

INTEGRITY ♦ TRUST ♦ EXPERTISE



FIDUCIAN

INTEGRITY • TRUST • EXPERTISE

Fiducian Group Limited (ASX:FID)

Investor Information - Financial Year 2014/15

30 September 2015

What we look like to the market place

Funds Management



- Market leading Funds Management
- 14 Managed Funds: 4 Diversified Funds, 4 Sector Funds, 6 Specialist Funds
- **\$1.4 Billion in Funds under Management (FUM)**
- Small Cap 'peer group' comparables include PTM, IFL, PPT, HFA

WRAP Platform



- Market competitive Wrap & Managed accounts Platform
- Trustee of the Fiducian Superannuation Service
- **\$1.2 Billion in Funds under Administration (AUM)**
- Small Cap 'peer group' comparables including IFL, PPT, EQT, CVW, HUB

Financial Planning



- Market respected boutique financial planning advice licensee
- 50 high quality practices, 70 representatives, national footprint
- **\$1.7 Billion Funds Under Advice (FUA)**
- Small Cap 'peer group' comparables include IFL, CVW, SDF, AUB, YBR

Software



- Market unique technology provider to Fiducian
- Developer of 'FORCe' Financial Planning software & 'FASTRACK' platform system
- Small Cap 'peer group' comparables include RFL

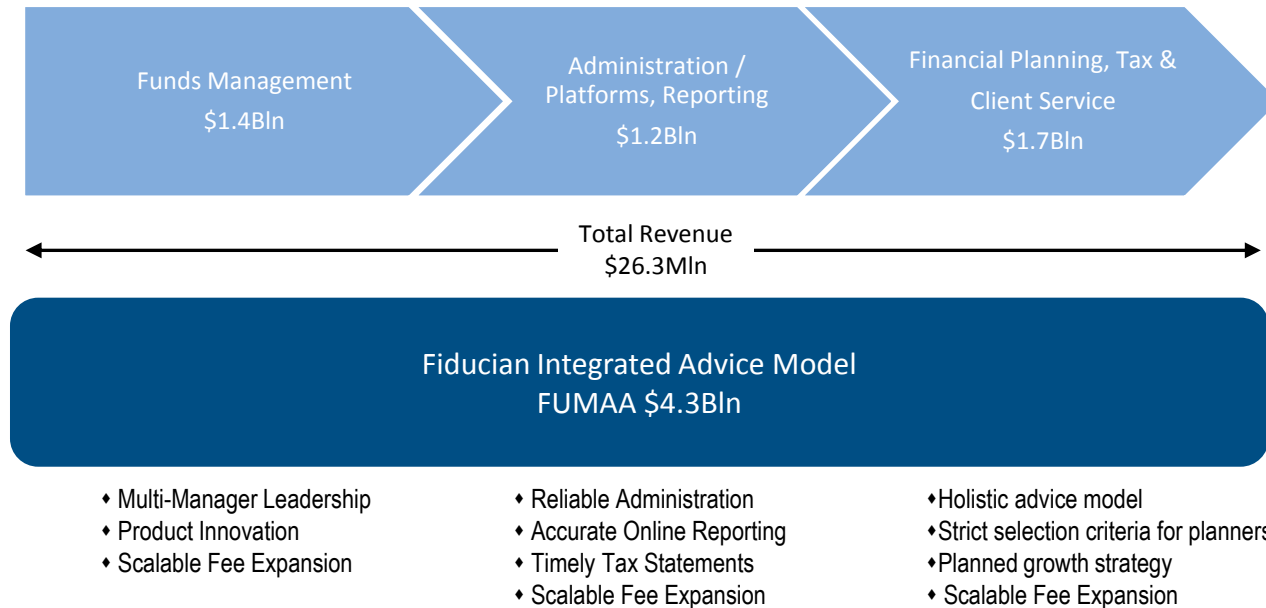
Tax Agent Services



- Market pioneering Tax Agent and aggregator of general tax practitioners
- Operates FiducianBPO.com.au and Fiducian Self Managed Super Service
- 2 accounting practices co habit existing financial planning outlets
- 4 accounting practices merged thus far
- Small Cap 'peer group' comparables includes CUP

Funds Under Management, Administration & Advice (FUMAA)

Our clients experience includes the Fiducian difference:



Funds Management

Our Funds Management – The Fiducian Funds have a near 20 year track record of consistently seeking top quartile rankings and performance:

The image shows three screenshots of Fiducian fund performance pages. The top screenshot is for 'Fiducian Ultra Growth Fund (Diversified Assets)', which has been named 'MONEY MANAGEMENT FUND MANAGER OF THE YEAR 2015 WINNER' in the 'Global Equities (Regional & Emerging Markets)' category. The middle screenshot is for 'Fiducian India Fund (Indian Equities Mid and Large Cap)'. The bottom screenshot is for 'Fiducian Australian Smaller Company Shares Fund (Equities Small Cap)'. Each page includes fund details, performance charts, and risk ratings.



SELECTING SUPER

PERFORMANCE TABLES
Performance to 31 July 2015

TOP 50 PERSONAL SUPER – BALANCED INVESTMENT OPTIONS

Balanced investment options (diversified asset allocation with between 55% and 75% growth asset weighting)

Performance to 31 July 2015

Product & Investment Option Name	Segment	Can anyone join?	1 year Rank	3 years Rank	5 years Rank	7 years Rank	10 years Rank
HOSTPLUS Personal - Indexed Balanced	Industry fund	Yes	13.1%	2	15.5%	1	
Fiducian Personal Super - Fiducian Balanced Fund	Master trust	Yes	14.0%	1	14.7%	2	9.6%
IOOF Employer Super - Personal - IOOF MultiMix Balanced Growth Trust	Master trust	Yes	12.5%	7	14.5%	3	9.3%
Telstra Super Personal Plus - Balanced	Corporate fund	No	15.9%	35	14.3%	4	10.4%
Telstra Super Personal Plus - MySuper Balanced	Corporate fund	No	16.5%	35	14.3%	4	10.4%
legalsuper Personal - Balanced	Industry fund	Yes	12.6%	5	14.2%	6	
Rio Tinto Staff Super Personal - Growth	Corporate fund	No	10.9%	33	14.2%	7	10.2%
legalsuper Personal - Balanced Socially Responsible	Industry fund	Yes	10.2%	48	14.2%	7	7.7%
IOOF PS Personal Super - IOOF MultiMix Balanced Growth Trust	Master trust	Yes	12.0%	13	14.0%	9	8.8%
REST Select - Core Strategy	Industry fund	Yes	10.8%	40	14.0%	10	10.2%
HOSTPLUS Personal - Balanced	Industry fund	Yes	11.7%	20	13.9%	11	10.3%
Intral Select Super - Balanced	Industry fund	Yes	12.5%	7	13.9%	12	9.7%
Equis Personal - Balanced Growth	Industry fund	Yes	12.1%	11	13.9%	13	10.2%
AmuSafe Super Personal - MySuper (Balanced)	Industry fund	Yes	11.4%	23	13.8%	14	9.8%
AMP Flexible Super - Super Easy Balanced	Master trust	Yes	12.8%	5	13.8%	15	9.5%

Funds Management

Our rankings and performance, whilst we seek consistency with top quartile or top of the second quartile performance the Fiducian Funds have recorded exceptional performances across the board:

Product & Investment Option Name	Performance to 31 July 2015*			
	1 year	Rank	3 years	Rank
Fiducian Ultra Growth Fund	18.1%	1/133	20.0%	4/117
Fiducian Growth Fund	15.9%	7/133	16.8%	16/177
Fiducian Balanced Fund	14.0%	1/124	14.7%	2/110
Fiducian India Fund	47.7%	3/114	39.1%	2/108
Fiducian Technology Fund	53.6%	2/114	38.9%	3/108
Fiducian International Share Fund	33.1%	6/114	26.0%	17/108
Fiducian Geared Australian Shares Fund	9.9%	8/118	23.4%	7/114
Fiducian Australian Smaller Companies Shares Fund	8.6%	12/118	18.0%	11/114
Fiducian Australian Shares Fund	8.2%	16/118	15.4%	30/114
Fiducian Property Securities Fund	18.7%	3/45	17.2%	1/45

*Source: Selecting Super Performance Tables - 31 July 2015

WRAP Platform

Our Wrap is market competitive . We develop, distribute and operate the Fiducian Investment and Superannuation platform but can also ‘white label’ platform for others if we so choose:



- Our clients experience high service levels and include our licensed financial planners, accountants and some IFA's
- The wrap processing and reporting is accurate and timely
- We can white label the platform for advice groups under their own brand
- Administration of managed share portfolios, managed funds, listed securities, insurance options, term deposits and cash
- Market competitive with major offerings

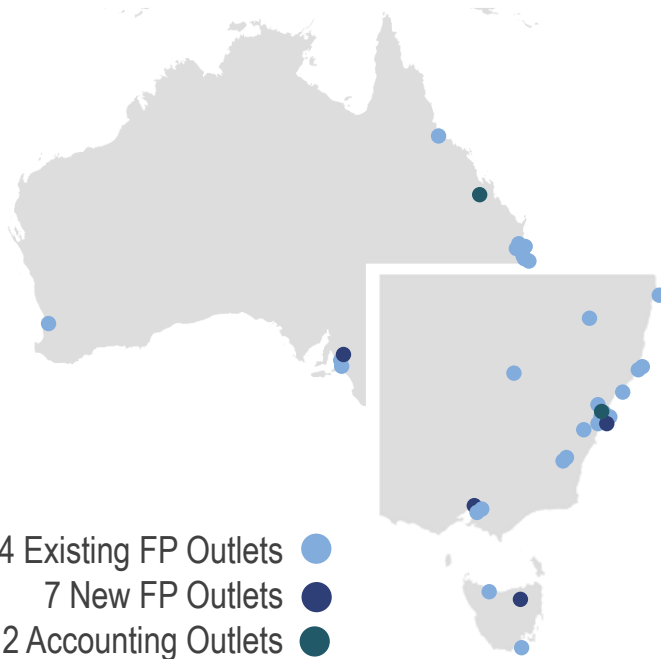
Software (FORCe & FASTrack)

Our FORCe financial planner software integrates with our platform software and the on-line client interface. We are developing further integration to deliver a market leading 'Complete 360° Platform':



Our Network

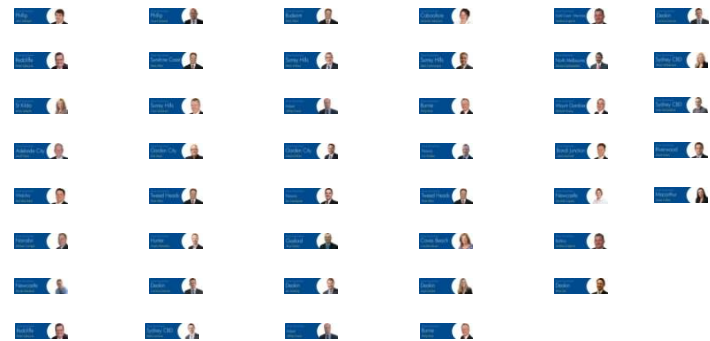
We are selective and exclusive in recruiting advisors. Our track record is impeccable with no enforceable undertakings, product blowups or bad press



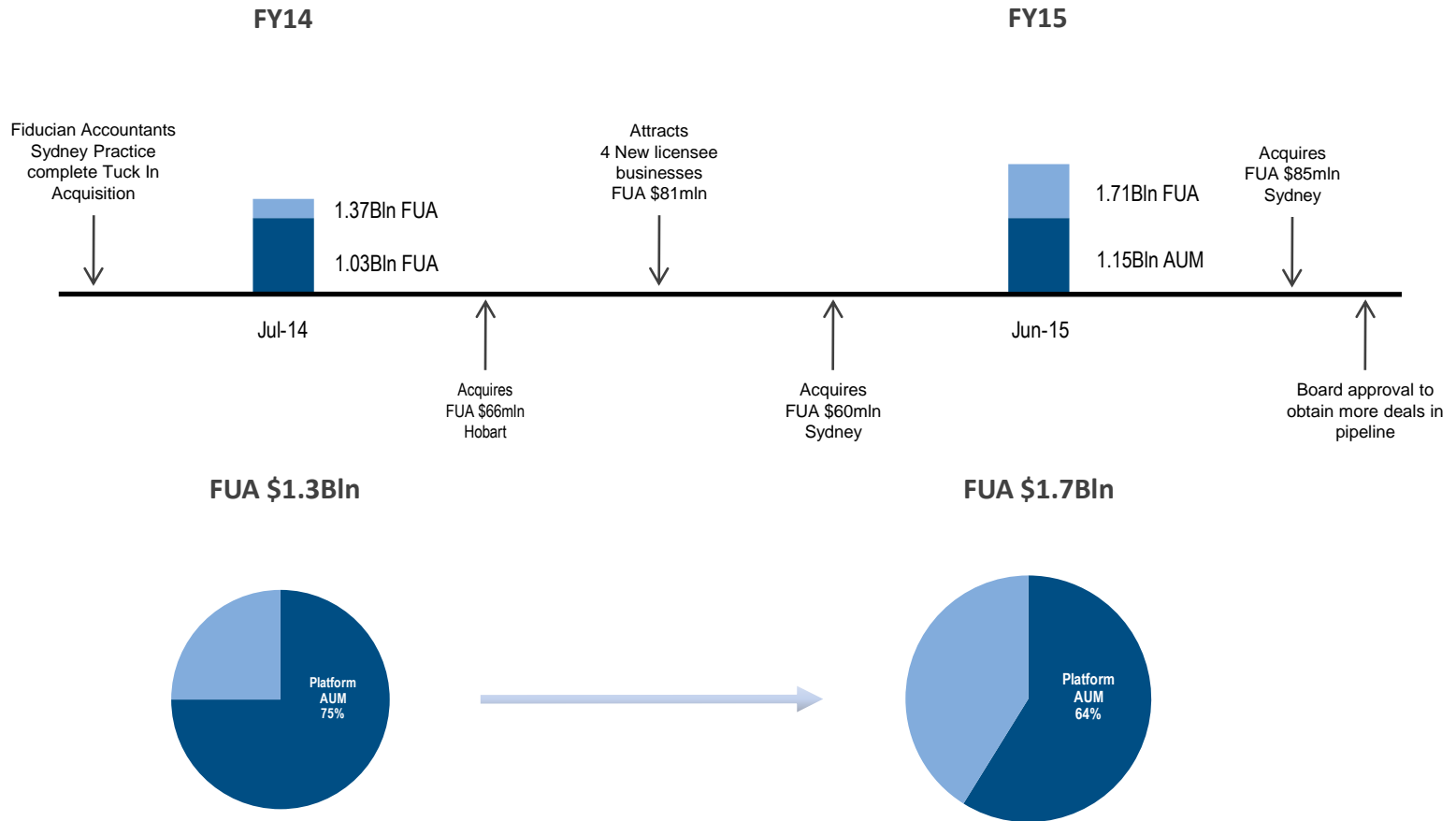
- 34 Existing FP Outlets ●
- 7 New FP Outlets ●
- 2 Accounting Outlets ●
- 70 Representatives



Number of Cases	Enforceable undertakings	Public Scandals
Fiducian	0	0

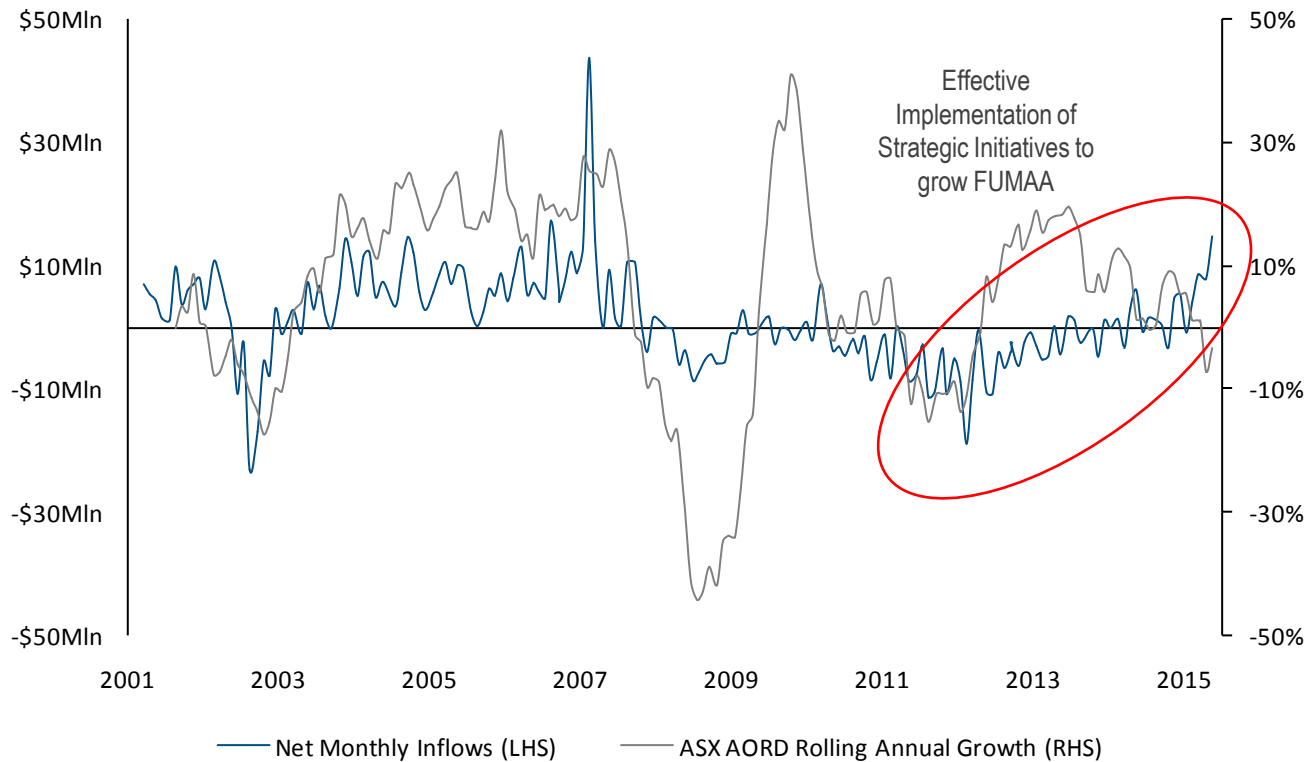


Growth in FUA, outlets and client numbers



Increase in Activity, Platform Net Inflows & AUM

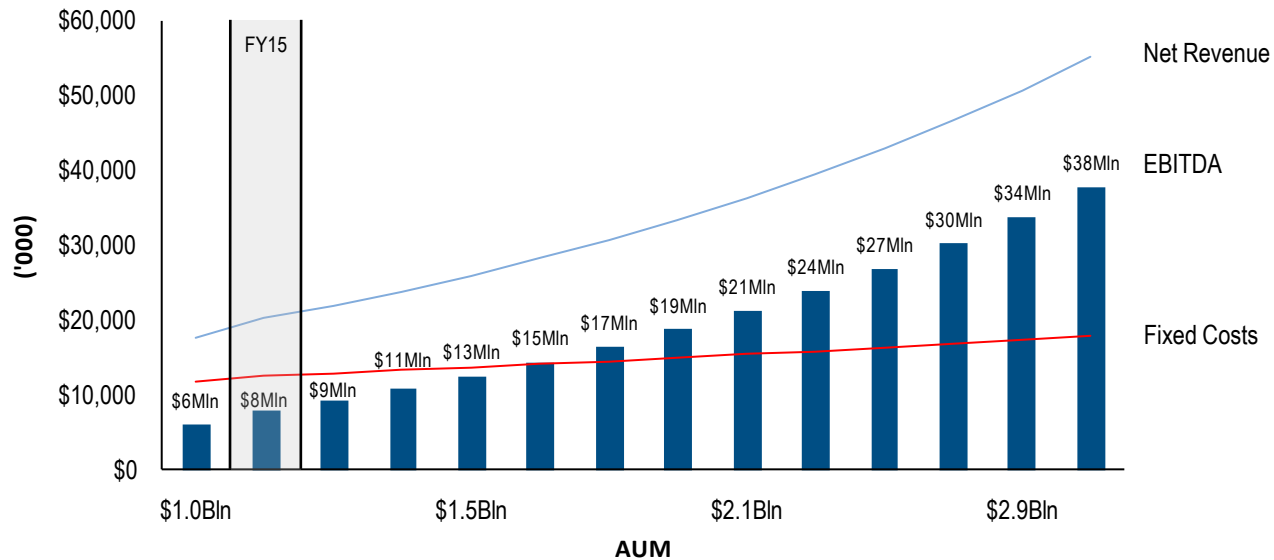
Rolling Annual Monthly Net Inflows v ASX AORD Rolling Annual Growth



Scale efficiencies, margin and EBITDA uplift

Net inflows for the first two months of FY15/16 are significantly above trend. The following is a concept extrapolation* of how increasing scale lifts EBITDA at an accelerating rate above a relatively fixed cost base:

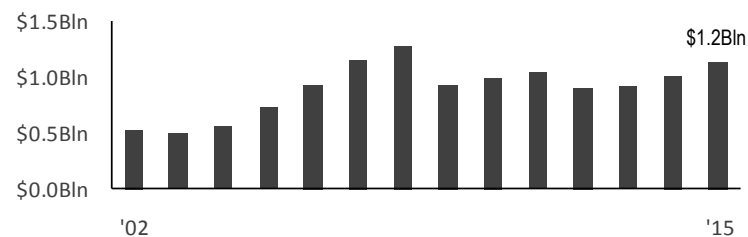
Funds under Administration (AUM) & EBITDA



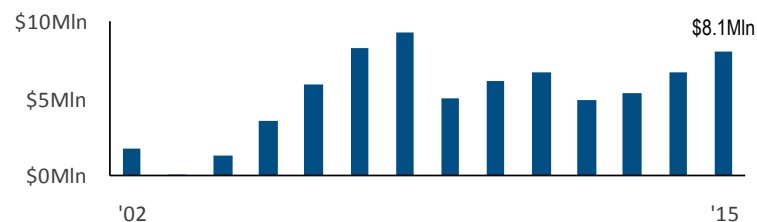
Financial Summary (Historical)

P&L Summary (\$'000)	FY 15	FY 14	% Change
Underlying EBITDA	8,069	6,758	+19%
One-off Restructure Expenses	616	0	-
Reportable EBITDA	7,453	6,758	+10%
Underlying NPAT	5,748	4,501	+28%
Amortisation	695	518	+34%
One-off Restructure Expenses (net of tax)	431	0	-
Reportable NPAT	4,622	3,983	+16%
Basic EPS based on Underlying NPAT	19 cps	15 cps	+28%

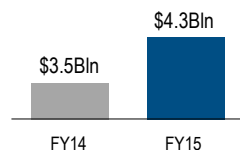
Funds under Administration



Operating EBITDA

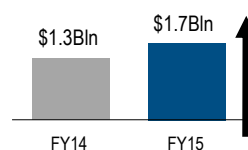


Funds under Management Administration & Advice

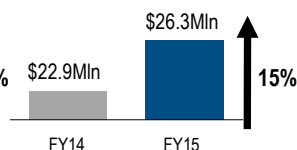


- ✓ Organic Net Flow
- ✓ Acquisitions integrating
- ✓ New Franchisee recruited
- ✓ Top performing Managed Funds

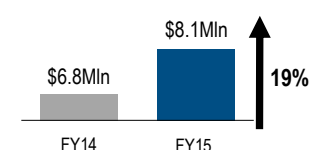
FUA



Revenue



Operating EBITDA



Outlook

1. Continue to expand development pipeline and assimilate future acquisitions
2. Growth in FUMAA to increase EBITDA at an accelerating rate
3. Rebuild position in the IFA market with platform solutions
4. Maintain Funds Management investment performance
5. Enhance technology and service to financial advisors
6. Target sustainable double digit earnings growth

2015 Annual General Meeting

The Annual General Meeting of the shareholders of Fiducian Group Limited (Fiducian) will be held at Fiducian's premises at Level 4, 1 York Street, Sydney NSW on Thursday, 22 October 2015 at 10.00am.

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