

VI Summit 2021

8VI Holdings Limited



Disclaimer



This presentation was prepared exclusively for the use during presentation and the presentation should not be reproduced or copied in any form or by any means or disseminated or distributed to third party without our prior written consent.

The material in this presentation is prepared for informational purposes only and it is prepared based on the general background information as of the date of the presentation. Any and all information contained herein does not purport to be complete and the information contained herein may change at any time without notice. It is not intended to constitute, and should not be taken as legal, accounting, tax, financial advice or investment recommendations or advices. You should not take or refrain from taking action based on its content without obtaining independent professional advice. In the event any financial or legal advice is required, you shall seek advice from competent professional in order to make your own evaluation for your investment.

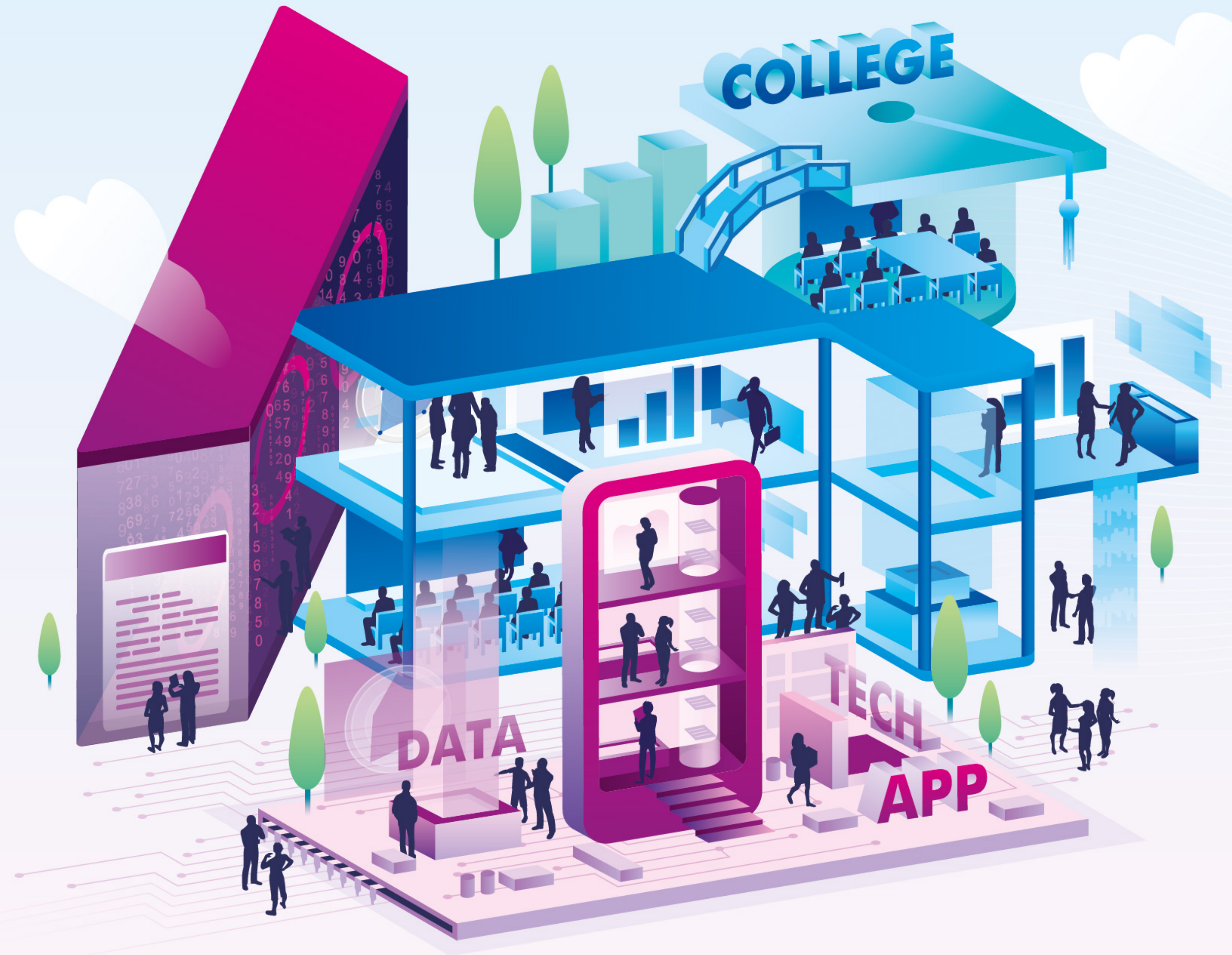
We do not make any representation or guarantee as to the accuracy, reliability or completeness of such information in the presentation. Past performance is not indicative nor a guarantee of future returns.

No representations or warranties, express or implied are given in, or in respect of, this presentation. To the fullest extent permitted by law, we or any of its respective subsidiaries, shareholders, affiliates, representatives, directors, officers, employees, advisers or agents shall not be responsible or liable for any direct, indirect or consequential loss or loss of profit arising from the use of this presentation, its contents, its omissions, reliance on the information contained within it, or on opinions communicated in relation thereto or otherwise arising in connection therewith.

8VI Holdings Ltd

Uniquely rooted in FinEduTech

Investor learning is powered by technology at 8VI, where the core principles of value investing are integrated onto a single, one-of-its-kind platform





Vision

Empowering Growth and Transforming Lives

+

Mission

**Empowering Everyone
Towards Sustainable Wealth**

=

Passion

**Invest
Smarter, Faster, Easier**



Undisputed Fact: Investing is important for Financial Security



Known fact that Millennials and Gen Z are ready to take matters into their own hands using digital platforms



Top Financial Goal in Asia: Retirement ¹



Uncertainty about stocks and a lack of knowledge about investing are major factors propelling investment jitters ²



Technology gets a big thumbs up for: ³



**Providing reliable
& transparent
management**
*(without emotional
interference)*



**Having
ease of access**
(at any time & place)



**Effective & ease
of management
— more options
when managing
money**

Emergence of fintech and traditional banks to meet the digital evolution in personal finance management

1. Prudential Relationship Index - Saving for Retirement Top Financial Goal for those in Asia: <https://www.straitstimes.com/business/economy/saving-for-retirement-the-top-financial-goal-for-those-in-asia-survey>

2. Affluent Millennials Investing Survey: <https://www.investopedia.com/the-investopedia-affluent-millennials-study-4769751>

3. Technology gets big thumbs up: <https://www.blackrock.com/hk/en/insights/people-and-money#technology>

Wide Range of Solutions Exist to Meet Investment Objectives

Yet, current solutions on the market (from traditional to technology-focused) are fragmented



VI Ecosystem – Bridging Solutions for Retail Investors



Analyse. Learn. Connect

Investing for everyone on a single platform

Investing has never been easier with VI. Centred on FinEduTech, VI App's unique stock analysis makes investing Smarter, Faster and Easier than ever before by delivering powerful insights.

Powering learning through technology, VI offers lifelong education on investing and access to a community of investors globally.

Generating Alpha for Investors

VI Delivers a Different Value Proposition to Retail Investors

Our foundation is built on education, information exchange and community with high engagement points with users



Learn (VI College)

Founded on 12-year backbone of financial education platform with 100,000 database & > 40,000 paying retail investors



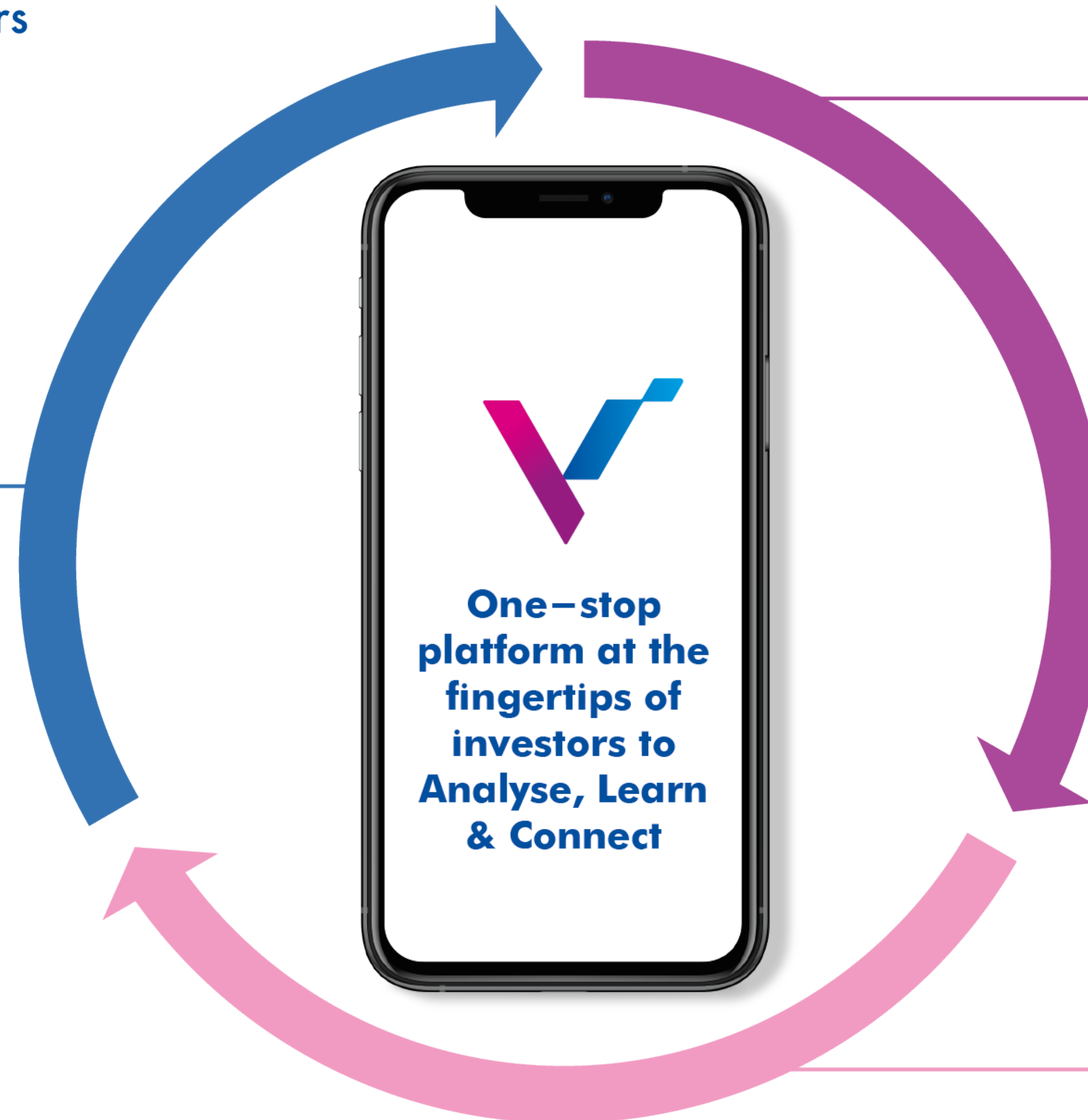
Analyse (VI App)

Crunches complex financial and stock data, simplifying stock analysis & decision-making process for equity investors, presented under a comprehensive framework that is easy to understand.



Connect (VI Community)

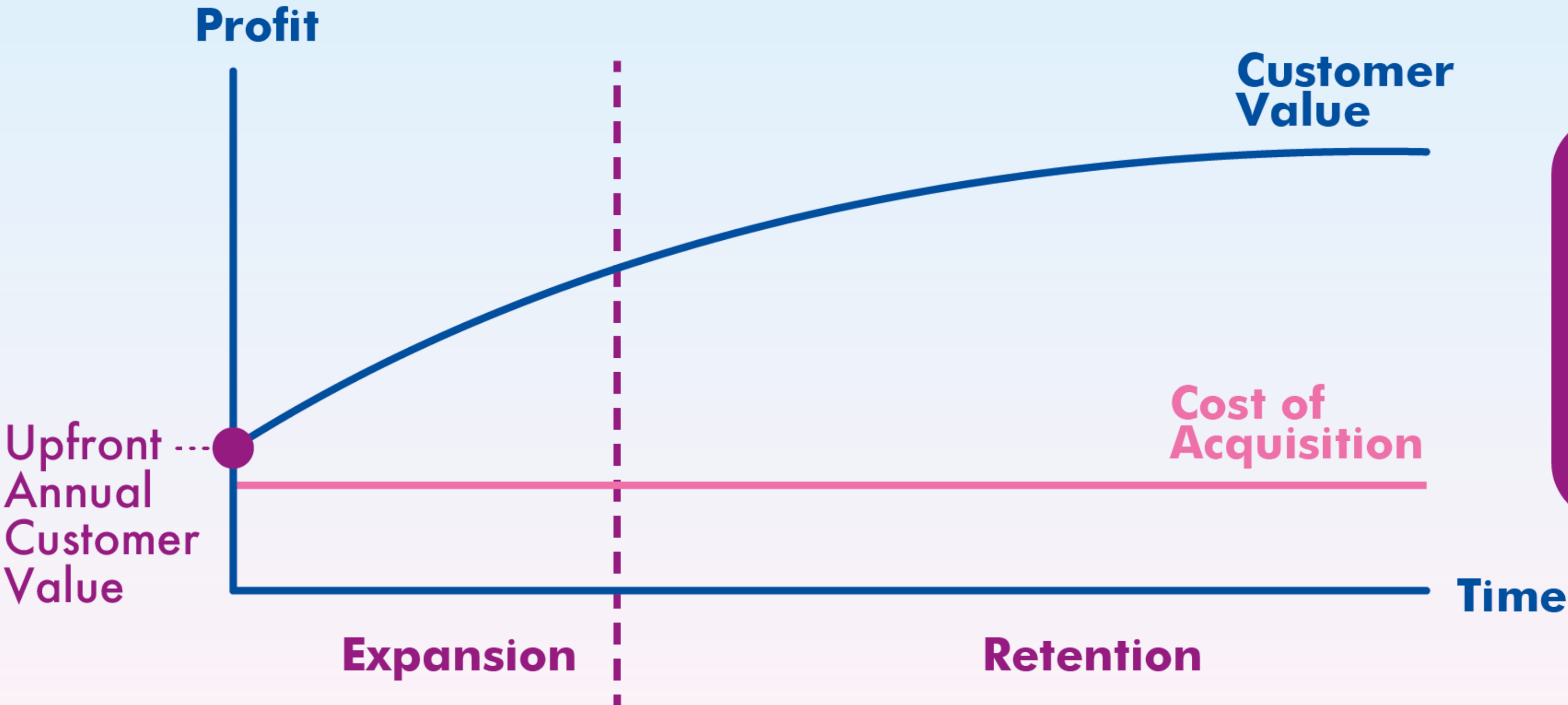
College graduates & App subscribers brought together onto VI platform, forming a unique and vibrant Community driving knowledge exchange and sentiments aggregation.



Making Sense of Unit Economics



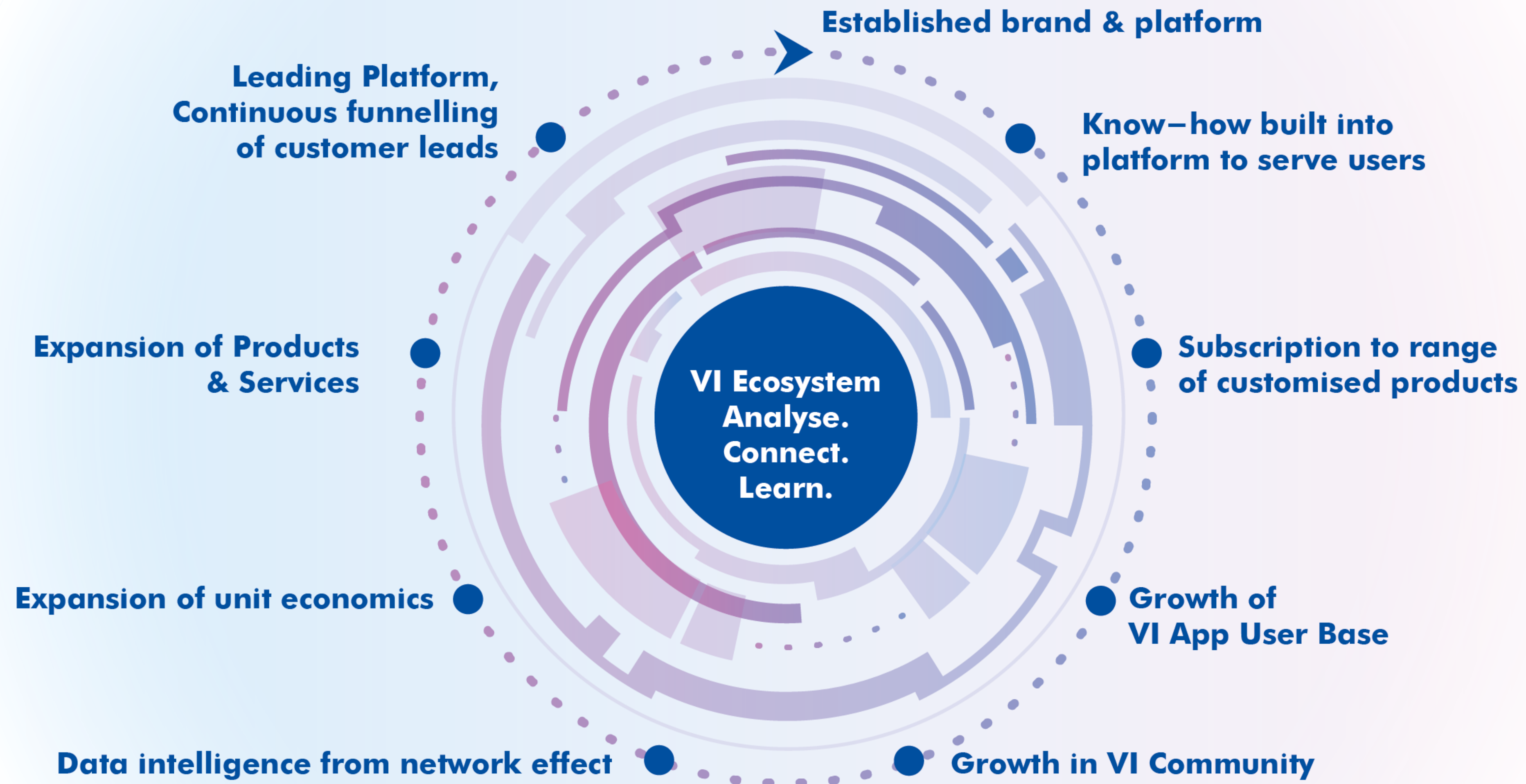
Upfront customer value exceeds cost to acquire customer
Unique business model creates path to profitability



**Upfront annual customer value
> customer acquisition cost
(lowest product already covers
customer acquisition cost)**

Unit Economics Expands as the VI Ecosystem Grows

Our flywheel creates path to profitability



Total Addressable Market



Do It
Myself

I am sophisticated, do my own research & analysis using/supplemented by VI App
(self-directed investing)

Do It
With Me

I want to learn how to invest, will pay for on-going support & case studies
from coaches. I use VI Analysis to make my investment decisions.

TAM: 5 Million (SG, MY, TW)
Untapped Market: 35 Million (ID, VN, CN)

Do It For Me

I like your investment style/philosophy & enjoyed the learning.
Still prefer someone to invest for me.

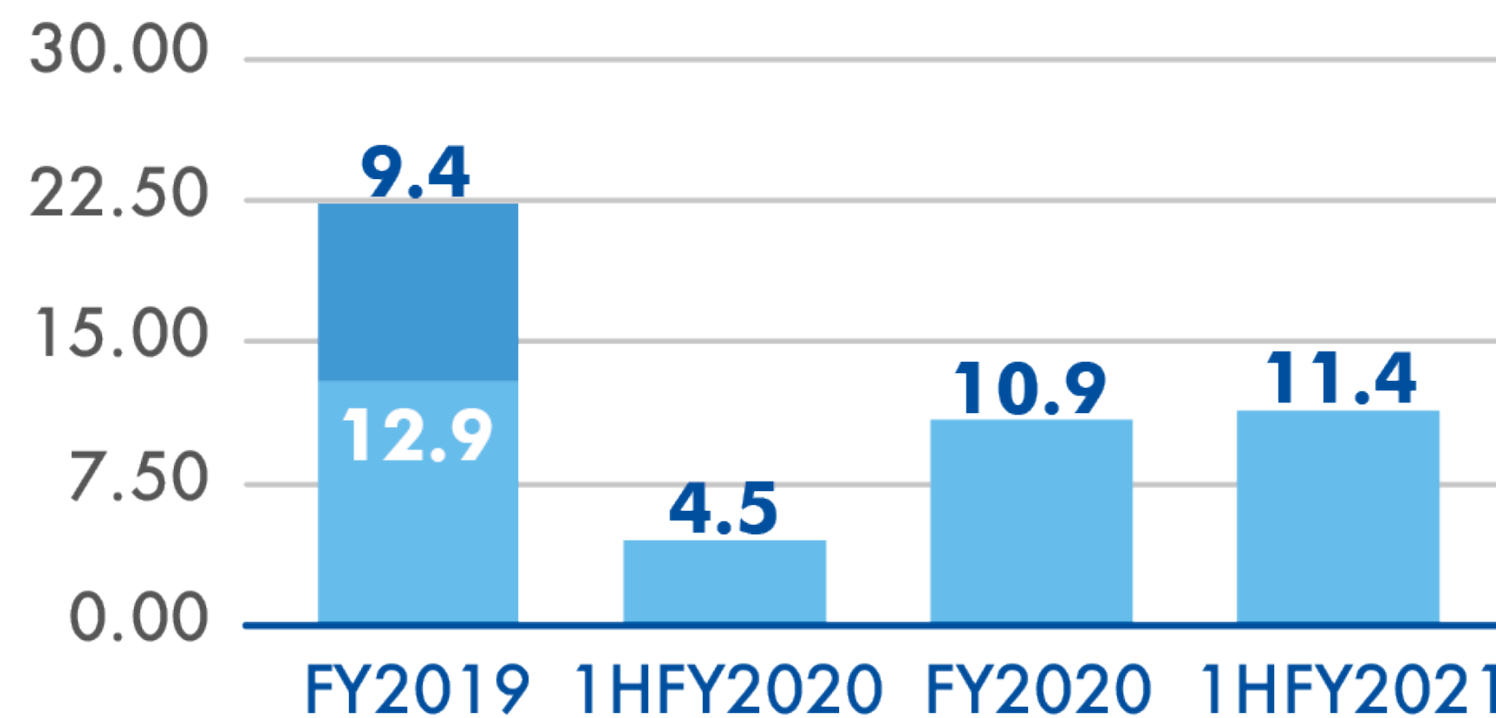
TAM: US\$11.9 trillion
(Asia Pacific e2025 mutual fund AUM)

Source: <https://www.pwc.com/sg/en/asset-management/assets/asset-management-2025-asia-pacific.pdf>

8VI Holdings Ltd Financials (1HFY2021)

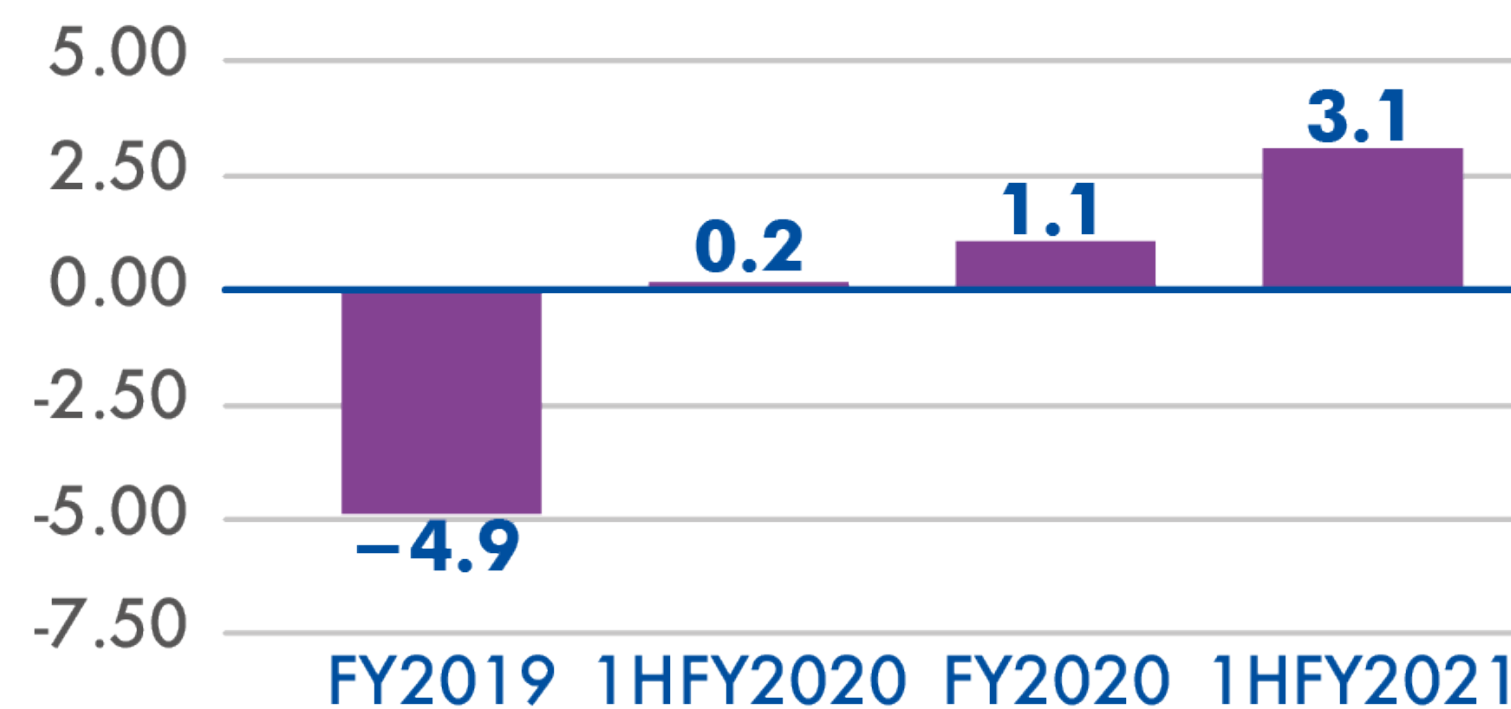


Revenue (S\$ million)

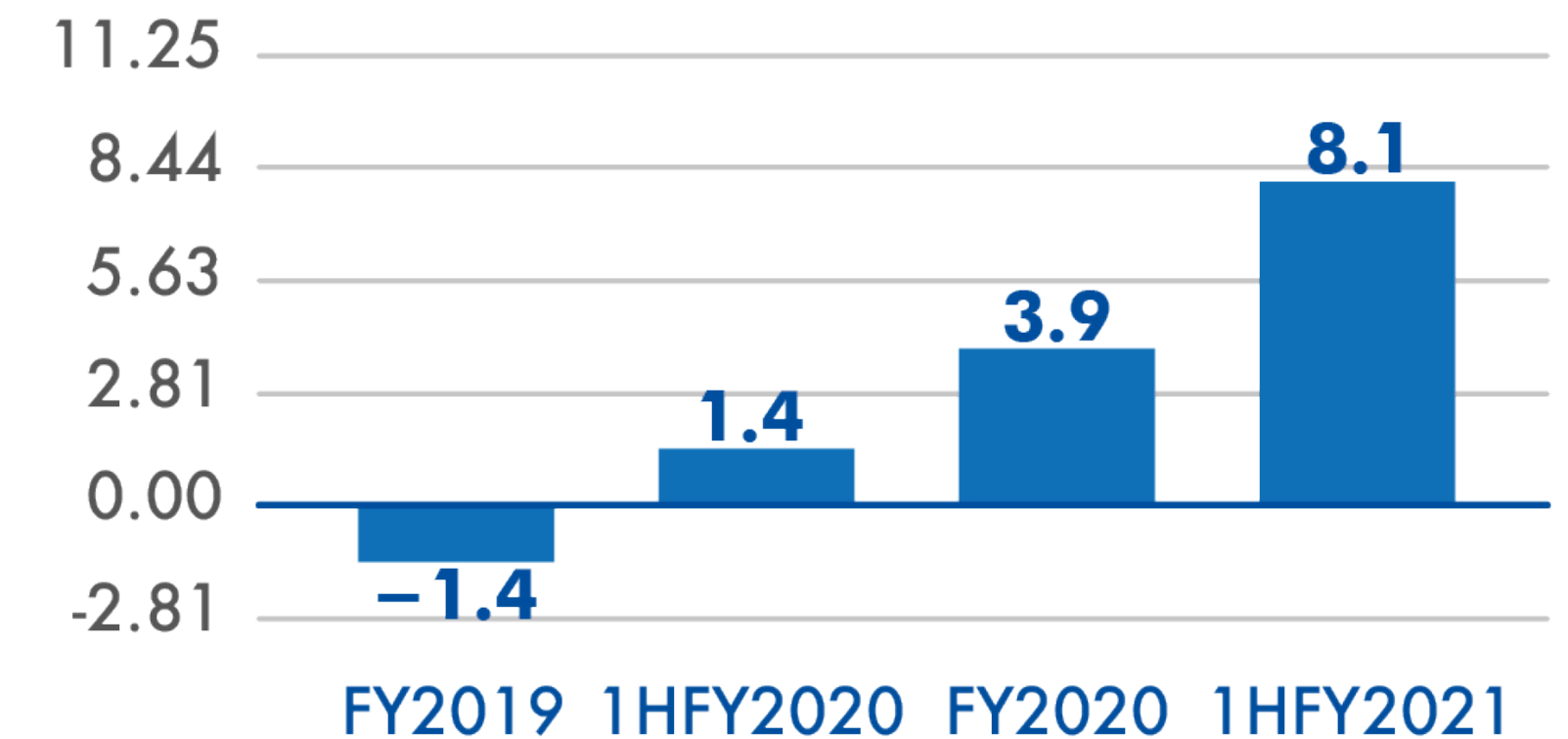


* Digital and Marketing Segment contribution prior to disposal

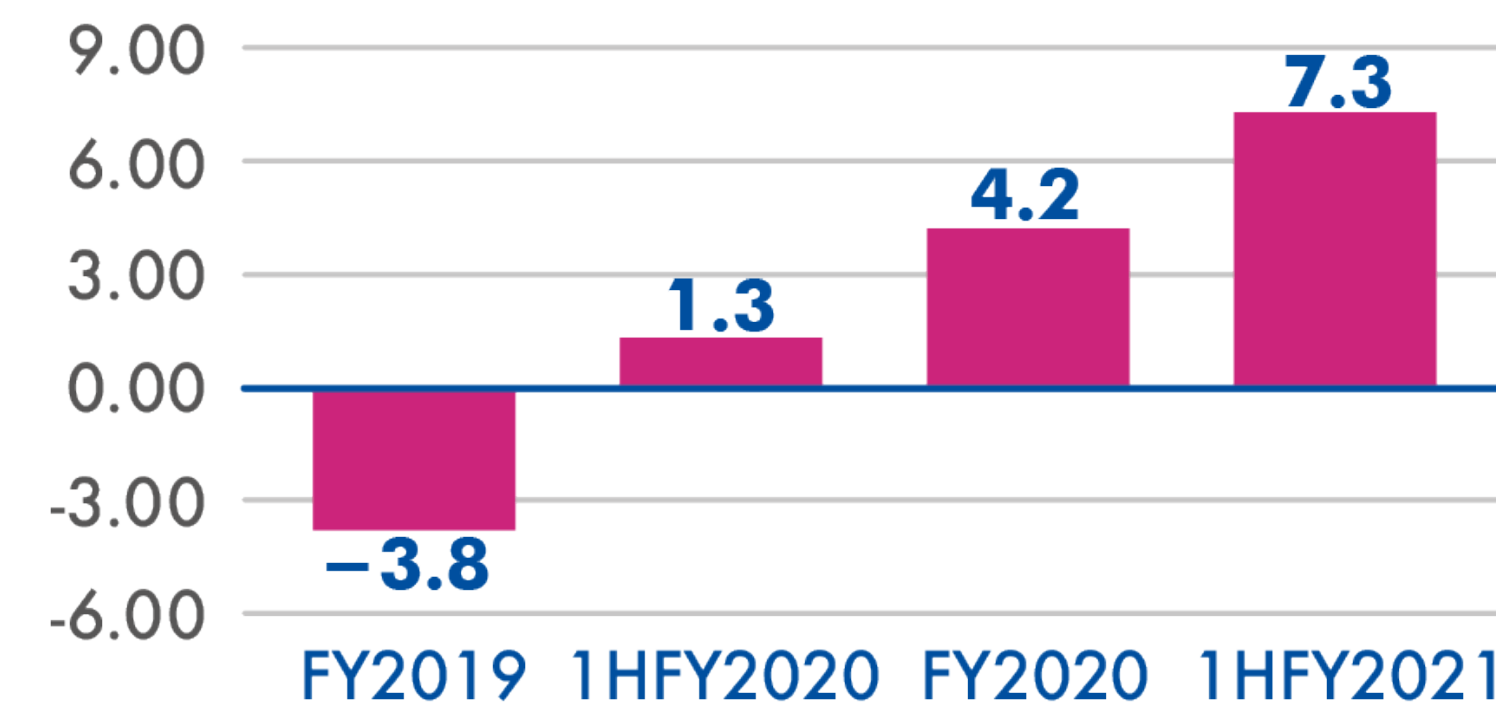
Net Profit after Tax Attributable to Equity Holders of the Company (S\$ million)



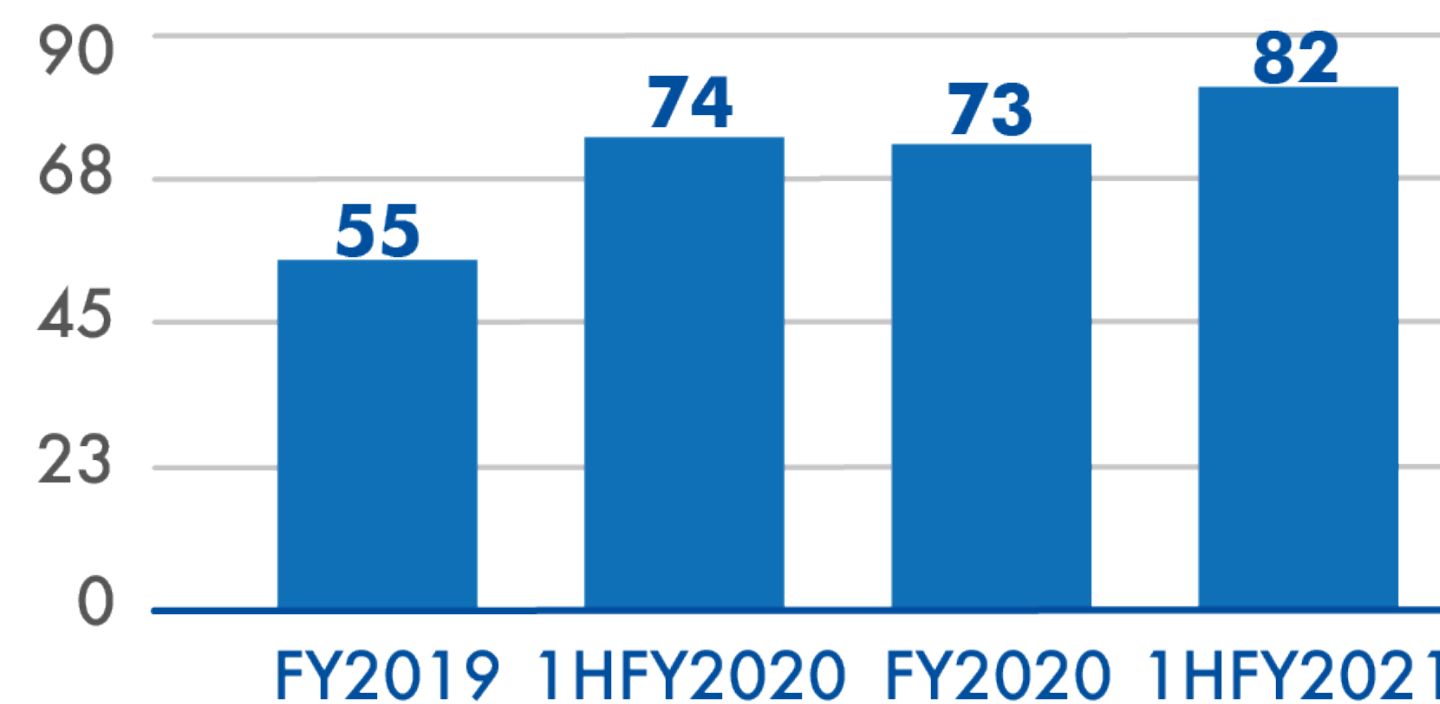
Operating Cash Flow (S\$ million)



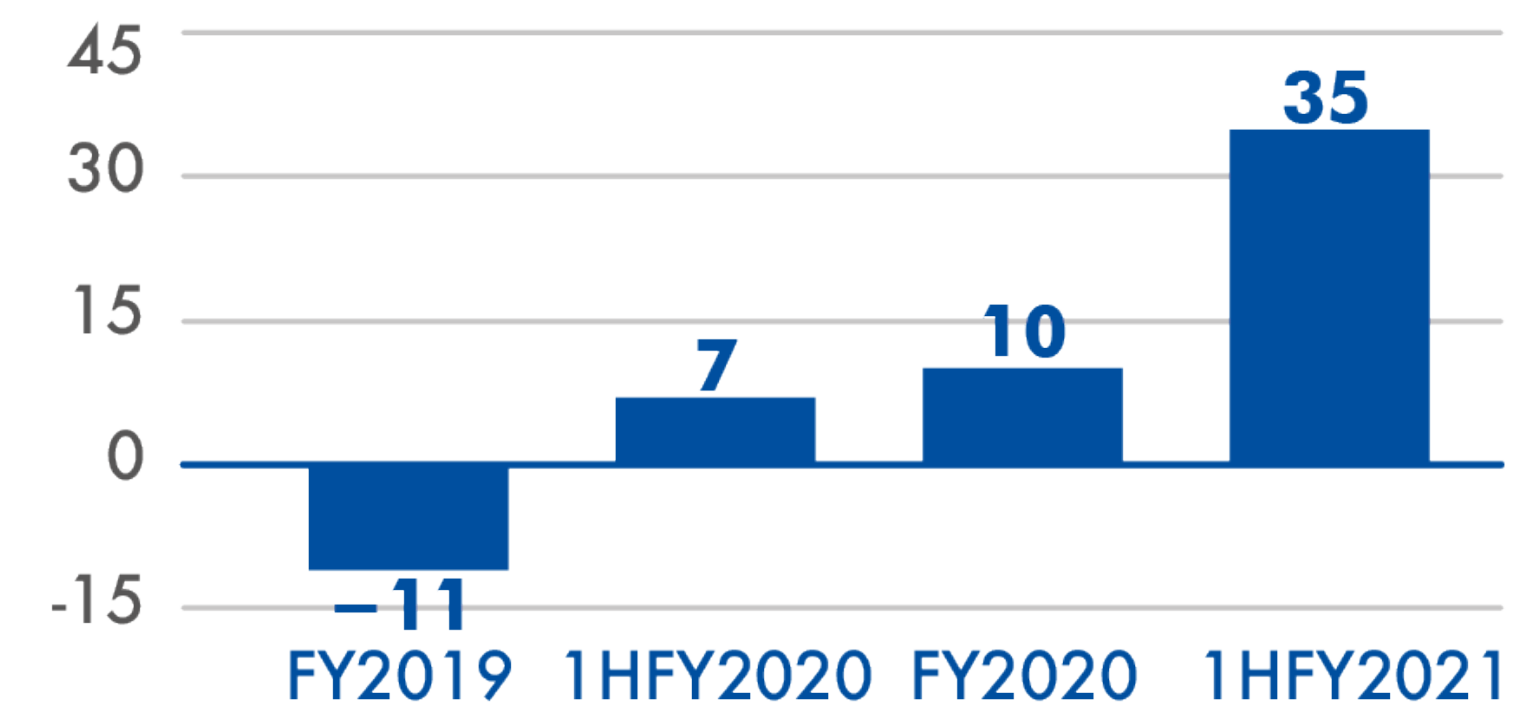
Free Cash Flow (S\$ million)



Gross Profit Margin (%)



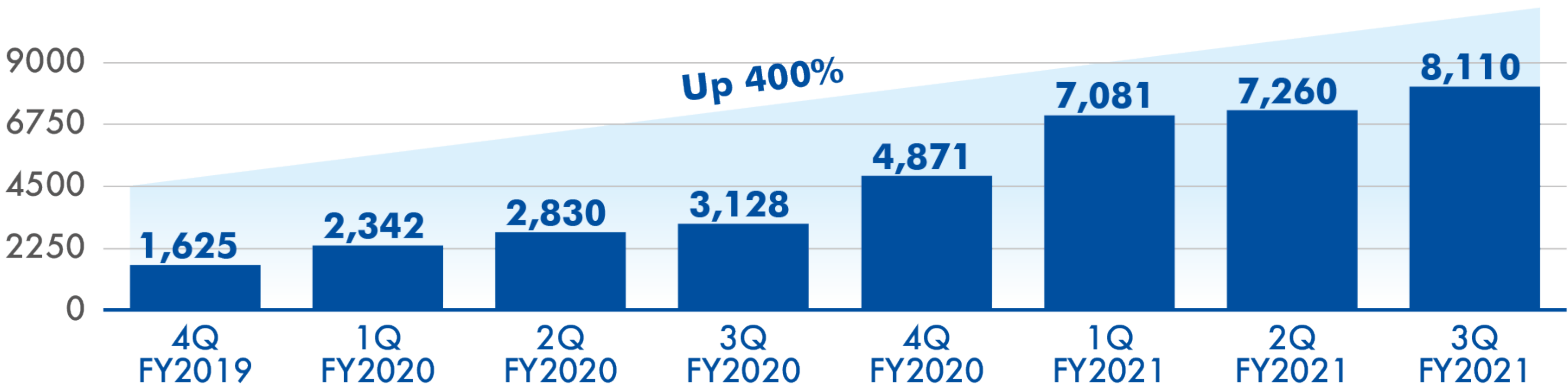
Operating Income Margin (%)



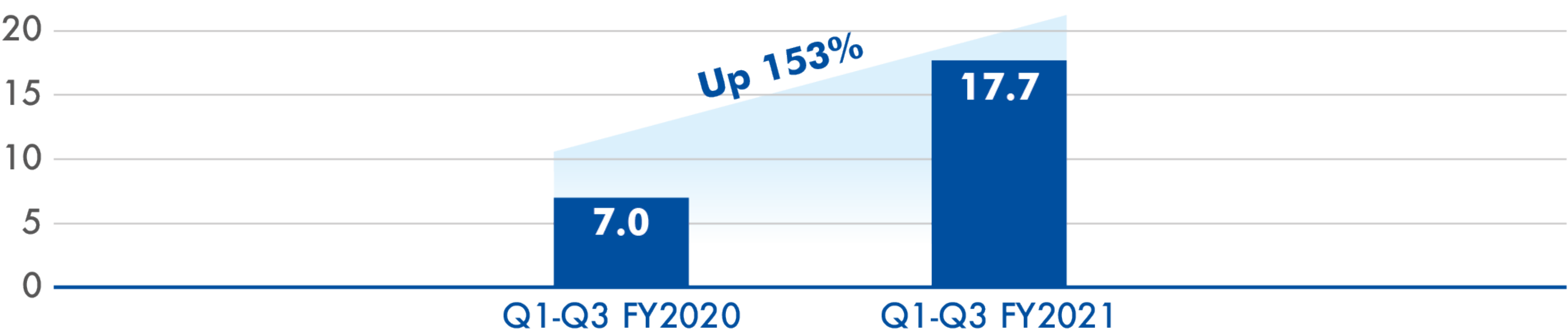
8VI Holdings Ltd Financials (3QFY2021)



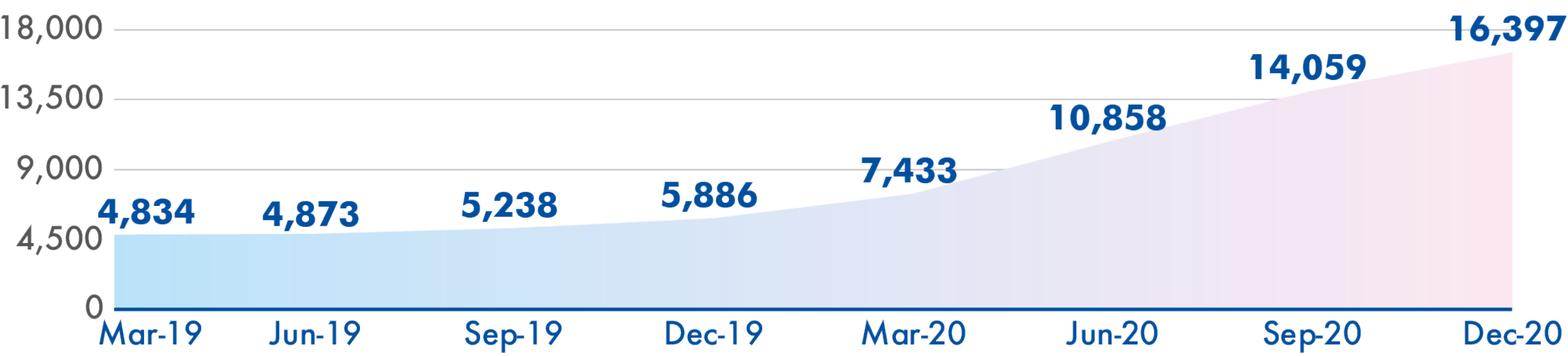
Receipt from Customers
(S\$'000)



Revenue
(Unaudited, S\$ Million)



Cash Balance Over Time
(S\$'000)



VI App



**Total User
Growth Rate**

CMGR*

LTM*

12% 272%



**Total View
Growth Rate**

CMGR*

LTM*

12% 303%



**Suscriber
Growth Rate**

CMGR*

LTM*

13% 317%

CMGR* Compound Monthly Growth Rate

LTM* Ending Dec 2020



40, 000 Lives Inspired

4, 714

VI College Graduates in FY2020



102

New VI College Batches in FY2020

17, 906

VI College Graduates as of 3Q FY2021

8VI Growth Strategy



Our future plans are anchored on continual technology development and digitalisation on all fronts.

Building a **recurring revenue model** with **technology**

Acquisition, Retention and **Technology Development** at our core

Cement our positions in **core markets**

Refinement of programmes

Embrace **new ways** of **working**

VI Summit 2021

8VI Holdings Limited

