

Intiger Group Limited

Investor Presentation

27 October 2016





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Corporate Vision

To be the **Number One** provider
of Offshore Processing and
Fintech solutions to the Australian
financial planning industry



Overview

- ▶ **Founded 2013 to address industry challenges:**
 - Increasing regulation
 - Downward pressure on commissions and revenue
 - Declining practice profitability as costs rise
- ▶ Three-step offering dramatically reduces Back Office and Paraplanning
- ▶ **Goal:**
 - ✓ Up to 40% reduction in Back Office and Paraplanning costs
 - ✓ Significant (new) Licensee value add and revenue lines
- ▶ **Strong track record:** 3 years of proven delivery, national client base, new client waiting list, existing client testimonials and support.



Leadership team



Mark Rantall, Chairman

- Nationally recognised as one of the most experienced and respected leaders in the Australian financial services industry
- Chief Executive Officer Australian Financial Planning Association (FPA) 2010 to 2016
- Managing Director Godfrey Pembroke
- Director of all NAB and MLC licensees
- Director of Future 2 Foundation
- Chair of the FPSB Chief Executive Committee



Patrick Canion, Director

- Chief Executive Officer and co-owner of ipac WA, one of WA's largest and most awarded financial advice firms
- Over 30 years in financial services and is nationally recognised for his leadership and innovation in financial planning
- Certified Financial Planner and holds a Master of Applied Finance and Investment degree
- Graduate member of the Australian Institute of Company Directors
- Former member-elected director of the Financial Planning Association
- Past President of the Western Australian Club
- Current director of the Future 2 Foundation



Mark Fisher, Founder and Executive Director

- Over 20 years global senior executive experience and delivery for the worlds most respected Tier-1 investment, retail and commercial banking and management consulting firms including Barclays International Retail and Commercial Bank (Spain, France, Portugal, Italy, South Africa), Lloyds of London, Lloyds TSB, HSBC Global Banking and Markets (Hong Kong, UK, LATAM), Royal Bank of Scotland, GE Capital (Hungary, UK, Switzerland, USA, Czech Republic), Bank of America, Barclays Capital Investment Bank (UK, USA).
- Specialising in large-scale global change programs, offshore processing, cost reduction strategies and institutional restructuring within financial services



Mathew Walker, Director

- Specialising in the technology sector Mr. Walker has served as executive Chairman or Managing Director for public companies with operations in North America, South America, Africa, Eastern Europe, Australia and Asia.
- Currently he serves as Chairman on Yojee Limited and is a Director of Corizon Limited (ASX: CIZ). He is also Chairman of financial services group the Cicero Group of Companies.

Financial Planning

An industry under pressure



Profitability in Financial Planning is Falling

15 YEARS AGO

- High commissions, low compliance
- low complexity
- Low investment in efficiency, productivity, offshore solutions or technology
- Sales focus

5 YEARS AGO

- Margins falling
- Compliance breaches, falling public confidence, industry reform
- Low investment in efficiency, offshore solutions or technology
- Sales focus

PAST YEAR to TODAY

- Increased regulations
- Falling margins
- Advisors leaving, profits falling
- Few/little efficiency, technology or offshore solutions to cut costs
- Cap commissions



Status check:

- Regulation and the rise of the back office
- Technology
- Robo-advice



Rise of the back office

Increased regulation and processing costs bring the back office to centre stage

FRONT OFFICE

BACK OFFICE

HISTORICAL

- ▶ **90% focus**
- ▶ Revenue
- ▶ People and sales industry
- ▶ High Practitioner skill and interest

- ▶ **10% focus**
- ▶ Low cost and compliance
- ▶ Limited interest and focus

CURRENT and FUTURE

- ▶ **50% focus**
- ▶ No value boosting revenue if costs and risk rise

- ▶ Administration and paperwork not a profession
- ▶ **50% focus**
- ▶ High cost and compliance
- ▶ **Practitioners must be processing experts**
- ▶ Back office productivity determines success



Rise of the back office - impact

❖ Practice CEO's and Advisors forced to become processing experts:

- Advisors enjoy client facing, not back office processing
- Not their skill set
- Little/no interest
- Low/no experience

▶ Processing science undervalued:

- Traditional domain of the administration team...undervalued?
- Unique complex skill set, when done right, a quant science

▶ Advisor value is in sales and relationships NOT documentation:

- 'Hiding' behind documentation and Statements of Advice (SoA) to avoid new client and revenue generation?
- Advisors should produce revenue not documentation



2 Different Businesses Emerge



2 different businesses and 2 different skill sets



2 Different Skill Sets

FUTURE

1

BUSINESS 1
CLIENT MANAGERS

Skills

- ▶ People and sales
- ▶ Relationships
- ▶ Client management
- ▶ Marketing

Deliverables

- ✓ Revenue
- ✓ Client satisfaction

2

BUSINESS 2
PROCESSING

- ▶ Technology
- ▶ Six Sigma and LEAN Management
- ▶ Algorithms
- ▶ Regression
- ▶ Variance and standard deviation
- ▶ Calculus and data

- ✓ Advice (with Advisor)
- ✓ Turn Around Times (TAT)
- ✓ Time To Complete (TTC)
- ✓ Cost Per Unit (CPU)
- ✓ Throughput
- ✓ Quality control

INTIGER

Why are Financial Planners running processing businesses?



Current industry technology fails to deliver

Current technology

- ▶ Legacy CRM Databases: XPlan, COIN, ANG, Advisor Logic, Midwinter
- ▶ Low competition, limited pressure undermines urgency of development
- ▶ CRM databases are not designed to deliver practice processes
- ▶ Practices employ staff to 'Shoe Horn' the database into processes; this is majority of practice cost base

Current outcome

- ▶ Manual delivery of non-CRM processes leads to:
 - × Increased back office headcount
 - × Increased manual intervention
 - × Increased use of paper processing
 - × Increased wage expenses
 - × Decreased process efficiency
 - × Decreased productivity
 - × Decreased compliance
 - × Decreased duality, scalability, stability
- ▶ No choice, no/limited alternatives



Robo-advice: Not the Solution

1

Eliminates relationship

Retail investors will always need the support, guidance and confidence the Advisor/client relationship delivers

2

No personalisation

Robo-advice is 'bucket based', one size fits all high volume low variance model – no personalised outcome

3

Just another option

Just another distribution channel.....same products, same outcome, same process

4

Ignores existing industry need

Exceptional opportunity to improve efficiency and productivity of existing Advisor/client model ignored

5

Limited adoption

Only accounts for approx 1% of the US market *
Lots of hype. Limited delivery

* Source: <http://www.cnbc.com/2015/10/19/is-the-future-for-robo-advisors-bright-or-a-bust.html>

The Intiger Solution

Processing and technology solutions to
get Advisors back in front of clients



Solution delivers on 3 years of industry feedback

- 1 Use my processes and technology

Replicate my practice's core processes. I do not want to change.
- 2 Deliver my back office function and reduce headcount

Give me a **lower cost offshore solution** that is compliant and that works
- 3 Do not make me change but lower my costs

Identical processes, templates and outcomes but digitised and delivered faster and at a lower cost per unit.
- 4 I want benefits of automation without loss of personalisation

All efficiency, cost reduction, scalability and quality upside of automation but...retaining 100% flexibility and personalisation.
- 5 Never...

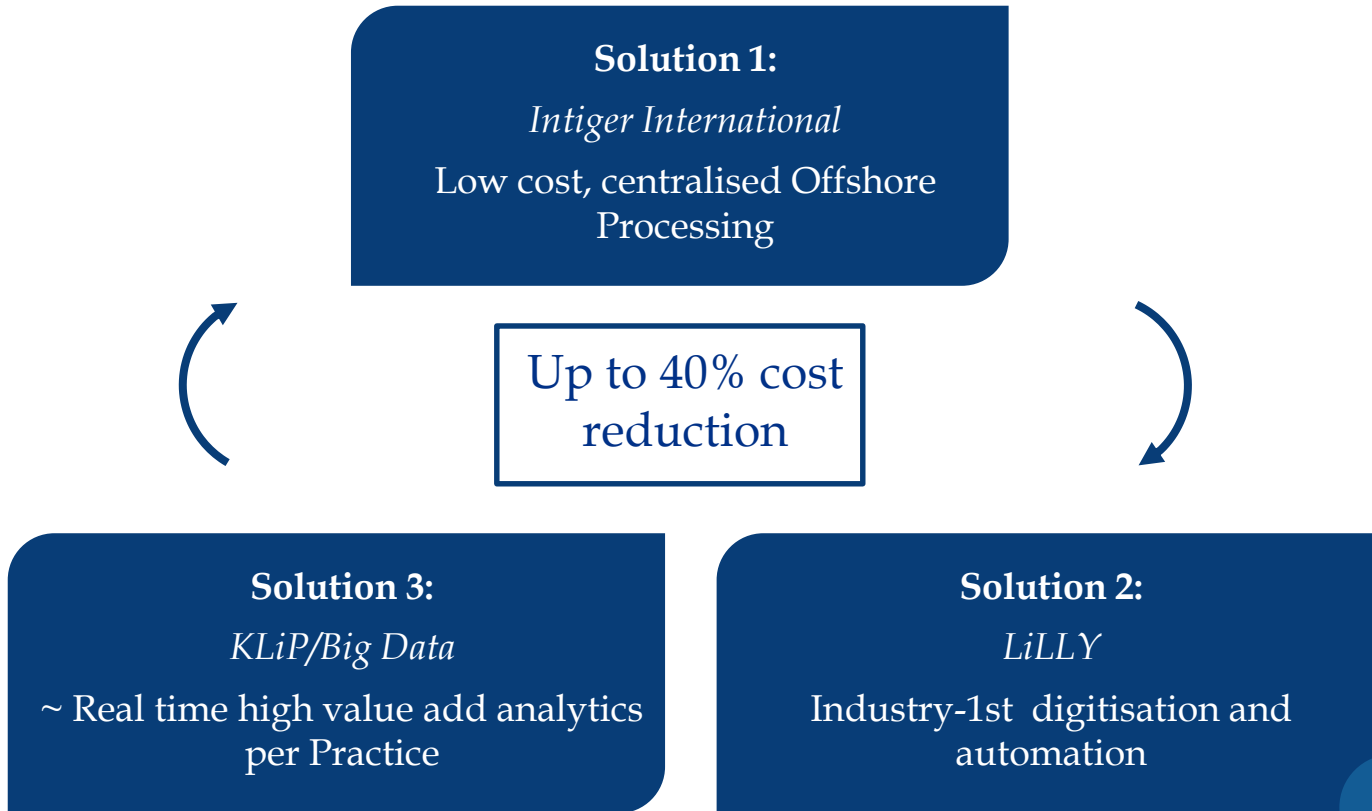
put technology between an advisor and their client.
- 6 Automate compliance and give me a guaranteed cost saving

Standardise my back office to drive compliance.
Guarantee up to 40% reduction on back office costs.
- 7 Retain my CRM but allow me to be stand alone

No change to a practice's existing CRM or use of it. Stand-alone solution not reliant on or connected to any CRM. 100% practice freedom.



Unique Three-Step Offering



The background of the slide features a grayscale image of a spiral-bound notebook. A white pen lies diagonally across the top left page, and a white plastic water bottle cap is positioned in the bottom left corner. The notebook's spiral binding is visible on the right side.

Solution 1:

Intiger International

Offshore Processing and Cost Reduction



Offshore: What and How

Industry-first offshore solution

- ▶ Industry has little/no access to an offshore solution
- ▶ Exceptional 'green field' opportunity
- ▶ Intiger:
 - First to market
 - Largest trained offshore workforce
 - India, Philippines and targeting Vietnam and Mongolia
 - Australian managers hands on offshore
 - Positioned for growth

Delivery – your way

For licensees and Practices:

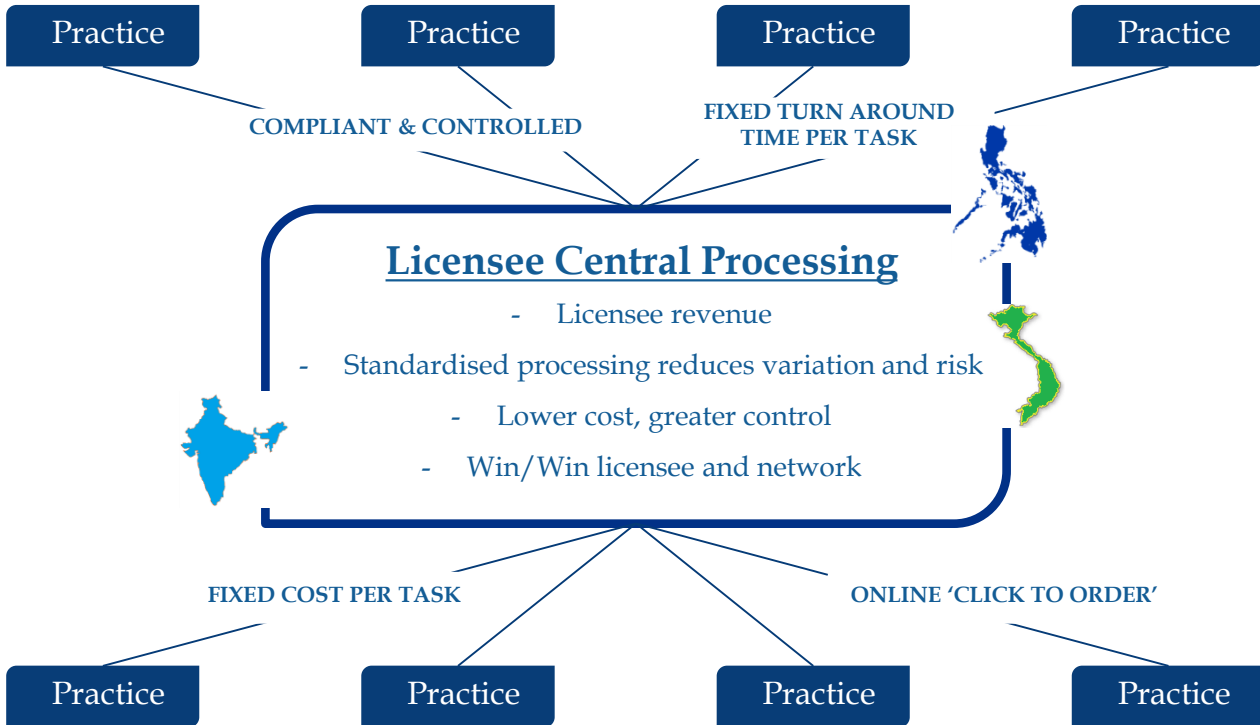
- ▶ Every process delivered your way
- ▶ Zero change, your CRM, templates and methods
- ▶ No staff sharing, your offshore team work your way only for you

Fixed costs and delivery times

- ▶ Fixed price per task
- ▶ Fixed turn-around times per task
- ▶ 24/7 processing
- ▶ Standardised to reduce quality variation
- ▶ High level of personalisation if required
- ▶ Online 'order forms' track and trace delivery to the second



Centralised Licensee Control





Australia's first and largest offshore financial planning solution*



- ▶ **India** ~25 experienced team
- ▶ Australian trained and certified
- ▶ RG146 Certified Paraplanners

- ▶ **Perth and Sydney** based leadership team
- ▶ Industry respected professionals and Tier-1 service providers



- ▶ **Philippines** ~25 experienced paraplanners
- ▶ In-country, hands-on Australian management team
- ▶ Australian trained and certified
- ▶ Growth market and attractive margins



- ▶ **Vietnam** targeting 'low-cost growth centre'
- ▶ Intiger first-mover advantage
- ▶ On-ground set up in play



- ▶ Client base, Australia - initially large practices, now targeting national licensees
- ▶ **National footprint: NSW, WA, SA, NT, VIC**
- ▶ All core back office process
- ▶ Three-year track record
- ▶ Reputable management team

* 1st to deliver financial planning offshore processing on a 3rd party basis and as a listed entity to the best of the Directors knowledge.



Scalable, Faster, Smarter, Low Cost

Industry current

Turnaround time ~6 Weeks*

Cost ~\$2,500*

No offshore providers No availability of replacement staff Very high cost Reducing industry margins

START:
Meet advisor

Fact
find

Collect client
data

Research
call

Advice
request

Statement
of Advice

New Client
Sale

END: Record
of Advice

Pool of certified offshore staff Contractually guaranteed up to 40% Saving Up to 40% faster completion

Intiger Offshore

Turnaround time ~5 Days*

Cost ~\$499*

**Contractually
guaranteed up to
40% saving**

* Ex delays caused by Insurance firms/Super Funds. All data points are estimated, directional and subject to change



Not a Call Centre

Call Centres

- **'One-size-fits-all'**
- Depersonalised
- Low accountability, an impersonal experience
- Predefined processes and call centre processing fails to meet individual client requirements

**Your offshore team
delivery every process
your way - no change**

The Intiger Solution

- **Same offshore team every day, personal, live-interactive solution**
- One offshore team replicating Australian processes and delivery per practice
- Every offshore team is LIVE in each client's office
- Overseen and managed at Intiger offshore sites they are an extension of each client's Australian resource



Security and Confidentiality of Data

- NO data is stored, saved, hosted or retained offshore
- ALL processing is completed inside clients CRM only

Australian owned / Australian compliant

- Australian owned and managed
- Subject to strict Australian Data Protection Act legislation and compliance
- Australian management at every offshore location controlling all production and compliance
- Clients have visited and inspected Intiger's Offshore solutions

Management and people

- NDA (Non-Disclosure Agreement) with every Manager and Leadership Team member
- Independent pre-employment screening is conducted on every staff member before employment
- Extensive and ongoing Data Confidentiality training and CPP point accumulation and compliance

Networks and systems

- 128-bit data encryption and data transfer protocol
- All systems multi-level password restricted
- Key stroke recognition software
- Activity monitoring software
- Facetime monitoring software
- No USB's, mobile phones, scanners, DVD/CD drives exist on any site

Global standard tech security

- 24/7 CCTV monitoring stations all sites
- Digital finger print scanner doors, 24/7 restriction
- National and international disaster recovery programming all sites 24/7
- Western standard facilities, security and system integrity



Solution 2:

‘LiLLY’



LiLly: How it Works



Digitisation and automation

- ▶ Industry-first full lifecycle web based financial planning solution
- ▶ Industry-first automated Statement of Advice (SoA)

Processes covered

- ▶ For retail clients (employing an Advisor):
 - Web fact find prior to first meet
 - Upload all documents in advance
- ▶ Advisor:
 - Pre-populated fact find
 - Tablet-based tick box, electronic signatures, digital handwriting conversion
- ▶ Auto sign/action authorisation to collect client data
- ▶ Auto action checklist/research calls and SoA request
- ▶ Single view status of completion for every client
- ▶ Automated 'click and collect' SoA

LiLly delivers

- ▶ Select core front and back office processes are online
- ▶ Eliminates paper, manual effort and cost
- ▶ Compliant, zero change: practices use licensee's standardised processes, forms, templates
- ▶ Pragmatic and simple: online signatures, voice to text, auto file completion, fact finds pre-completed, eliminate traditional offices, web based one-on-one financial advice



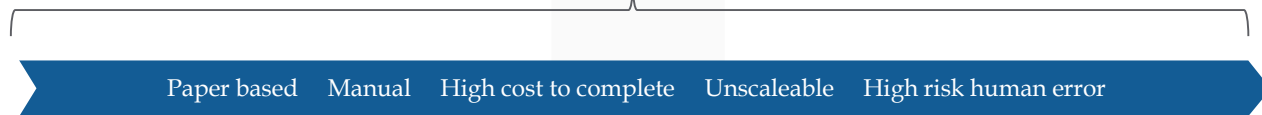
LiLLY: Revolutionising financial planning*



Industry current

Turnaround time ~9 Weeks*

Cost ~\$2,500*



START:
Meet advisor

Fact
find

Collect client
data

Research
call

Advice
request

Statement
of Advice

New Client
Sale

END: Record
of Advice



Zero paper Not manual Exceptionally low cost to complete Highly scalable No human error

LiLLY

Turnaround time ~ 1 Day*

Cost ~\$249*

*Ex delays caused by Insurance firms/Super Funds. Data is estimated and varies per SoA scenario/complexity. All data points are estimated, directional and subject to change.



LiLLY: Key Benefits



- ▶ Industry-first 'full life cycle' digitised and automated financial planning solution
- ▶ Lowers cost of providing financial advice up to 40%*
- ▶ Lowers time to deliver financial advice up to 60%*
- ▶ Significantly reduces back office processing and headcount requirements
- ▶ Web-based process standardisation delivers industry wide regulatory compliance for the first time
- ▶ Lowers manual intervention and risk
- ▶ Lowers paper processing
- ▶ First solution to support and drive the profitability of financial planners nationally
- ▶ Strong national client support, engagement and buy-in

** All data points are estimated, directional and subject to change.*

Solution 3:

Big Data Analytics (*KLiP*)



~ Real time high value add analytics per
Practice and Licensee



Big data delivers exceptional control

- ▶ Industry-first use of Big Data to improve operational performance for licensees and their practices
- ▶ Currently practices and licensees have little/no oversight of operational performance at licensee/practice level

Data to drive every practice

- ▶ **Industry-first:** artificial intelligence management data
- ▶ **Control:** to the second insight and control over the efficiency and profitability of core back office processes
- ▶ **Every practice:** single point of control to accurately manage back office performance based on accurate/timely process data
- ▶ **Every licensee:** standardise every practice, measure and compare dealer group performance at practice level, single view of every practice and process nationally

Solution delivers

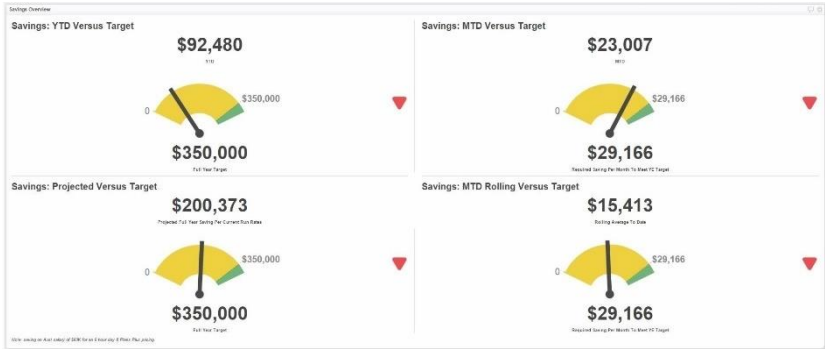
- ▶ **Accurate daily data on:**
 - Number of processes per practice
 - Turnaround time per process
 - Variation on turnaround time and causes
 - Per day operational bottlenecks and causes
 - Cost per unit per process
 - Cost per unit per client
 - Cost of advice per client
 - Which client profiles generate greatest Return on Investment (ROI)?
 - ROI per employee, efficiency, variations on output and causes



KLIP: Delivers Real Savings



First-to-market Big Data analytics



- ▶ Data analytics to eliminate costs
- ▶ Licensee and practice per process ROI and cost control
- ▶ Complete practice network oversight for licensees

- ▶ Industry-first insight for licensees and practices
- ▶ Structured cost elimination tracking per day/month
- ▶ Personalised per practice, daily data flow shows where cost savings exist

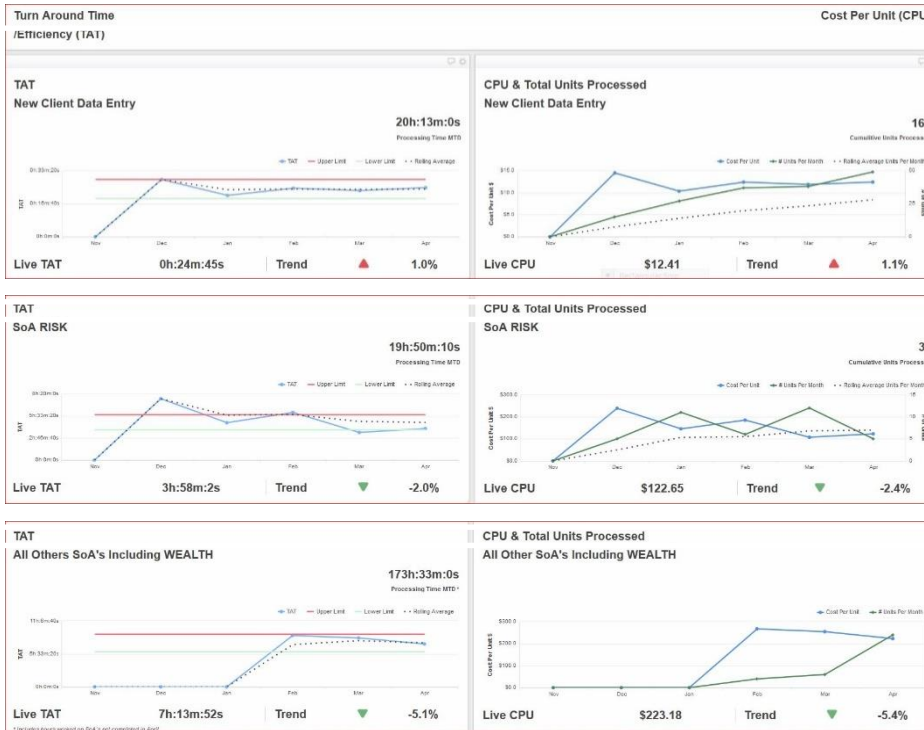




KLIP: Delivers Real Savings



First-to-market Big Data analytics



- Which client profiles generate greatest ROI

- Cost per unit per process per client per day

- Cost of advice per client

- Finger tip control over back office efficiency

- Time to complete advice per client

- ROI per employee, efficiency, variations on output and causes

Licensee Solutions

Dealer Group: Reduce costs, drive efficiency, grow margins
New Practice growth: dominate the market



How: Step by step licensee solutions

1. Licensee defines best practice processing:

- With Intiger define best practice processing and outcome per task including templates, inputs, outputs, process steps, CRM

2. Licensee defines best practice compliance and Quality Control:

- With Intiger define best practice compliance oversight, documentation, delivery and reporting

3. Win/Win Service Level Agreement's:

- Turn Around Time per unit of output per process HH:MM:SS
- Fixed Cost Per Unit up to 40% below Australian cost

4. Intiger deliver conservative Pilot:

- Small # of Practices, low risk, low profile



Licensee Opportunity

In a crowded licensee market with limited opportunities for differentiation, engaging with Intiger delivers significant competitive advantage.

Intiger's goal is that Intiger engaged licensees lead the industry in reducing dealer group costs and driving margins whilst dominating the market for new Practice growth....



Large Potential Financial Planning Market

Licensee sample ¹	Number of Advisors	Total FUA (\$M)
AMP Financial Planning	3,022	96,384
Commonwealth Financial Planning	1,582	51,617
NAB Financial Planning	597	Unavailable
ANZ Financial Planning	1,018	31,527
Westpac Financial Planning	592	22,530
Sentry Group Financial Planning ²	400	5,000
TOTAL	7,211	207,058

¹ - Money Management October 13, 2016 "Money Management 2016 Top 100 Financial Planning Group Survey"

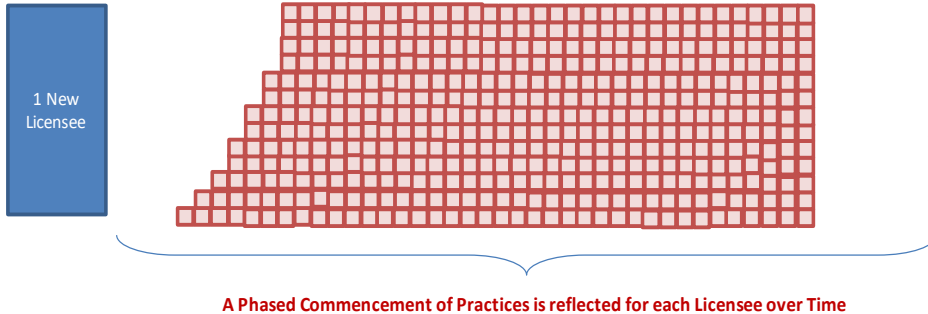
² - Infiger Group Limited ASX Release 19 September, 2016 "Heads of Agreement with Sentry Group"



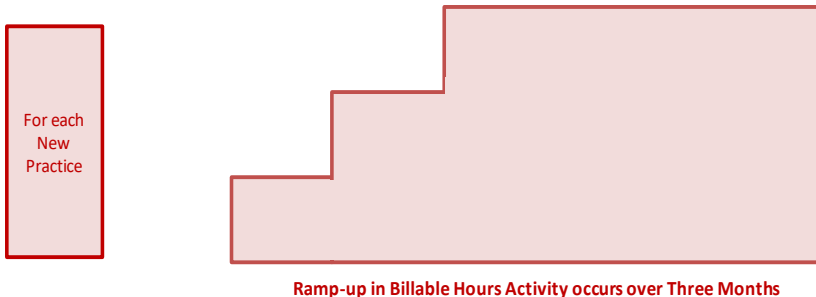
Licensee and Practice Onboarding

Business Growth is represented by the introduction of Licensees.

Each Licensee has a nominated number of Practices that will engage with Intiger.



The activity of each Practice is also phased over a three-month introductory period.



Licensee Level:

- Agree Processes and Practices at Licensee Level
- Commence Pilot program and expand
- Rollout more processes/services over time

Practice Level:

- Start with a small number of processes
- Establish comfort and trust in service
- Expand to full licensee-approved processes

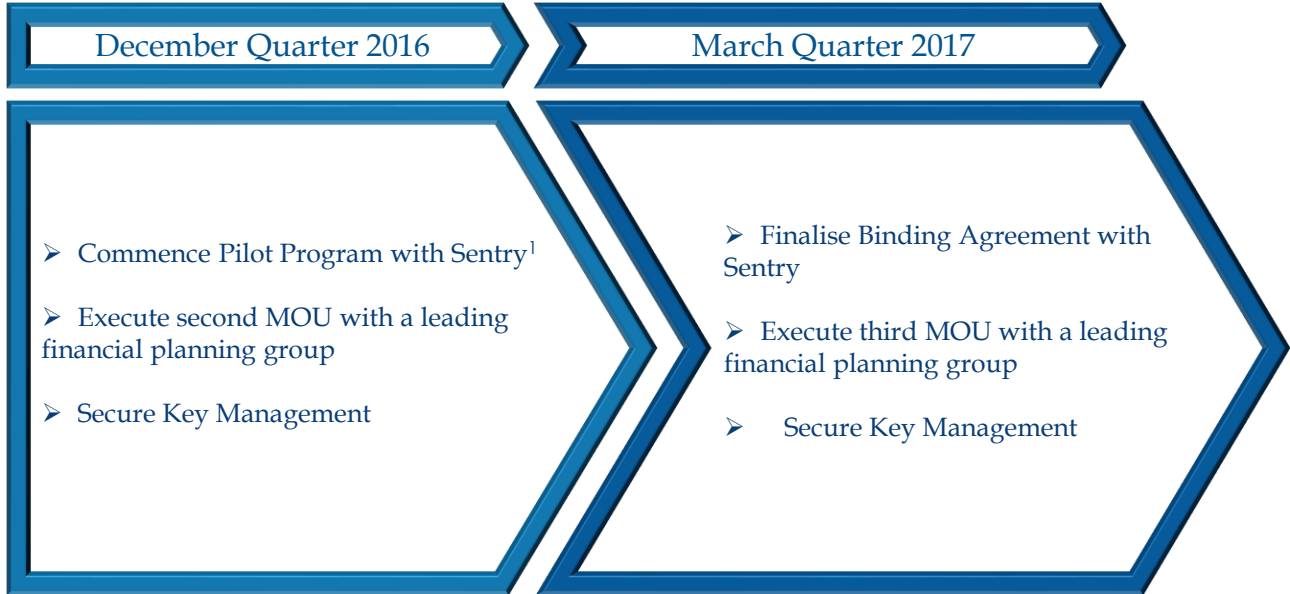


Strategy

- ▶ Continue to prospect at national licensee level
- ▶ Secure agreed compliant processes – to meet licensee needs and market
- ▶ Licensee provides internal project manager to work with Intiger
- ▶ Pilot program within Licensee to selected practices to internally ‘prove concept’
- ▶ Broader rollout follows
- ▶ Match delivery resources with demand



Objectives



¹ – Inliger Group Limited ASX Release 19 September, 2016 "Heads of Agreement with Sentry Group"



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