Half Year Results
Centrepoint Alliance Limited
31 December 2015
ASX:CAF

Corporate snapshot

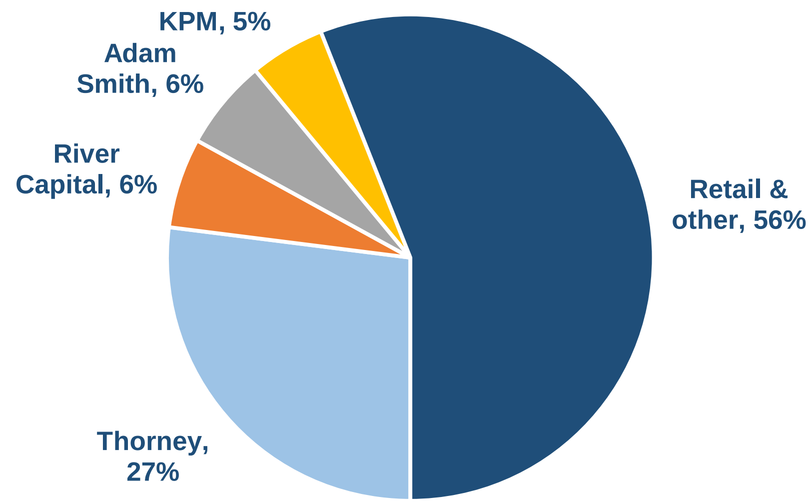
Capital Structure

Share price (19 February 2016)	$0.36
Fully paid ordinary shares	153.2m
Options and performance rights	4.0m
Market capitalisation	$55.2m
Cash (31 December 2015)	$12.0m
Drawn corporate debt (31 December 2015)	$0.2m

Valuation

Enterprise Value (EV)	$43.3m
CY15 Underlying EBITDA	$7.16m
EV/ Underlying EBITDA ratio	6.1x
Statutory CY15 EPS	2.5 cps
CY15 P/E ratio	14.6x
CY15 total dividend	2.2 cps
CY15 dividend yield	6.1%

Shareholder structure



Share price (2 years)

source: finance.yahoo.com

1H16 Financial highlights

Centrepoint Alliance

- Underlying pre-tax profit of $3.2m down 26% on pcp, and up 16% on pp. Statutory net profit after tax of $0.7m was down 75% and 76% on pcp and pp respectively
- The underlying results were driven by:
    - Growth in funds management and administration revenues ($0.8m) and salaried advice revenues ($0.8m) were offset by
    - Lower Wealth fees ($1.8m) following the implementation of fee for service model
    - Lower platform rebates and grandfathered income ($0.9m)

  In addition, the statutory net profit was impacted by premises restructuring resulting in $0.6m after tax impact (EPS impact of 0.38 cents)
- Wealth underlying profit of $3.5m was down 13% on pcp and up 13% on pp
- Funding underlying profit of $1.4m was down 15% on pcp and up 48% on pp
- Interim fully franked dividend of 1 cent per share
- Strong balance sheet with $12.0m in cash

1H16 Operational highlights

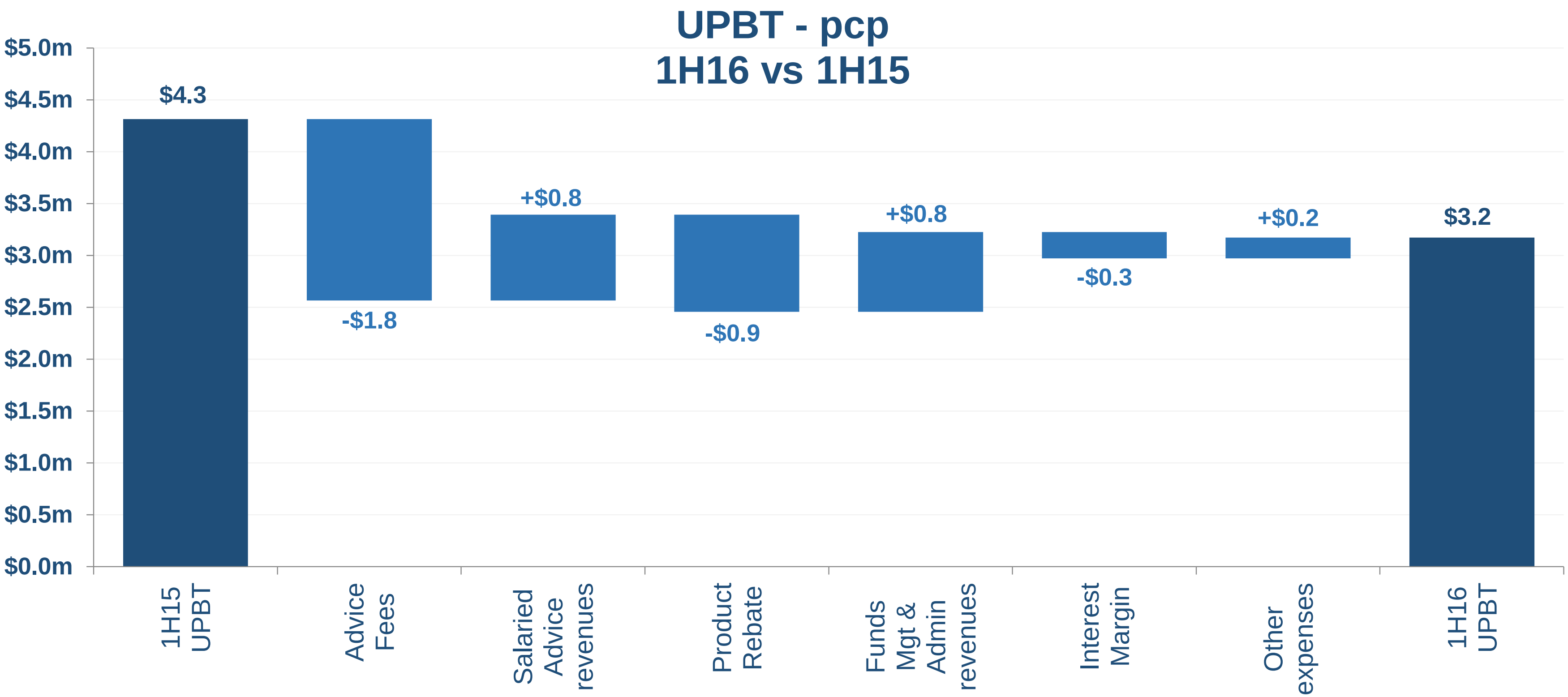
- Wealth's new sustainable revenues performing well with salaried advice and product solution strategies being implemented
- Wealth is recruiting quality practices following the exit of institutional and non-institutional licensees
- Premium funding lifted market share and maintained loan volumes despite commercial premiums being down. A record 15,000 loans were written during the period following 12% growth in the eastern states
- Strong expense control enabled continued investment in salaried advice, M&A activity, new adviser technology and product solutions and establishment of adviser service centre
- Legacy claims continuing long term decline

Financial summary

	1H15	2H15	1H16	Change - pcp 1H16 v 1H15	Change - pp 1H16 v 2H15
Total Revenue	$26.1m	$22.8m	$24.0m	▼ (8%)	▲ 5%
Total Expenses (ex claims)	$22.1m	$21.6m	$22.7m	▲ 3%	▲ 5%
Cost to Income Ratio	85%	95%	94%	▲ 11%	▼ (1%)
Underlying PBT (UPBT)	$4.3m	$2.7m	$3.2m	▼ (26%)	▲ 16%
Statutory PBT	$3.6m	($1.0m)	$1.2m	▼ (66%)	▲ 217%
Statutory NPAT	$2.9m	$3.0m	$0.7m	▼ (75%)	▼ (76%)
Underlying PBT EPS (cents)	2.96	1.84	2.12	▼ (28%)	▲ 16%
Statutory diluted EPS (cents)	2.00	2.00	0.47	▼ (77%)	▼ (77%)
Net Tangible Assets (cents per share)	15.94	14.85	15.38	▼ (3%)	▲ 4%
Funds under Administration & Management					
- Invested	$2.7b	$2.8b	$2.9m	▲ 7%	▲ 1%
- Net Flows	$124m	$86m	$88m	▼ (30%)	▲ 1%
Premium Funding Loans	$215m	$169m	$212m	▼ (1%)	▲ 26%

- Revenues impacted by Wealth transitioning to modern advice business resulting in lower product rebates and adviser fees; weak investment markets impacting asset based incomes; and soft commercial insurance market resulting in lower premiums funded
- Solid growth in funds under administration and management, and loans funded in soft market conditions

Major drivers of UPBT



- The transition to a quality advice business and a fee for service model has resulted in $1.8m fee reduction combined with product rebate reductions of $0.9m
- Salaried advice launched in late 2014 contributed $0.8m in fee income
- Net flows have increased administration and funds management income by $0.8m
- Expense savings were largely offset by investment in sales platform and IT infrastructure

Business line profit summary

Centrepoint Alliance

Segment	1H15	2H15	1H16		Change - pcp 1H16 v 1H15		Change - pp 1H16 v 2H15
Wealth	$4.0m	$3.1m	$3.5m	▼	(13%)	▲	13%
Funding	$1.6m	$0.9m	$1.4m	▼	(15%)	▲	48%
Corporate	($1.3m)	($1.3m)	($1.7m)	▲	30%	▲	32%
Group Underlying PBT	**$4.3m**	**$2.7m**	**$3.2m**	▼	**(26%)**	▲	**16%**
Underlying Profit Adjustments	($0.7m)	($3.7m)	($2.0m)	▲	173%	▼	(47%)
Tax	($0.7m)	$4.0m	($0.5m)	▼	(27%)	▼	(113%)
Statutory NPAT	**$2.9m**	**$3.0m**	**$0.7m**	▼	**(75%)**	▼	**(76%)**

- Wealth's new business model attracting new practices and adoption of wealth solutions offset by lower revenues from advice fees ($1.8m) and pre-FOFA product rebates ($0.9m)
- Funding growing east coast distribution, impacted by soft commercial insurance market and lost volumes in WA market. Operational cost savings offset by corporate overheads
- Corporate expenses increased as a result of investment in M&A resources ($0.3m) and prior period under accrual ($0.1m)

Underlying profit reconciliation

Centrepoint Alliance

	1H15	2H15	1H16	Change - pcp 1H16 v 1H15		Change - pp 1H16 v 2H15	
Underlying Profit	**$4.3m**	**$2.7m**	**$3.2m**	▼	(26%)	▲	16%
Legacy claims	($0.2m)	($2.2m)	($0.1m)	▼	(42%)	▼	(95%)
Amortisation of intangibles	($0.4m)	($0.4m)	($0.4m)	▼	(16%)	▼	(8%)
Restructuring costs	($0.1m)	($0.1m)	($0.4m)	▲	339%	▲	183%
Book Purchases	$0.0m	($0.8m)	($0.2m)	▲	n/a	▼	(71%)
Other	$0.0m	($0.1m)	($0.1m)	▲	n/a	▼	(55%)
Premises Restructure	$0.0m	$0.0m	($0.8m)	-	n/a	▲	n/a
Statutory Profit Before	**$3.6m**	**($1.0m)**	**$1.2m**	▼	**(66%)**	▲	**228%**
Tax payable	($0.7m)	($0.3m)	($0.5m)	▼	(27%)	▲	84%
Tax Assets Realised	$0.0m	$4.3m	$0.0m	-	n/a	▼	(100%)
Net Profit After Tax	**$2.9m**	**$3.0m**	**$0.7m**	▼	**(75%)**	▼	**(76%)**

- Legacy claims paid during the period were lower than expected and adjustment relates to discount unwind
- Amortisation relates to prior period acquisitions with long term value and capitalised IT costs
- Restructuring costs are associated with significant business model changes
- Book purchases relates to clients purchased from exiting advisers to be serviced by the salaried advice team
- Onerous lease resulted in a provision of $0.5m and bringing forward depreciation on leasehold assets of $0.3m

Group balance sheet

Centrepoint Alliance

	1H15	2H15	1H16	Change - pcp 1H16 v 1H15		Change - pp 1H16 v 2H15	
Cash and Term Deposits	$13.4m	$12.5m	$12.0m	▼	(10%)	▼	(4%)
Interest Bearing Receivables	$137.9m	$122.5m	$140.2m	▲	2%	▲	14%
Intangible Assets and Goodwill	$5.4m	$4.9m	$4.4m	▼	(20%)	▼	(12%)
Other Assets	$26.9m	$28.7m	$26.7m	▼	(1%)	▼	(7%)
Total Assets	**$183.6m**	**$168.6m**	**$183.4m**	▼	**(0%)**	▲	**9%**
Interest Bearing Liabilities	$104.8m	$85.3m	$106.0m	▲	1%	▲	24%
Other Liabilities	$44.3m	$46.7m	$40.7m	▼	(8%)	▼	(13%)
Total Liabilities	**$149.1m**	**$132.0m**	**$146.8m**	▼	**(2%)**	▲	**11%**
Net Assets	**$34.6m**	**$36.7m**	**$36.6m**	▲	**6%**	▼	**(0%)**
Net Tangible Assets	**$23.5m**	**$22.0m**	**$23.0m**	▼	**(2%)**	▲	**4%**
Net Tangible Assets (cents per share)	**15.94**	**14.85**	**15.38**	▼	**(3%)**	▲	**4%**

- Strong cash position and stable balance sheet
- Movement in interest receivables and liabilities reflects seasonality of the Funding business
- Other liabilities down due to lower Funding creditors and legacy claims provisions
- Corporate debt is insignificant

Centrepoint's vision

To be recognised as Australia's most trusted and respected financial services organisation

By:

- Being the leading choice for quality advisers
- Partnering with world class service providers to deliver solutions designed for advisers and their clients
- Helping clients achieve their financial goals and make the right financial decisions
- Having a strong brand and financial performance
- Having a culture of innovation to find better, simpler solutions

Two attractive markets with strong positions

Centrepoint Alliance

Wealth Market

- Australian superannuation market of $2t expected to grow at an average of 7% pa over the next 20 years
- The nature of the Australian regulatory, superannuation, welfare and tax environment ensures most Australians would benefit from quality financial advice
- Trend away from traditional institutions
- Significant regulatory, customer and technology changes are making customer centric full advice models more achievable
- Attractive margins and scale advantages

Non-Bank Funding Market

Premium Funding

- $4.6b premium funding market*
- Distributed via General Insurance brokers to SME and corporate customers
- Relatively attractive margins increasing with scale

Mortgage broking and other non-bank funding

- Mortgage broking is a growing sector and good introductory sale
- A range of product extension opportunities exist

Centrepoint Wealth

- Modern client centric wealth model combining advice and product solutions
- Large network of non institutional advisers (1,600) and emerging salaried advice model
- $2.9bn of Funds Under Management/ Administration
- Experienced and capable management team

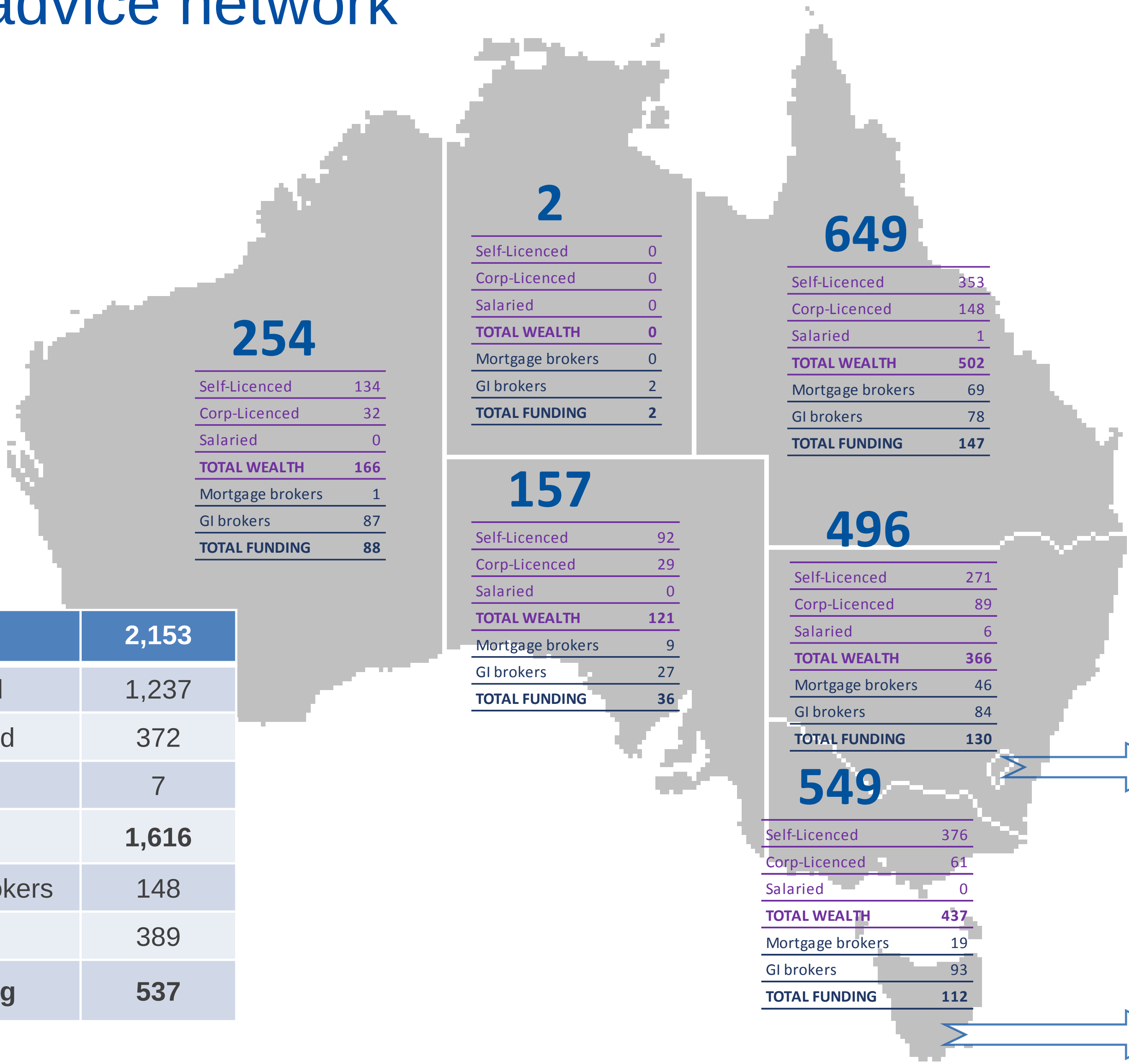
Centrepoint Funding

- Large network of partner GI broker groups (390)
- 30,000 loans funded, $400m general insurance premiums and $4bn mortgages funded
- East coast growth of 12% on pcp
- Experienced and capable management team

** Source: Insurance Premium Financiers of Australia 30 June 2015*

Our advice network

Centrepoint Alliance



Total	2,153
Self-Licenced	1,237
Corp-Licenced	372
Salaried	7
Total Wealth	**1,616**
Mortgage Brokers	148
GI Brokers	389
Total Funding	**537**

254

Self-Licenced	134
Corp-Licenced	32
Salaried	0
TOTAL WEALTH	**166**
Mortgage brokers	1
GI brokers	87
TOTAL FUNDING	**88**

2

Self-Licenced	0
Corp-Licenced	0
Salaried	0
TOTAL WEALTH	**0**
Mortgage brokers	0
GI brokers	2
TOTAL FUNDING	**2**

649

Self-Licenced	353
Corp-Licenced	148
Salaried	1
TOTAL WEALTH	**502**
Mortgage brokers	69
GI brokers	78
TOTAL FUNDING	**147**

157

Self-Licenced	92
Corp-Licenced	29
Salaried	0
TOTAL WEALTH	**121**
Mortgage brokers	9
GI brokers	27
TOTAL FUNDING	**36**

496

Self-Licenced	271
Corp-Licenced	89
Salaried	6
TOTAL WEALTH	**366**
Mortgage brokers	46
GI brokers	84
TOTAL FUNDING	**130**

549

Self-Licenced	376
Corp-Licenced	61
Salaried	0
TOTAL WEALTH	**437**
Mortgage brokers	19
GI brokers	93
TOTAL FUNDING	**112**

14

Self-Licenced	5
Corp-Licenced	0
Salaried	0
TOTAL WEALTH	**5**
Mortgage brokers	2
GI brokers	7
TOTAL FUNDING	**9**

32

Self-Licenced	6
Corp-Licenced	13
Salaried	0
TOTAL WEALTH	**19**
Mortgage brokers	2
GI brokers	11
TOTAL FUNDING	**13**

Wealth - Growth strategy

- The wealth advice market is transforming driven by regulatory and technology change Advisers are focusing on client best interest and operational efficiencies typically not found in institutional environments
- Centrepoint is succeeding in recruiting, developing and growing practices with high quality people, services, solutions and technology focused around quality and efficient advice
- Scale benefits to be realised over coming years

Organic growth

- Maintain and grow suite of adviser solutions
- Recruit and grow quality practices
- Grow salaried advice offering
- Grow funds under management and admin

Inorganic growth

- Acquire books of clients
- Acquire salaried advice practices

Wealth highlights

Centrepoint Alliance

Financial	• Underlying profit of \$3.5m down 13% on pcp and up 13% on pp • Advice fees were down \$1.8m with introduction of fee for service model and exit of non-core advisers, and product rebates were down \$0.9m on pcp. Salaried advice and product revenues were up \$1.6m. Newly recruited practices have 'fee free period' and not impacting current year fee revenues • Operational efficiencies continue to be delivered allowing investment in salaried advice (\$0.6m) and technology (\$0.6m)
Operating	• Recruitment of new quality practices continues to build for both authorised representatives and self licenced practices. New marketing and on-boarding processes have resulted in positive client outcomes and efficiencies • New adviser service centre launched and delivering enhanced client experience • Fund administration and management solutions continue to attract new advisers Managed account funds flow up 98% over pp • Soft investment markets and superannuation uncertainty are impacting client activity
Strategy and People	• New wealth model competitive and attracting quality professional practices • Take up of product solutions whilst slower than preferred is growing • 1st anniversary of salaried adviser channel - growing strongly • Strong relationships with regulators and industry stakeholders

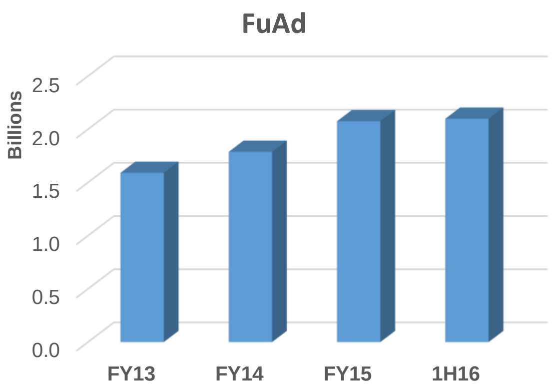
Wealth results

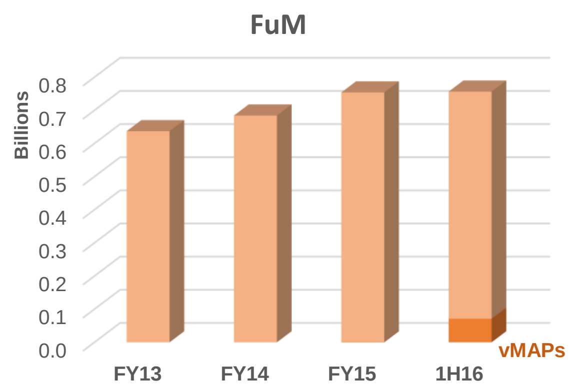
Centrepoint Alliance

	1H15	2H15	1H16	Change - pcp 1H16 v 1H15		Change - pp 1H16 v 2H15	
Revenue	$16.3m	$15.3m	$15.4m	▼	(6%)	▲	1%
Expenses	($12.3m)	($12.2m)	($11.9m)	▼	(3%)	▼	(3%)
Underlying PBT	**$4.0m**	**$3.1m**	**$3.5m**	▼	**(13%)**	▲	**13%**
Legacy claims	($0.2m)	($2.2m)	($0.1m)	▼	(42%)	▼	(95%)
Amortisation	($0.4m)	($0.3m)	($0.3m)	▼	(12%)	▼	(2%)
Restructure & other	($0.1m)	($0.9m)	($1.4m)	▲	15.8x	▲	47%
Statutory PBT	**$3.4m**	**($0.3m)**	**$1.7m**	▼	**(49%)**	▲	**6.6x**

Key Metrics $m

Net Flows, FuAd	115	49	40	▼	(65%)	▼	(18%)
Net Flows, FuM	10	37	47	▲	3.9x	▲	28%
Total Net Flows	**124**	**86**	**88**	▼	**(30%)**	▲	**1%**
FuAd balance	1,977	2,076	2,099	▲	6%	▲	1%
FuM balance	711	754	756	▲	6%	▲	0%
Total Funds	**2,688**	**2,829**	**2,856**	▲	**6%**	▲	**1%**





Summary

- Revenue mix moving to sustainable model. Fee for service implemented resulting in one off step change in fee income of $1.8m and product rebates down $0.9m. Funds management and administration margins and salaried advice up $1.6m
- The transformation in the expense base continues with review and rationalisation of premises and ongoing investment in salaried advice and IT systems
- Managed account funds flow of $51m up 98% on pp. Net funds flow down due to soft market conditions and lower adviser and client activities

Alliance Wealth & Protection

Centrepoint Alliance

ALLIANCE
WEALTH & PROTECTION

A leading non-aligned financial advice & end-to-end wealth management firm

- Independent, focused, customer oriented full range financial planning services firm:
  - ✓ wealth creation
  - ✓ retirement planning
  - ✓ debt management
  - ✓ risk insurance
  - ✓ financing solutions
  - ✓ estate planning
- Established in FY15. Grown to 7 full time In-house Financial Advisers servicing clients in three states (NSW, QLD and WA)
- Funds Under Advice of $180m, premiums inforce of $6.5m
- $800k revenue in 1H16
- Growing organically and through acquisitions

Funding highlights

Centrepoint Alliance

Financial	• Underlying profit of $1.4m, down 15% on pcp and up 48% on pp • Strong growth in loans written offset commercial general insurance premium rate reductions of 7%-15%* in FY15 and further small decreases in 1H16. Year on Year ('YoY') growth seen in January and February 2016 • Banking facility changes reduced line fees $0.5m pa effective 1 October 2015. Further borrowing cost savings are being negotiated • Operational cost savings were offset by increased corporate allocations for finance, marketing and IT • Price testing initiatives impacted margins slightly during 1H16. New business margins have increased following implementation of learnings
Operating	• Broker engagement progressing well with 6% pcp increase in active brokers • New outsourced mortgage broking solution with enhanced adviser service, lower operating costs being rolled out • Tight risk management and bad debts well controlled
Strategy and people	• Leading independent premium funder with strong partner arrangements with key broker groups - IBNA, Steadfast, CQIB, Insight • New Zealand operations established in August 2015. Currently underperforming expectations

** Source: Estimate based on Insurance Premium Financiers of Australia 6 months to 30 June 2015*

Funding results

Centrepoint Alliance

	1H15	2H15	1H16		Change - pcp 1H16 v 1H15		Change - pp 1H16 v 2H15
Revenue	$9.5m	$7.5m	$8.6m	▼	(10%)	▲	15%
Expenses	($7.9m)	($6.5m)	($7.2m)	▼	(8%)	▲	10%
Underlying PBT	**$1.6m**	**$0.9m**	**$1.4m**	▼	**(15%)**	▲	**48%**
Amortisation	($0.1m)	($0.1m)	($0.0m)	▼	(36%)	▼	(36%)
Restructure & other	-	($0.3m)	($0.1m)	▲	n/a	▼	(63%)
Statutory PBT	**$1.5m**	**$0.5m**	**$1.2m**	▼	**(22%)**	▲	**122%**
Key metrics							
PF Loan volume ($m)	215	169	212	▼	(1%)	▲	26%
Active brokers	367	382	389	▲	6%	▲	2%
Number of loans	14,702	13,749	15,002	▲	2%	▲	9%
Average loan value ($)	14,610	12,282	14,150	▼	(3%)	▲	15%
Bad Debts ($m)	0.4	0.5	0.4	▼	(2%)	▼	(21%)
Bad debt, % of O/S	0.5	0.8	0.6	▲	8%	▼	(29%)
Net Margin (%)	2.59	2.62	2.49	▼	(4%)	▼	(5%)

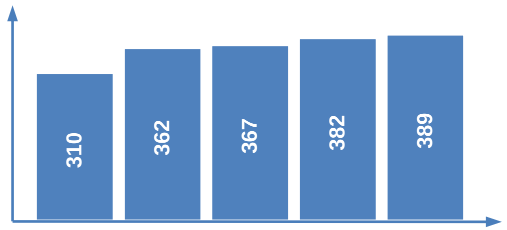
- Steady growth in brokers and loans written offset by the fall in commercial general insurance premiums in FY15 of 7%-15%*. Premiums appear to have stabilized in late 2015 with industry commentators forecasting price increases towards end of 2016
- Strong organic growth on east coast of 12% on pcp. WA continued to decline in volume
- Price testing initiatives impacted margins slightly in 1H16. This identified margin enhancement opportunities which begun being implemented in December 2015
- Strong credit management continues and the small loan size enhances the profile

** Source: Estimate based on Insurance Premium Financiers of Australia 6 months to 30 June 2015*

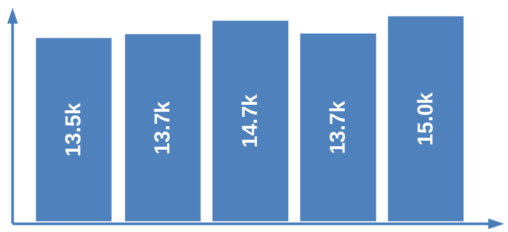
Funding key performance measures

Centrepoint Alliance

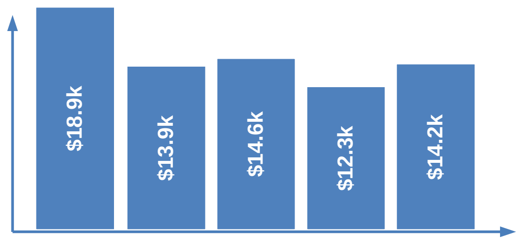
Strong focus remains on the key long term value drivers



- Broker support continues to grow, up 25% over last 2 years
- Our reputation for consistent, reliable and responsive service is now being combined with technology to simplify and accelerate loan applications and improve the broker experience

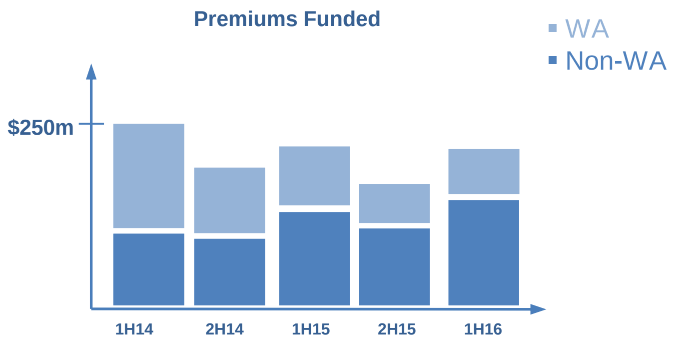


- Loan numbers continue to grow, albeit cyclical with volumes higher in the July to December period

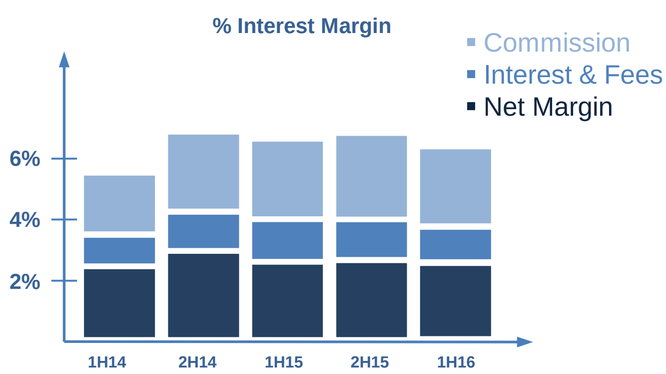


- Average loan value has declined 25% in the last 2 years due to a combination of soft general insurance premiums and the targeting of higher value smaller loan sizes

Funding key performance measures (cont'd)



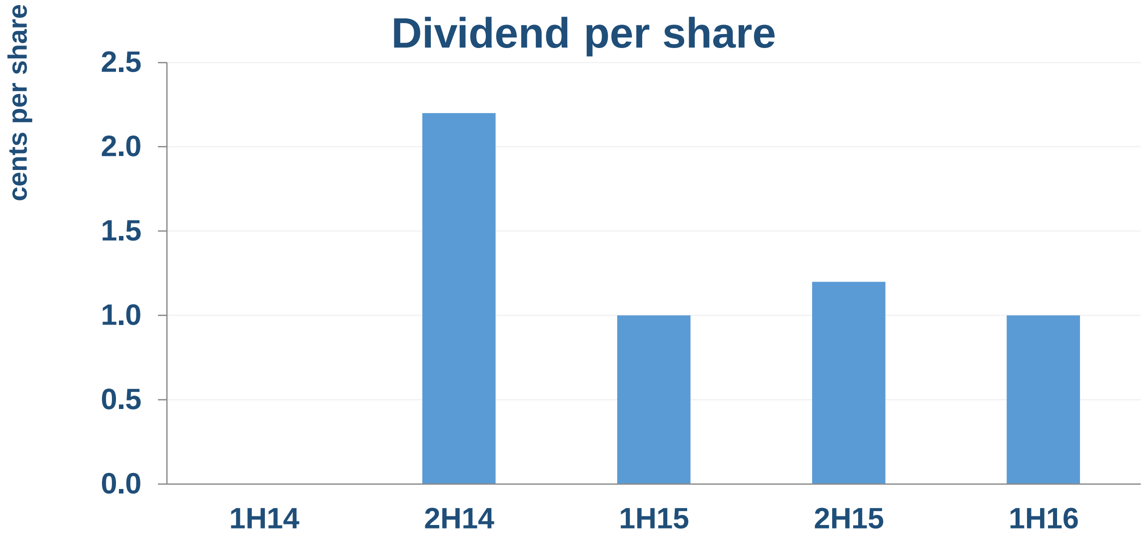
- Non-WA premiums funded increased by 12% versus pcp as the business transitions to a lower risk nationwide distribution model
- Growing market share with higher loans volumes offsetting lower premium values
- The business is well positioned for any hardening in the commercial insurance market

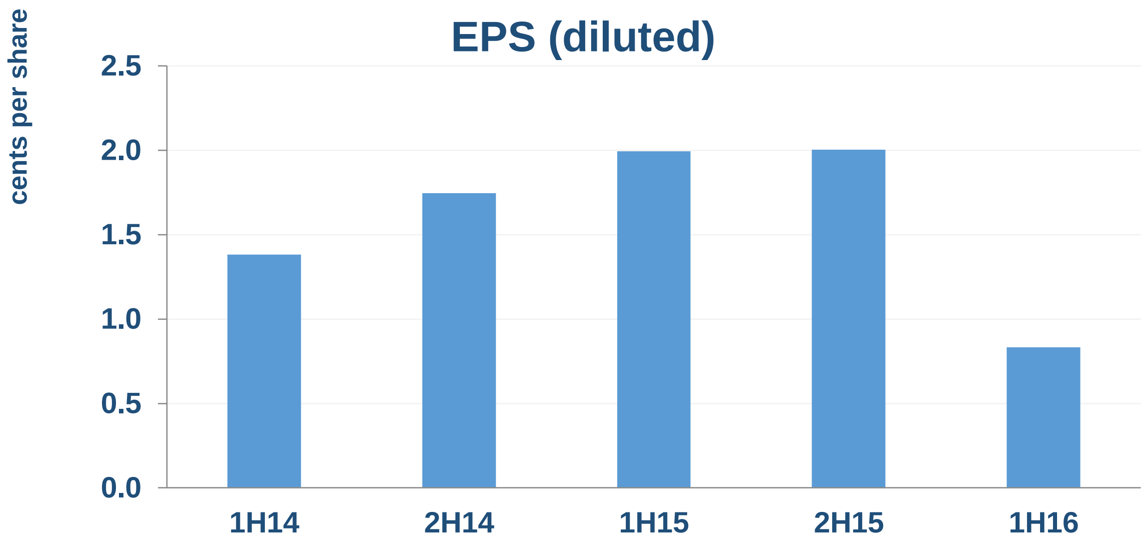


- During the period the business tested pricing strategies which resulted in slightly lower margins for the period and identifying several opportunities. These opportunities are being implemented and expected to increase net margins
- Commission pressures have stabilised as brokers adjust their businesses to the lower premium conditions

Dividends

Centrepoint Alliance





- The Board has declared a final dividend of 1.0 cents per share fully franked
- Record date is 24 March 2016 with payment on 29 April 2016
- A Dividend Reinvestment Plan is offered with a discount of 2%
- The aim of the dividend policy is to provide shareholders with sustainable and fully franked dividends, whilst balancing the cash flow needs of the business
- There is a Dividend Reserve of $16.2m and franking account reserve of $26m

Strategic initiatives - update

Centrepoint Alliance

Organic Growth	• Steady growth in quality wealth practices occurring as advisers select quality non-institutional business partners • Increasing support for in-house platforms and funds by advisers • Premium funding underlying profitability and growth restored • Margin opportunities exist following price testing initiatives
Modern Advice Model	• Modern and competitive adviser service model built and advisers adoption of in-house services and solutions increasing • Assisting practices with improving back office efficiencies and client experience • Upgrade occurring of mortgage broking infrastructure • Increase range of funds
Salaried Advice	• Salaried advice capability established • Focus on client experience, operational efficiency and growing new clients

Summary

- Wealth will continue to recruit, develop and grow quality practices as institutions reduce their focus on the independent advisers
- Modern adviser services business built. Evolution of services will continue. Focus is on adoption and improving client experience and practice profitability
- Increase usage by advisers of Centrepoint designed platforms and investments
- Funding to grow premiums funded and improve margins in 2H16
- Prepare the salaried advice business for a new phase of growth starting in 2017
- Launch the new Centrepoint Alliance brand and website
- Continued development of culture, team and in-house capabilities to support long term sustainable growth

Definitions

Term	Definition
CY	Calendar Year
EBITDA	Earnings Before Interest, Tax, Depreciation & Amortisation
EPS	Earnings Per Share
FOFA	Future Of Financial Advice (legislation)
Funds	The collective term for Funds under Distribution Agreements, Advice, Administration, Management and Managed Portfolios
Funds under Administration (‘FuAd’)	Funds upon which the Group derives fees as the responsible entity or as the promoter of badged investment administration solutions
Funds under Advice (‘FuA’)	Funds upon which advisers associated with the Centrepoint group provide advice to clients
Funds under Management (‘FuM’)	Funds upon which the Group derives a share of the investment product management margin
Net Margin	Net Interest Revenue divided by the volume of premiums funded (Loan Volume)
FY	Fiscal Year
M&A	Mergers and Acquisitions
NPAT	Net Profit After Tax
PBT	Profit Before Tax
PCP	Prior Corresponding Period
P/E ratio	Price-to-Earnings ratio (share price divided by earnings per share)
PP	Prior Period
Practices	Accumulated total of licensed (PIS/AW) and self-licensed (AAP) practices in the Centrepoint Group
Underlying PBT (UPBT)	Underlying PBT excludes tax, legacy amortisation and one-off, non-operational items
vMAPs	Ventura Separately Managed Account Solution
YoY	Year-on-Year

Disclaimer

Centrepoint Alliance

This presentation is for general information purposes only and should be read in conjunction with the Appendix 4D lodged with the Australian Securities Exchange by Centrepoint Alliance Limited (ASX:CAF) on 24 February 2016. This presentation does not provide recommendations or opinions in relation to specific investments or securities.

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All numbers are as at 31 December 2015 unless otherwise stated. Numbers may not add up due to rounding.

Centrepoint Alliance

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