new distinct clients signed since June 2020

## Sales Revenue (excluding R&D and other revenue)



# Group Change in Landscape

The Group have developed unique products for the Financial Services industry as a FinTech solution provider



# Group Products

Product suite solves the compliance and administration burden for AFSL holders



## Complii Compliance

Digital software platform designed to automate, record and report on compliance obligations



## Complii AdvisorBid

Automated distribution of corporate deals for bidding and bid electronic acceptance



## Complii Online Portfolio

Secure portal with inbuilt advisor messaging that provides access to portfolio, ledgers and account balance



## Complii Corporate Highway

Facilitates sharing of corporate deals within the Complii existing broker network



Establish new client accounts, KYC checks and automated broker account opening



Aggregates CPD content from over 200 financial services content providers and manages Adviser CPD obligations



Customer centric financial advice solution to provide a personal financial hub

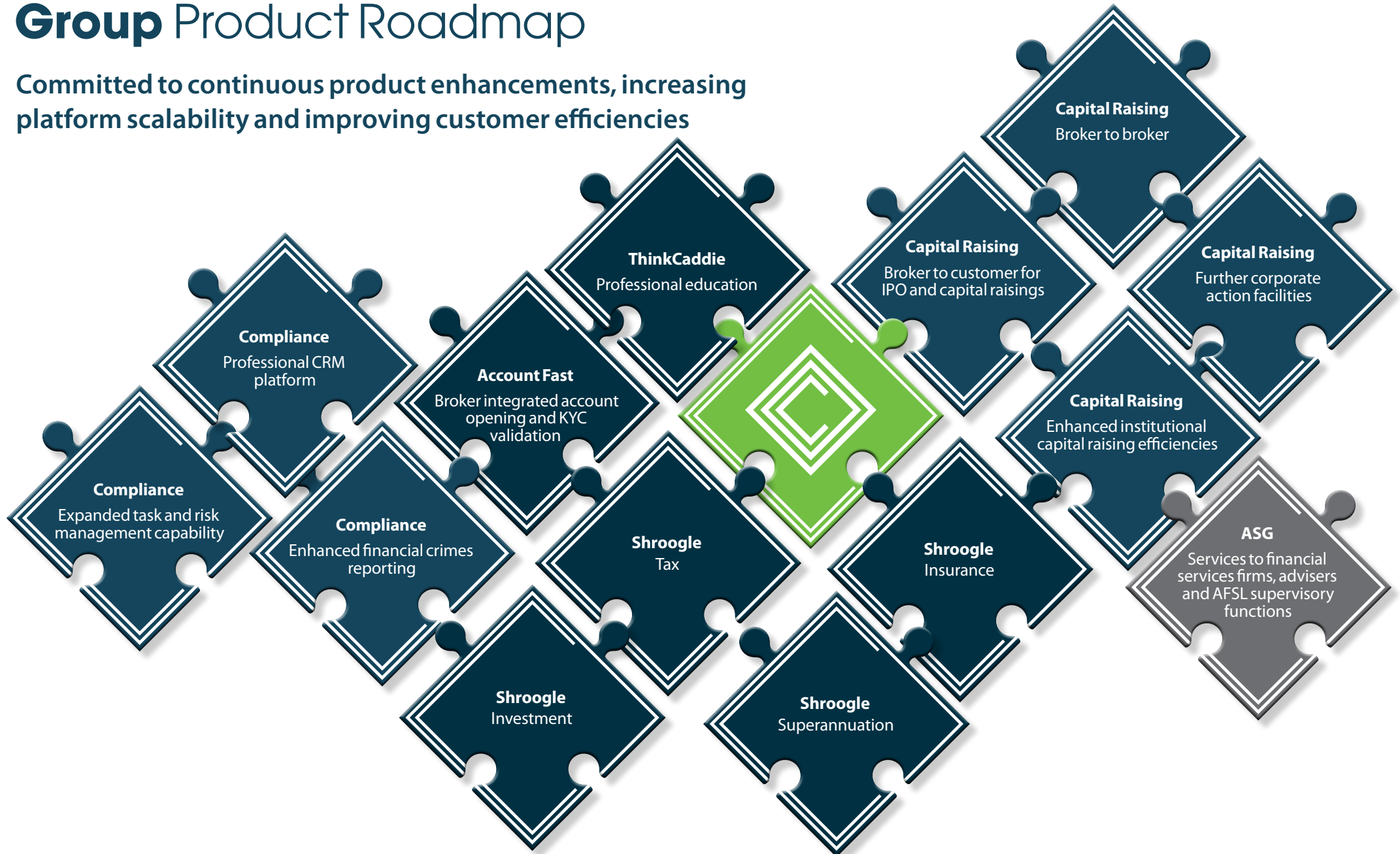


Offshore processing solution for paraplanning and SOAs with AI-driven innovations



# Group Product Roadmap

Committed to continuous product enhancements, increasing platform scalability and improving customer efficiencies



# Group Growth Strategy

Growth strategy is a layered approach, to build recurring subscription revenue



# Post Acquisition Summary

Strengthened by the acquisition and favourable landscape changes, the Group emerges as a leading FinTech provider in the Australian market

Proposed Use of Funds	SUBSCRIPTION	
	MINIMUM	MAXIMUM
Product development and integration	\$1,100,000	\$1,579,703
Marketing	\$700,000	\$1,005,266
Strategic and acquisition opportunities	\$800,000	\$1,148,875
Expansion capital	\$1,611,000	\$2,357,156
Fees to Broker/Lead Manager	\$300,000	\$420,000
Costs of the Public Offer	\$189,000	\$189,000
Unallocated working capital	\$300,000	\$300,000
<b>Total Use of Funds</b>	<b>\$5,000,000</b>	<b>\$7,000,000</b>

# Post Acquisition Summary

## Indicative Capital Structure

	SHARES, SUBSCRIPTION		OPTIONS	PERFORMANCE RIGHTS
	MINIMUM	MAXIMUM		
Current	1,936,136,913	1,936,136,913	315,000,000 <sup>1</sup>	-
Post-Consolidation	24,201,686	24,201,686	3,937,500 <sup>2</sup>	-
Expiry of Existing Options	-	-	(3,937,500)	-
Shares to be issued pursuant to the Public Offer	100,000,000	140,000,000	-	-
Shares and Options issued pursuant to the Takeover Offer	124,000,000	124,000,000	72,333,338 <sup>3</sup>	-
Director Fee Shares	550,000	550,000	-	-
Facilitation Shares	5,000,000	5,000,000	-	-
Convertible Note Securities <sup>4</sup>	5,213,698	5,213,698	10,000,000	-
Placement Fee Shares	187,500	187,500	-	-
Director Performance Rights <sup>5</sup>	-	-	-	25,250,000
<b>TOTAL</b>	<b>259,152,884</b>	<b>299,152,884</b>	<b>82,333,338</b>	<b>25,250,000</b>

**1.** Options exercisable at \$0.015 each on or before 31 October 2020. **2.** Options exercisable at \$1.20 each on or before 31 October 2020 **3.** Comprising 31,000,002 Options exercisable at \$0.05 each on or before 31 December 2022 on a post-Consolidation basis and 41,333,336 Options exercisable at \$0.10 each on or before 31 December 2023 on a post-Consolidation basis. **4.** The Company intends to seek shareholder approval to vary the terms of its existing convertible notes. Subject to such shareholder approval being received, the convertible note holders will receive 5,000,000 Shares and 10,000,000 Options exercisable at \$0.05 each on or before 31 December 2023 (on a post-Consolidation basis) on conversion of the convertible notes, which will occur within 5 business days of the later to occur of the Company completing the issue of a minimum of 100,000,000 Shares (on a post-Consolidation basis) at an issue price of \$0.05 per Share to raise a minimum of \$5,000,000 (before costs) under the Public Offer, the Company obtaining a relevant interest at least 90% of the aggregate of all the fully paid ordinary shares on issue (on a fully-diluted basis) in Complii and the Company receiving from ASX written confirmation that ASX will re-admit the Company to the Official List and terminate the suspension from official quotation of the Shares, subject to the satisfaction of such terms and conditions (if any) as are prescribed by ASX or the Listing Rules. Subject to obtaining shareholder approval, the Company will also issue 213,698 Shares (on a post-Consolidation basis) in settlement of interest owing in respect of those convertible notes. **5.** The Company has agreed, subject to obtaining shareholder approval and completion of the Proposed Acquisition, to issue an aggregate of 25,250,000 Performance Rights to the Proposed Directors in order to link part of the remuneration and fees paid to specific performance criteria, namely the achievement of specific milestones, include a market-linked incentive component in their remuneration package or fees payable (as applicable), motivate and reward the successful performance of the Proposed Directors in their respective roles in managing the operations and strategic direction of the Company and further align the goals of the Proposed Directors with creating value for Shareholders.

# Post Acquisition Summary

## Indicative Timetable

Notice of Meeting sent to Intiger shareholders	30 October 2020
Bidder's Statement lodged with ASIC and served on Complii	2 November 2020
Target's Statement lodged with ASIC and served on Intiger	2 November 2020
Takeover Offer Period commences	3 November 2020
Prospectus lodged with ASIC	9 November 2020
Public Offer opens	9 November 2020
Public Offer closes	24 November 2020
Intiger Annual General Meeting	30 November 2020
End of Takeover Offer Period (unless extended)	3 December 2020
Anticipated date for re-instatement to trading on ASX	11 December 2020

Timetable is indicative only and the Directors of the Company reserve the right to amend the timetable as required.

# Group Company Board



**Craig Mason**  
Executive Chairman

Craig has over 30 years' experience in the finance industry in various capacities and has been involved in many major changes which have taken place and shaped the industry over this time. He has worked closely with ASX, ASIC and recently APRA more specifically in the areas of custody, third party trade execution and clearing associated services.



**Alison Sarich**  
Managing Director

Alison has strong relationship management and operations experience in the finance industry and brings this to the everyday running of Complii.

During her career, Alison has held senior operational roles in Australia and the UK with JP Morgan, Credit Suisse, BNP Paribas and Pershing.



**Greg Gaunt**  
Non-Executive Director

Greg is a former Executive Chairman of the law firms Lavan and HHG Legal Group and possesses longstanding experience in the management of law firms where he attained broad business experience across many different sectors.

Greg graduated from the University of Western Australia and currently sits on the Curtin Business School Asia Business Advisory Board and the Advisory Board of the Catholic Development Fund.



# APPENDIX



# Appendix Existing Customers





# Appendix Electronic Compliance System

**A secure digital platform that removes the need for paper based compliance. This customisable software has been designed to automate, record and report on an AFS Licensee's and Brokers compliance obligations**

- ◇ Base Complii
  - ◆ Account Details,
  - ◆ Ledger with CMA balances,
  - ◆ Client Portfolio, Orders and
  - ◆ Contract Notes
- ◇ Electronic KYC and Investor Risk Profile
- ◇ SOA Generation
- ◇ Records of Advice, General Advice, Execution Only record generation
- ◇ Client records – account auditing
- ◇ Client file upload/storage
- ◇ 708 (8), (10), (11), (12) Wholesale Register
- ◇ 708 8 wholesale/ sophisticated electronic workflow
- ◇ Fee Disclosure Statement creation and Electronic Opt-In
- ◇ Proposed Portfolio Tool –
  - includes creation of bespoke models
- ◇ Chinese Wall Register, Breach Register, Complaints Register, Incident Register
- ◇ Conflicts of Interest/Disclosure Register
- ◇ Compliance Task Manager
- ◇ Document Library
- ◇ Reporting, simple query (front end user) and custom query builder (IT user)
- ◇ Electronic Direct Marketing Facility – (Marketing & Compliance email builder with statistic analysis)
- ◇ CRM
  - ◆ Strategic Client Reviews
  - ◆ Complii Email and external email plus phone communication management

# Appendix Advisor Bid/Corporate Offer Letters

**Advisor Bid allows corporate deals to be distributed to advisors to bid on the deal and successful bids can be automatically sent to clients who have the option to electronically accept**

- ◇ Term Sheet Builder
- ◇ Electronic and real time Adviser bidding
- ◇ Electronic and real time Client bidding
- ◇ Facilitates;
  - ◆ Two Tranche Deals
  - ◆ Options
  - ◆ Convertible Notes
  - ◆ Bookbuilding/Price discovery
  - ◆ Multiple Component Deals –  
eg Accelerated Non Renounceable  
Rights Issues
- ◇ Automated scale backs  
including pro-rata calculations
- ◇ 708(10) (Experienced Investor) electronic  
declarations/ and branch manager approval
- ◇ Automated offer letter generation
- ◇ Electronic Client Acceptance
- ◇ Electronic Institutional DVP card form
- ◇ Bookings and Journal template auto-generation
- ◇ Registry Template Auto-generation
- ◇ Complii's Corporate Highway –  
Access to exclusive Broker Deals

# Appendix Account Fast

**Account Fast is a new account opening App which allows client accounts to be established on the go**

- ◇ Mobile application and Desktop version available
- ◇ Create new accounts on the go via the APP version
- ◇ Take a photo of the clients AML documentation
  - ◆ Drivers Licence
  - ◆ Passport
  - ◆ Medicare Card
  - ◆ Credit Cards
- ◇ Client digital Signatures
- ◇ Adviser digital Signatures
- ◇ Back Office Account Opening documentation is pre-populated
- ◇ Client digital signature appends to account opening documentation
- ◇ Clients AML documentation automatically appends to client account files within Complii (no data upload required)
- ◇ AML verification is automatically sent (via API) to VixVerify (formerly GreenID)
- ◇ Client account is automatically created in Complii ready to be profiled
- ◇ Client account is automatically created in the Back Office System
- ◇ Automatic compliance documentation sent to clients (Application forms, profiling forms, T&Cs and FSGs)
- ◇ Administration review and post update of client details which flow into the back office



# Appendix Client Portfolio Portal

Client Portfolio Portal allows clients to log on securely to view their portfolio, ledgers, account balance, manage assets, update their client profile online, print end of financial year statements and contract notes, add stocks to watch lists etc.

- ◇ View, Print & Report
  - ◇ Client portfolios
  - ◇ Client holdings (including unlisted & International)
  - ◇ Client Ledgers
  - ◇ Contract Notes
  - ◇ Income, Capital gains & EOFY reporting
- ◇ Update KYC and Investor Risk Profiles
- ◇ Manage all assets outside of direct equities
- ◇ Create Stock watch-lists and price alerts
- ◇ Secure Client and Adviser messaging system
- ◇ View Capital and manage Capital Raising activity
- ◇ View Company Research
- ◇ Electronic Direct Marketing Facility
- ◇ Administration
  - ◇ pop up messaging
- ◇ Live Pricing
  - ◇ (live Chi-X – EOD ASX)
- ◇ APP version available



# Appendix Think Caddie

Think Caddie is a new platform that helps advisers and AFSs meet their legislated CPD obligations by aggregating CPD content relevant to the industry from more than 200 financial services content providers

- ◇ Track e-learning and CPD progress
- ◇ Developed in line with FASEA requirements
- ◇ Mobile Responsive
- ◇ Verified Industry Specific Relevant Content for;
  - ◆ AFSs
  - ◆ Responsible Managers
  - ◆ Broker Dealer
  - ◆ Securities
- ◇ Upload and administer in house training
- ◇ Upload and administer Company policies to ensure staff acknowledgement and understanding
- ◇ Upload external material and training
- ◇ Event/conference registration and attendance & CPD management
- ◇ Over 350 CPD hours of active content from leading financial services content providers
- ◇ Continued curation of relevant content keeping refreshed and up to date material
- ◇ Individual Training Plan set up
- ◇ Transfer of users historical training from other vendors
- ◇ Single Sign-on (through Complii Dashboard)



# Appendix Shroogle Personal Finance Hub

## Building an online financial advice solution

- ◇ Shroogle is building a one-stop fully-connected personal finance hub which is designed to include:
  - ◇ Home loans
  - ◇ Personal insurances
  - ◇ Personal income tax return
  - ◇ Investment ownership
  - ◇ Superannuation fund selection
  - ◇ Investment selection
  - ◇ Budgeting / behavioural finance
  - ◇ Retirement planning
  - ◇ Estate planning
  - ◇ Aged care
  - ◇ Social security
- ◇ Low cost and convenient access to comprehensive personalised financial advice and related services
- ◇ Detailed information gathering capability
- ◇ Focusing on staple financial services initially then building out comprehensive advice
- ◇ B2C Home loan module live and generating revenue. B2B enhancements in development
- ◇ Personal insurance module scheduled to follow
- ◇ Shroogle is an ultra-customer centric financial advice solution that aims to serve the increasing number of Australians who cannot afford traditional advice
- ◇ Fully compliant, appropriately licensed and insured
- ◇ Longer term vision for the broader Complii group offering tremendous scale





# Appendix BOOM

Boom is an industry leading online administration and paraplanning software to significantly lower costs of production and increase productivity

- ◇ Digitisation of documentation
- ◇ Process optimisation and automation to increase network control, compliance, oversight, productivity and scale
- ◇ Artificial Intelligence application
- ◇ Offshore processing to reduce back office costs and increase productivity and profitability for clients
- ◇ Single touch data entry
- ◇ Data analytics for improvement





## Contact & Information

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