ASX RELEASE

21 May 2014

SFG AUSTRALIA LIMITED
ASX RELEASE
(ASX: SFW)

PRESENTATION TO THE 2014 GOLDMAN SACHS SMALL AND MID-CAP CONFERENCE

SFG Australia Managing Director, Mr Tony Fenning, will today present the attached investor presentation to the 2014 Goldman Sachs Small and Mid-Cap Conference in Sydney.

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About SFG Australia Limited

SFG Australia is a leading non-aligned client focused financial advice and end-to-end wealth management firm, listed on the Australian Securities Exchange (ASX: SFW).

SFG Australia provides a full range of wealth management services to high net worth and affluent clients, including strategic financial advice, portfolio administration solutions, portfolio construction and management services, insurance (both general and risk) solutions, finance broking, stockbroking, corporate superannuation services, accounting and tax services.

SFG Australia Limited
Goldman Sachs Fifth Annual Small and Mid-Cap Conference

21 May 2014

SFG Australia Limited is a company listed on the Australian Securities Exchange ASX Code: SFW.

Agenda

Please note: numbers may not add due to rounding. All percentages have been rounded to whole percentages.

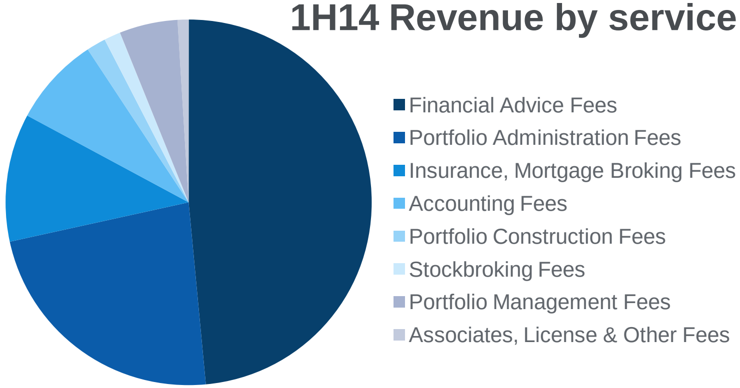
Group overview

A unique, high quality financial advice & wealth management firm

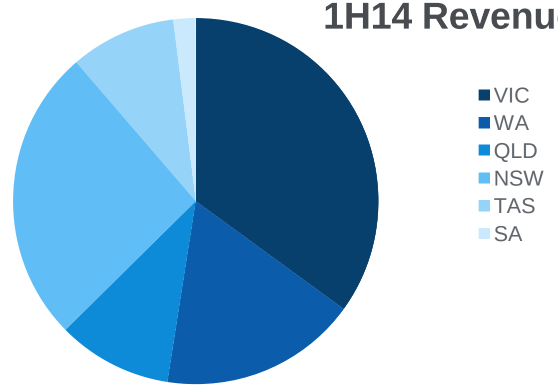
- In 2013 Shadforth Financial Group was awarded **Money Management Independent Dealer Group of the Year**
- Quality, professional, HNW and SME focused financial advice and accounting business models
- Fully integrated wealth management advice and implementation services across the client value chain (see "Revenue by service" below) – predominantly fee for service
- Significant scale, footprint and industry presence
- Experienced management team, with strong transaction execution and integration credentials
- Aligned interests of management, advisers and staff with shareholders

Unique adviser footprint

1H14 Revenue by service



1H14 Revenue by state



1. Lachlan Partners and Shadforth Financial Group have 18 offices, Western Pacific has 16 offices.

Contemporary business model

SFG

Integrated advice & implementation services across the entire client value chain

Business owners | Family office clients | HNW clients | Affluent clients

External Advice Businesses (and their clients)

Advice businesses

Professional Advice Model

LACHLAN PARTNERS

- Private clients & business owners
- 46 accountants & 11 financial advisers

shadforth Financial Group

- HNW focus
- Smaller accounts & corporate solutions
- 123 employed Advisers & Relationship Managers

Affiliate, Licensed Services

western pacific Financial Advisors

16 practices & 43 advisers nationally

B2B Adviser Services

SFG Alliance Services

Adviser Services and Solutions, Platforms & Funds

Solutions & Support

SFG AdviserHQ

Best Advice': IP & Best Practice

Implementation Solutions & Corporatised Support Services

mosaic Portfolio Advisers	finHQ Financial Scoreboard	shadforth Insurance Brokers	shadforth Financial Group	SFGc Corporate Services
Portfolio Construction & Management	Platform Services	Insurance Services	Stockbroking	Corporate Services

Note: Lachlan Partners will be rebranded to Shadforth Financial Group in FY15.

TRANSACTION OVERVIEW

The best advice journey for SFGA

SFGA was formed from the merger of strategically aligned organisations committed to making a difference to clients

2006	2007	2008	2009	2010	2011	2012	2013	2014

- 13 individual practices
- Creation of Shadforth
- One brand
- Corporatised business model
- Creation of ASX-listed SFG Australia through the merger of Shadforth & Snowball
- Strategic merger with Lachlan Partners
- **August 2014** Proposal for SFGA to merge with IOOF via a Scheme of Arrangement

- Strategic foundations & tuck-ins
- Creating scale & diversification (WPFG merger)
- Selective vertical integration
- Integrated advice business
- Tuck-ins of Jeena Partners, Life Financial Services, Spencers Accountants, Parkside, W Corp, ITS and Pindi

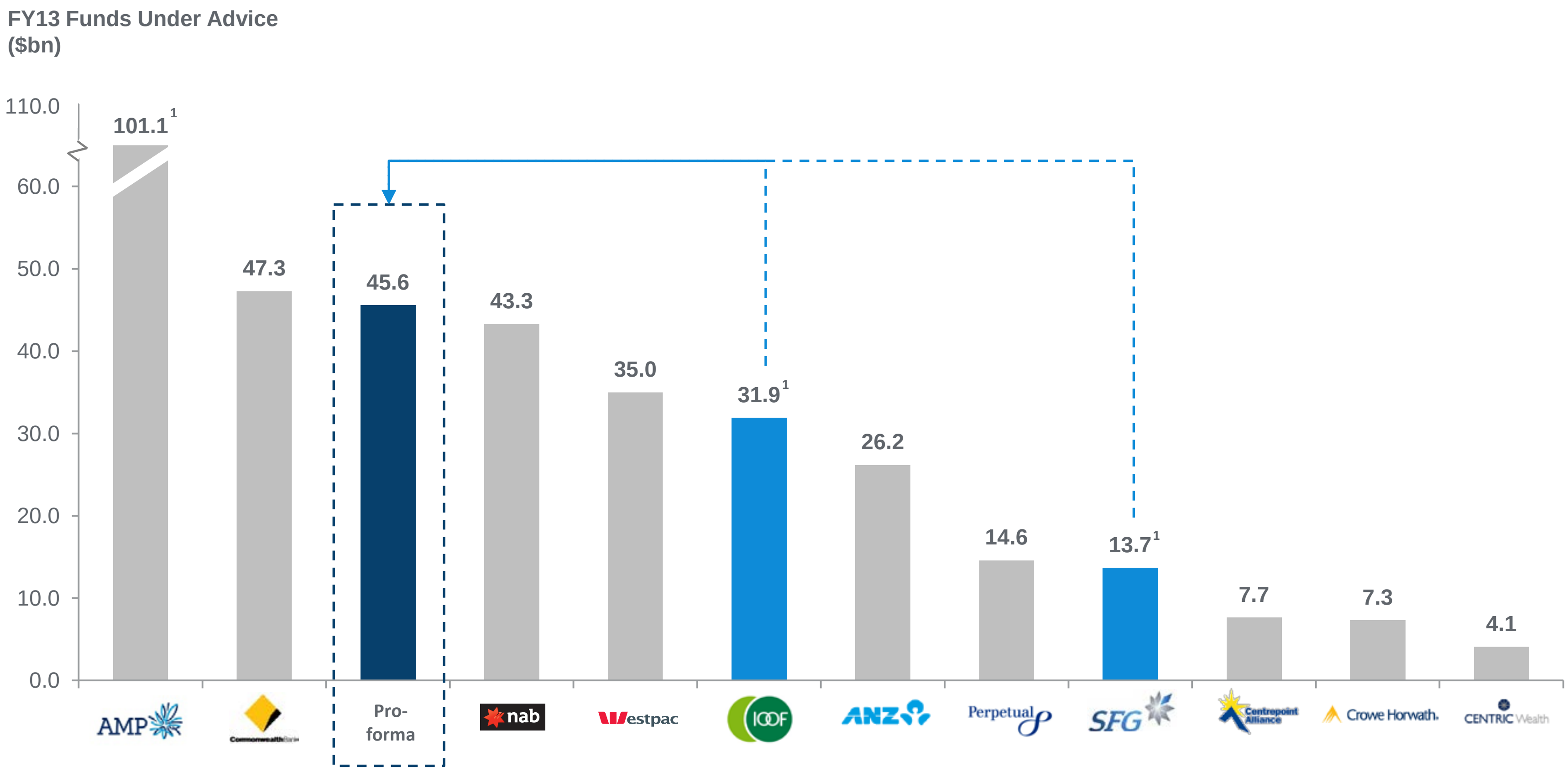
Transaction strategic rationale

Complementary businesses	• Natural fit between SFGA's existing capabilities and IOOF • Captures revenue across the value chain including advice, portfolio administration, accounting, insurance, SMSF and investment management complemented by access to IOOF's platforms and products • SFGA's differentiated advice proposition targeting the HNW and SME client segments complements IOOF's current offering • The merger of the businesses is in line with IOOF's long term growth strategy • The combined business will be more balanced towards financial advice, representing ~30% of pro-forma revenue
Enhanced scale	• Significantly enhances the position of the combined business to become: – The third largest advice business in Australia by Funds Under Advice ("FUA")[1]; and – One of the largest listed wealth management businesses in Australia • The merger with SFGA will increase IOOF’s total advisers by 19% to 1,119 advisers
Retains the strength of the SFGA model	• Preserves the non-affiliated independence of SFGA's advisers • Provides IOOF with brand and capabilities to target HNW and affluent clients • Lachlan Partners enhances IOOF’s exposure to SMSF clients • Opportunity to broaden IOOF’s administration and advice proposition, including accounting advice to SME owners • SFGA's deep client relationships will be enhanced with access to IOOF's products at improved price points
Significant value to SFGA shareholders from combined business	• SFGA shareholders will own ~22% of IOOF's pro-forma issued share capital post-transaction[2] • Expected to generate pre-tax synergies of ~$20m per annum by FY16 • IOOF is an experienced consolidator with a strong track record of successful integration and achievement of synergies
Continued oversight by senior SFGA team	• Tony Fenning, Jim Kilkenny and Sam Gannon, all current Board members of SFGA, have agreed to join a new Advisory Forum which will advise the SFGA businesses following the merger • Advisers will continue to be supported by SFGA's Best Advice team and regional management structure

1. Source: Company filings (FY2013), Money Management top 100 dealer group survey 2013, company website
2. Based on total IOOF shares on issue of 232m and assuming $100m cash consideration paid to SFGA shareholders and 66m new IOOF shares are issued at IOOF’s 90 day VWAP of $8.70 to 15 May 2014

Combined market position

The combined business will be the third largest advice business in Australia by FUA



Source: Company filings (FY13), Money Management top 100 dealer group survey 2013, company website
1. As at 31 March 2014

Key transaction terms

- SFG Australia Limited (“SFGA”) and IOOF Holdings Limited (“IOOF”) have entered into a Scheme Implementation Agreement under which SFGA will merge with IOOF via a Scheme of Arrangement (“Scheme”)

- SFGA shareholders will be offered 0.104 of an IOOF share for each SFGA share (the "Share Consideration”) which implies a value per SFGA share of $0.90 (based on IOOF's 90 day VWAP[1] of $8.70 to 15 May 2014)
  - IOOF is also making available a cash alternative, subject to a maximum cash component of $100 million in aggregate
  - The proportion of cash consideration received will depend on:
    a) the proportion of SFGA shareholders that elect to receive cash; and
    b) calculated based on the VWAP of IOOF shares over the 10 trading days immediately before the Scheme Meeting
  - SFGA shareholders will own ~22% of IOOF's pro-forma issued share capital post-transaction[2]

- The proposed transaction represents:
  - An implied value per SFGA share of $0.90, equivalent to a market capitalisation for SFGA of $670m[3]
  - An implied premium of 24.6% to SFGA’s 90 day VWAP to 15 May 2014
  - An implied valuation multiple of 18.5x[4] SFGA’s underlying net profit after tax for the 12 months ended 31 December 2013

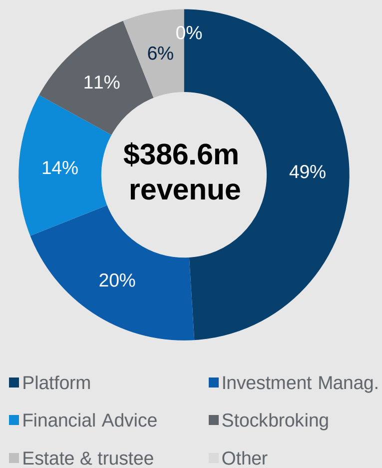
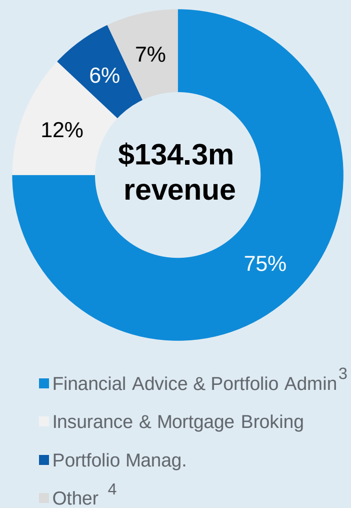
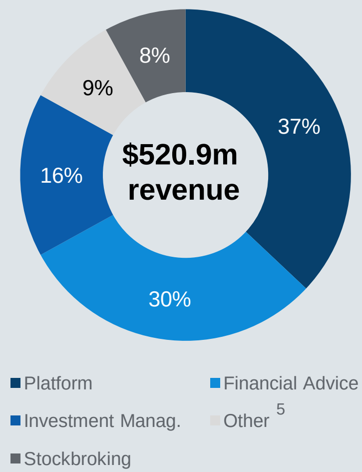
1. VWAP means Volume Weighted Average Price
2. Based on total IOOF shares on issue of 232m and assuming $100m cash consideration paid to SFGA shareholders and 66m new IOOF shares are issued at IOOF’s 90 day VWAP of $8.70 to 15 May 2014
3. Based on IOOF's 90 day VWAP of $8.70 to 15 May 2014 and SFGA shares outstanding of 741m including performance rights
4. Based on IOOF’s 90 day VWAP of $8.70 to 15 May 2014

Key transaction terms (continued)

- IOOF expects the proposed transaction to deliver significant value to shareholders of both SFGA and IOOF:
  - Expected to generate pre-tax synergies of ~$20m per annum by FY16
- IOOF intends to maintain the current SFGA client facing brands, operating model and client proposition
  - Business as usual for SFGA's clients, advisers, accountants and employees
- Tony Fenning will remain with the combined group as a Senior Advisor. In addition, Tony Fenning, Jim Kilkenny and Sam Gannon, all current Board members of SFGA, have agreed to join a new Advisory Forum which will advise the SFGA businesses following the merger
- IOOF will finance the maximum $100m of cash through bank facilities
  - IOOF's pro-forma net debt / EBITDA will be 0.4x post-transaction[1]
- **The SFGA Board unanimously recommends[2] that SFGA shareholders vote in favour of the Scheme, and SFGA Directors intend to cause any SFGA shares in which they have a relevant interest to be voted in favour of the Scheme**
  - Several SFGA Directors who are also SFGA shareholders, and another SFGA shareholder, have entered into call option deeds giving IOOF the right to purchase, in aggregate, ~16% of the issued share capital in SFGA in certain circumstances. The details of the call option deeds will be disclosed in a notice of change of interests of substantial holder to be lodged by IOOF with the ASX in due course

1. Pro-forma net debt based on consensus 2014 net debt and additional $100m of funding. FY14E EBITDA based on Bloomberg consensus as at 15 May 2014
2. Subject to an independent expert concluding that the proposed transaction is in the best interests of SFGA shareholders and in the absence of any superior proposal

Combined business

IOOF (standalone)[1]	SFGA (standalone)	Combined business
		
FUMAS[2] of $123.9 billion	FUMAS[2] of $30.5 billion	FUMAS[2] of $154.4 billion
937 advisers	182 advisers	1,119 advisers

Source: Company filings (FY13), broker research, Money Management Top 100 Dealer Group Survey 2013
1. IOOF revenue = gross margin for each business unit + stockbroking gross margin
2. FUMAS – Funds Under Management, Administration, Advice and Supervision (data as at 31 March 2014), SFGA has no Funds Under Supervision
3. Financial Advice and Portfolio Administration have been grouped for illustrative purposes
4. Other includes: Stockbroking, Accounting, Other
5. Other includes: Insurance & Mortgage Broking, Accounting, Estate & Trustee, Other

Indicative transaction timetable

Date	Action
Late June 2014	First Court Hearing
Early July 2014	SFGA dispatch Explanatory Memorandum to SFGA shareholders
Early August 2014	Scheme Meeting
Early August 2014	Second Court Hearing
Early August 2014	Effective Date
Mid-to-late August 2014	Implementation Date

SNAPSHOT OF 1H14 RESULT

2014 YTD highlights

Revenue growth

⇧23%

Net Operating Revenue[1]

Operating EBITDA growth

⇧25%

EPS (basic) growth

⇧23%

Cash balance

$25.9m

Excluding cash held on trust for clients

Interim dividend

1.40c

⇧17%

Average FUA per adviser

$92m

⇧10%

Share price increase

⇧37%

All figures quoted to 31 December 2013, all comparisons pcp – 31 December 2012 – 31 December 2013

1. Net Operating Revenue includes share of associates profit and differs from statutory reporting - reconciliation provided in Appendix 4D.

1H14 highlights

Delivered strong earnings growth and key metrics all improved

- Strong growth in revenue attributed to rising markets, improvement in the overall margin due to client migration, increased client activity and acquisition revenues
- Managed Portfolios (MP) a successful offer to clients approaching $1b – up from $0.6b at 2H13
- Strong performance by Mosaic with FUM net inflows of $0.3b and increase in net revenue from reduction in direct expenses
- Reinvestment spend for FY14 tracking to previously announced levels, with the majority of this spend expected in 2H14
- Interim fully franked dividend of 1.40c per share, up 17% on 1H13 representing a payout ratio of 54% of Underlying NPAT

Results	1H14	∆ 1H13
Net Operating Revenue[1]	$78.4m	⇧ 23%
Operating EBITDA	$28.4m	⇧ 25%
Underlying NPAT	$19.2m	⇧ 23%
Reported NPAT	$17.2m	⇧ 62%
Underlying EPS	2.61c	⇧ 23%
Reported EPS	2.34c	⇧ 61%
Dividend - interim payment due April 2014	1.40c	⇧ 17%
FUA	$13.6b	⇧ 17%
FUAdmin	$9.9b	⇧ 2%
Managed Portfolios	$0.9b	⇧ large
FUM	$5.8b	⇧ 23%

8%

1. Net Operating Revenue includes share of associates profit and differs from statutory reporting - reconciliation provided in Appendix 4D.

SUMMARY

Work on strategy continues

Build Australia's best advice business

Organic Growth

1. Build client relationships across Shadforth through our industry leading advisers, centres of influence and lead generation campaigns

2. Opportunities in convergence – build out SFG accounting strategy with offer of accounting advice, SMSF administration and tax offer for clients

3. Roll out a competitive B2B market offer

4. Client migration to continue to offer our clients best of breed products and services

Tuck ins

1. Pursue additional tuck in opportunities with both financial advice practices and forward-looking accounting firms

Operational Excellence with Best Advice 3.0

1. Brand consolidation with Lachlan Partners for marketing efficiencies

2. Implement enhanced adviser platform and process on Xplan

3. Mandatory changes – FoFA, TASA and MySuper compliance

Summary

Clear strategy

- **Focused on clients** and delivering the best advice outcomes
- **Continue to organically grow** our established core advice businesses: Shadforth and Western Pacific
- **Build the Lachlan Partners business** and continue to integrate it (both ways) with the existing Group
- **Grow SFG Alliance Services** to develop further relationships with external adviser groups and institutions

M&A capacity

- **Continued pursuit of tuck-in acquisitions** opportunities
- **Strong operating cash flows** and further funding capacity for additional tuck-in acquisitions

Adapt

- **Adapting to the rapidly and continually changing regulatory and competitive environment,** client behaviour and demographics and technology and communications infrastructure advances

Investing in our people and business

- **High quality stable base of advisers** and deep client relationships
- **Investing in the medium term** in infrastructure and productivity to ensure **advice, capabilities, products and services** facilitate future growth
- **Experienced management team** in place to drive growth through the cycle

APPENDIX

Definitions

Term	Definition
pcp	Previous corresponding period
FUA	Funds under Advice – funds upon which the Group derives a share of the advice fee
FUAdmin	Funds under Administration – funds upon which the Group derives a share of the administration margin – excludes Managed Portfolios
FUM	Funds under Management – funds upon which the Group derives a share of the management margin
FUMA	The collective term for Funds under Advice, Administration, Management and Managed Portfolios
KMP	Key Management Personnel as defined in the Corporations Act
MPS	Managed Portfolio Service – a Managed Discretionary Account
DPU	Dynamic Portfolio Update – similar to MPS, but a client must agree to recommended portfolio changes
Managed Portfolios	Funds relating to the MPS and DPU products administered by Avanteos Investments Limited, upon which the Group derives a portfolio construction fee
Net Operating Revenue	Net Operating Revenue comprises Operating Revenue less cost of goods sold type expense items. Refer to the Appendix 4D as at 31 December 2013 lodged with the ASX for the reconciliation of Net Operating Revenue and Statutory Revenue
Net Operating Expenses	Net Operating Expenses comprises Operating Expenses less cost of goods sold type expense items
Operating EBITDA	Earnings before interest, tax, depreciation and amortisation, before one-off and non-operating items
NPAT	Net Profit After Tax
Underlying NPAT	Underlying Net Profit After Tax: Underlying NPAT excludes amortisation and one-off, non-operational items

Historical financial performance

	2011* 30-Jun-11 $m	2012 30-Jun-12 $m	2013 30-Jun-13 $m	2014 YTD 31-Dec-13 $m
Net Operating Revenue	115.7	118.3	134.3	78.4
Operating EBITDA	39.2	41.9	48.1	28.4
Underlying NPAT	26.9	28.6	32.5	19.2
	%	%	%	%
Underling EBITDA Margin	33.9%	35.4%	35.8%	36.2%
Cost to income ratio	66.1%	64.6%	64.2%	63.8%
	c	c	c	c
EPS (basic)	3.59	1.56	3.30	2.34
EPS (basic) excluding RTFI	1.71	2.83	3.30	2.34
Dividends	2.50	2.00	2.60	1.40
	$m	$m	$m	$m
FUA	11,618	10,816	12,584	13,603
FUAdmin incl. MP	9,754	9,303	10,140	10,856
FUM	3,709	4,376	5,013	5,767

**Pro forma accounts – 27 June 2011 Snowball announced the takeover of Shadforth Financial Group Holdings*

Historical financial performance

$m	1H14	1H13	△1H13
Net Operating Revenue			
Financial advice fees	**38.0**	**30.8**	*24%*
Portfolio administration fees [1]	**18.1**	**18.1**	*0%*
Portfolio management fees	**4.0**	**2.9**	*38%*
Portfolio construction fees [1]	**1.3**	**0.2**	*Large*
Accounting fees	**6.2**	**1.2**	*Large*
Insurance & mortgage broking fees	**8.9**	**8.2**	*8%*
Stockbroking fees	**1.1**	**1.2**	*-4%*
Associates, license and other fees	**0.8**	**0.9**	*-16%*
Total Net Operating Revenue (incl. Associates)	**78.4**	**63.5**	***23%***
Personnel expenses	**(37.3)**	**(29.6)**	*(26%)*
Occupancy expenses	**(3.4)**	**(2.9)**	*(16%)*
Advertising & marketing expenses	**(0.6)**	**(0.5)**	*(35%)*
Professional fees	**(1.8)**	**(1.7)**	*(7%)*
Travel & entertainment expenses	**(0.7)**	**(0.6)**	*(25%)*
IT & communications expenses	**(3.5)**	**(2.9)**	*(20%)*
Other expenses	**(2.8)**	**(2.6)**	*(7%)*
Total Net Operating Expenses	**(50.0)**	**(40.7)**	***(23%)***
Operating EBITDA	**28.4**	**22.8**	***25%***

1. Portfolio construction fees (related to MPS/DPU) were included in Portfolio administration fees in the 1H13 investor presentation.

1H14 results summary

$m	1H14	1H13	*∆1H13*
Net Operating Revenue[1]	**78.4**	63.5	***23%***
Net Operating Expenses[1]	**(50.0)**	(40.7)	***(23%)***
Operating EBITDA	**28.4**	**22.8**	***25%***
Underlying NPAT	**19.2**	**15.5**	***23%***
One-off items	**1.5**	(0.7)	***large%***
Acquisition costs	**(0.7)**	(1.5)	***55%***
Amortisation expense	**(3.1)**	(2.3)	***(33%)***
Impairment of investment	**-**	(0.9)	***100%***
Notional funding cost	**(0.5)**	(0.3)	***(53%)***
Income tax	**0.8**	0.9	***10%***
Reported NPAT	**17.2**	**10.6**	***62%***
Reported EPS (c)	**2.34**	1.46	***61%***
Underlying EPS (c)	**2.61**	2.13	***23%***

- 1H14 Operating EBITDA positively assisted by improving equity markets and acquisitions. Investment spend of $2.2m expensed during 1H14 to execute key strategic initiatives
- Underlying NPAT considered a meaningful indicator of the underlying performance and cash generating capability of the Group
- One-off items mainly relating to:
  - Changes in fair value of deferred consideration liability relating to revenue rights purchased[2]
  - Changes to market value of Group's passive investment in Steadfast Group Limited
  - Favourable legal settlement from Group enforcing its contractual provisions
- Acquisition costs relate to acquisitions executed and other acquisition activity
- Amortisation expense increased due to additional intangibles arising from recent acquisitions

1. Net Operating Revenue (including share of associates profit) and Expenses differs from statutory reporting - reconciliation provided in Appendix 4D.
2. Symetry Portfolio revenue rights acquired by the Group in 2010.

1H14 segment net operating revenue

Value chain components reasonably stable with accounting fees growth primarily through Lachlan Partners acquisition

$m	Professional Advice Model	Affiliate Adviser Model	B2B Adviser Services Model	1H14 Total	% of Net Operating Revenue
FUA – Financial Advice Fees	37.1	1.0	-	**38.1**	*49%*
FUAdmin – Portfolio Administration Fees	13.3	2.2	2.6	**18.1**	*23%*
MP – Portfolio Construction Fees	0.9	0.2	0.2	**1.3**	*2%*
FUM – Portfolio Management Fees	3.7	0.3	-	**4.0**	*5%*
Accounting Fees	6.2	-	-	**6.2**	*8%*
Insurance, Mortgage Broking Fees	8.6	0.3	-	**8.9**	*11%*
Stockbroking Fees	1.1	-	-	**1.1**	*1%*
Associates, License & Other Fees	0.3	0.1	0.4	**0.8**	*1%*
Net Operating Revenue	**71.2**	**4.0**	**3.2**	**78.4**	
% of Net Operating Revenue	*91%*	*5%*	*4%*		

1H14 cash flows & balance sheet

Strong cash flows from operations for future tuck-ins

	$m
FY13 Opening cash balance	**29.0**
Operating cash flows (incl. one-offs, excl. tax)	23.9
Investing activities (incl. acquisitions)	(5.6)
Financing activities (incl. drawdown, net of dividends paid)	(10.5)
Tax paid	(7.4)
1H14 Closing cash balance[1]	**29.4**

Balance Sheet,	$m
Cash[1]	29.4
Other current assets	21.8
Total Assets	**252.2**
Current borrowings	0.5
Other current liabilities	34.9
Non-current borrowings	22.2
Total Liabilities	**81.7**
Net Assets	**170.6**

- Cash position of $25.9m as at 31 December (excluding cash held on trust for clients)[1]
- Group has net cash balance sufficient to cover pending dividend of $10.3m
- 1H14 deferred consideration paid in cash $4.1m, $1.1m written back and not payable during 1H14
- 2H14 estimated deferred acquisition payments equal to approximately $1.3m, expected FY15 deferred acquisition payments approx $4.0m
- Strong operating cash flows to provide adequate cover for tuck-ins
- During 1H14 the Group negotiated to extend the term of its banking facilities for three years to November 2017

1. Cash held on trust for clients $3.5m

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