



Financial Highlights

Investor Presentation – FY2018 Results
Period Ended 30 June 2018



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Corporate Overview

Board of Directors



Garry Crole
Executive Chairman

Garry has been involved in the establishment and development of financial services firms for over 30 years. He was appointed to the Board in November 2016.

He founded Deakin Financial Planning (DKN) Ltd an ASX listed company that was later acquired by IOOF. He also served as a Non-Executive Director of Diversa Limited which has recently merged with OneVue Limited (ASX: OVH).

Garry also co-founded Interprac Financial Planning, a leading Sequoia owned AFS Licensee and is a Non-Executive Director of Glennon Capital Limited (ASX: GC1), a listed investment company.

He currently also serves on the Board of various subsidiary entities and committees of the Sequoia Financial Group Ltd.



Scott Beeton
Managing Director / CEO

Scott co-founded Sequoia Financial Group as well as various subsidiaries now owned by the group. Prior to Sequoia he has worked in various positions across the finance industry since 1997.

He joined the Sequoia Board as Managing Director following the successful merger of Sequoia and MDS Financial Group Ltd in January 2015.

He currently also serves on the Board of various subsidiary entities and committees of the Sequoia Financial Group Ltd.



John Larsen
Non Executive Director

John has in excess of over 30 years' experience in financial services, including senior management positions and directorships across various businesses licensed to provide financial services including funds management, advice and stock broking.

John is also a non executive director of Glennon Small Companies Limited, an Australian Small Caps Funds Manager and individually managed accounts.

His previous positions include the Chairman of Odyssey Funds Management, Group Investment Manager at ING (then Mercantile Mutual Group), Head of Equities for Deutsche Bank in Australia, Director of County NatWest Securities (now part of Citigroup), was in charge of institutional sales and Director of Equity Capital Markets, Hartley Poynton Corporate division. He currently also serves on various committees of the Sequoia Financial Group Ltd.



Business Overview

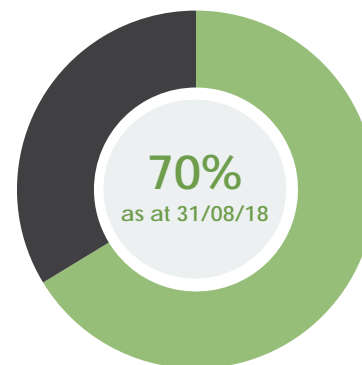
Corporate Overview

Capital structure

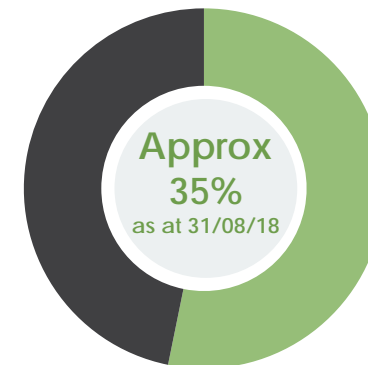
SEQ Capital Structure (as at 31 August 2018)

Shares on issue (includes escrow shares)	117,957,040
Market cap at \$0.34	\$40,105,394
Cash & cash equivalents * (as at 30 June 18)	\$19,031,987
52 week high	\$0.42
52 week low	\$0.26

* excluding cash bonds & bank guarantees totaling an additional \$2.07 mill and investments recognised in the balance sheet totaling a further \$3.44 mill



Top 20
Shareholders



Staff & Associate
Shareholders

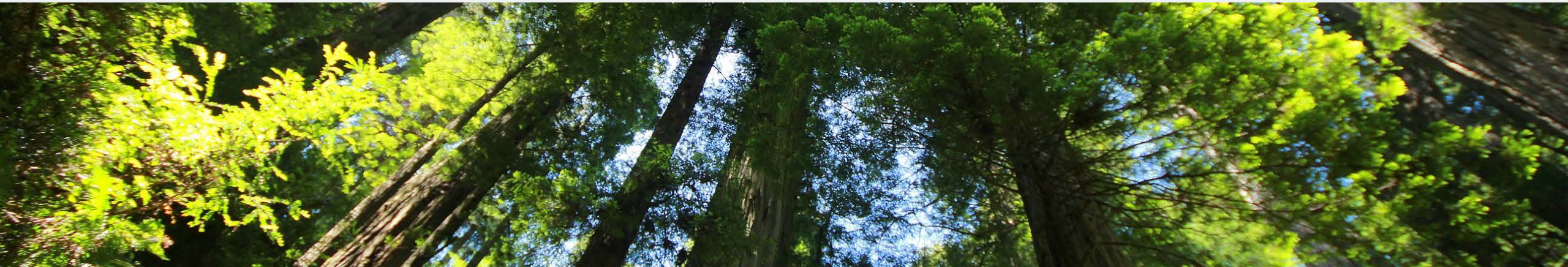


Corporate Overview

About



Sequoia Financial Group Limited (ASX:SEQ) is an integrated financial services company providing financial products and services to retail and wholesale clients and those of third party professional service firms.



Corporate Overview

Structure & Brands

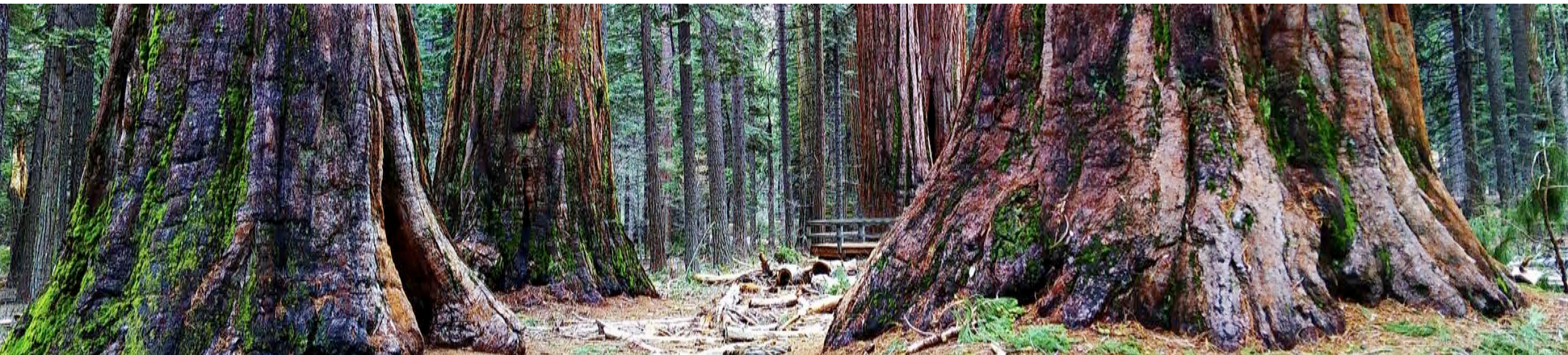




Financials Results FY2018

Results Highlights

Revenue	EBITDA	NPAT	EPS
\$75,674,127 ▲ 115.7%	\$4,332,887 ▲ 191%	\$2,369,718 ▲ 227%	2.8 cents ▲ 92%
Net Deferred Revenue	Cash & cash equivalents	Operating Cash Flow	Equity Per Share
\$6,475,376 ▲ 92%	\$19,031,987 ▲ 208%	\$8,871,383 ▲ 52%	26.9 cents ▲ 28%



Financials FY 2018

Consolidated statement of profit or loss and other comprehensive income

Key Financials	FY18	FY17	Change	Change %
Revenue	75,674,127.00	35,075,151.00	40,598,976.00	115.75%
Operating Expenses	(71,341,240.00)	(33,587,724.00)	(37,753,516.00)	-112.40%
EBITDA	4,332,887.00	1,487,427.00	2,845,460.00	191.30%
EBITDA Margin	5.73%	4.24%	1.49%	35.14%
EBIT	3,858,777.00	1,252,306.00	2,606,471.00	208.13%
Normalised EBITDA *	\$4,700,872	N/A	N/A	N/A
Interest Expense	(499,717.00)	(225,193.00)	(274,524.00)	-121.91%
Tax	(1,088,453.00)	(310,849.00)	(777,604.00)	-250.15%
NPAT	2,369,718.00	725,573.00	1,644,145.00	226.60%
NPAT Margin %	3.13%	2.07%	1.06%	51.21%

* Excluding 1 off acquisition cost, 1 off legal fees & restructure costs

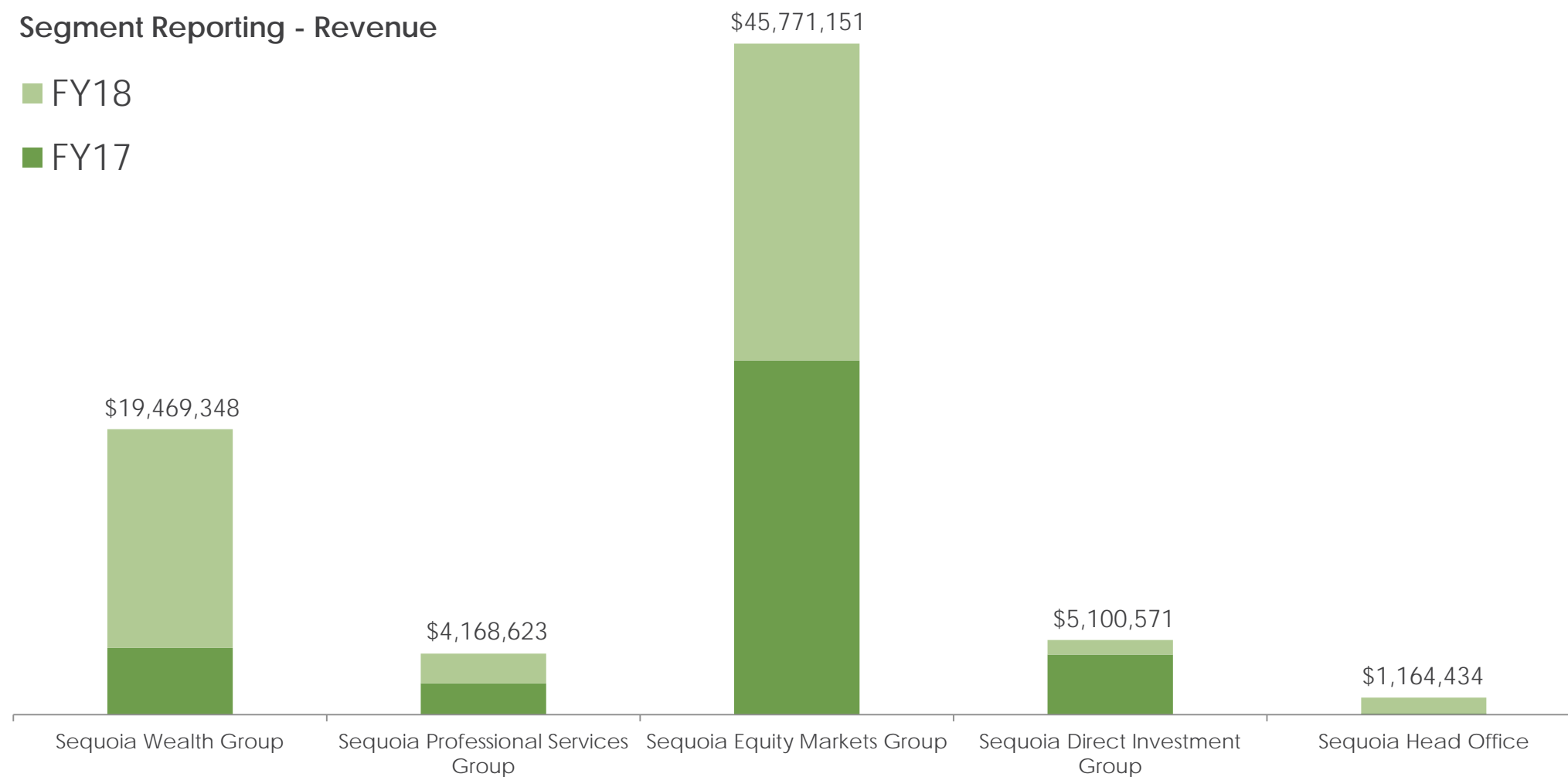
Financials

Consolidated statement of financial position

Segment Reporting - Revenue

■ FY18

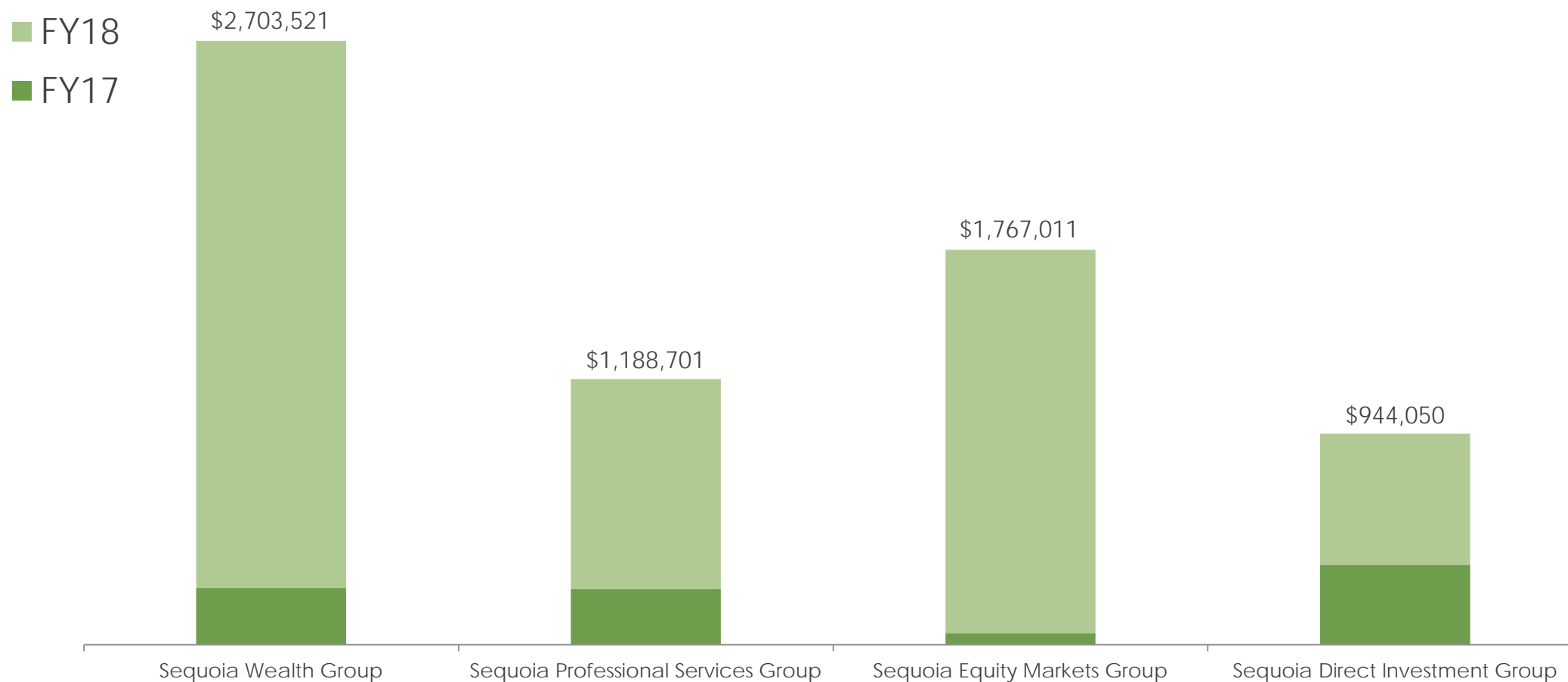
■ FY17



Financials

Consolidated statement of financial position

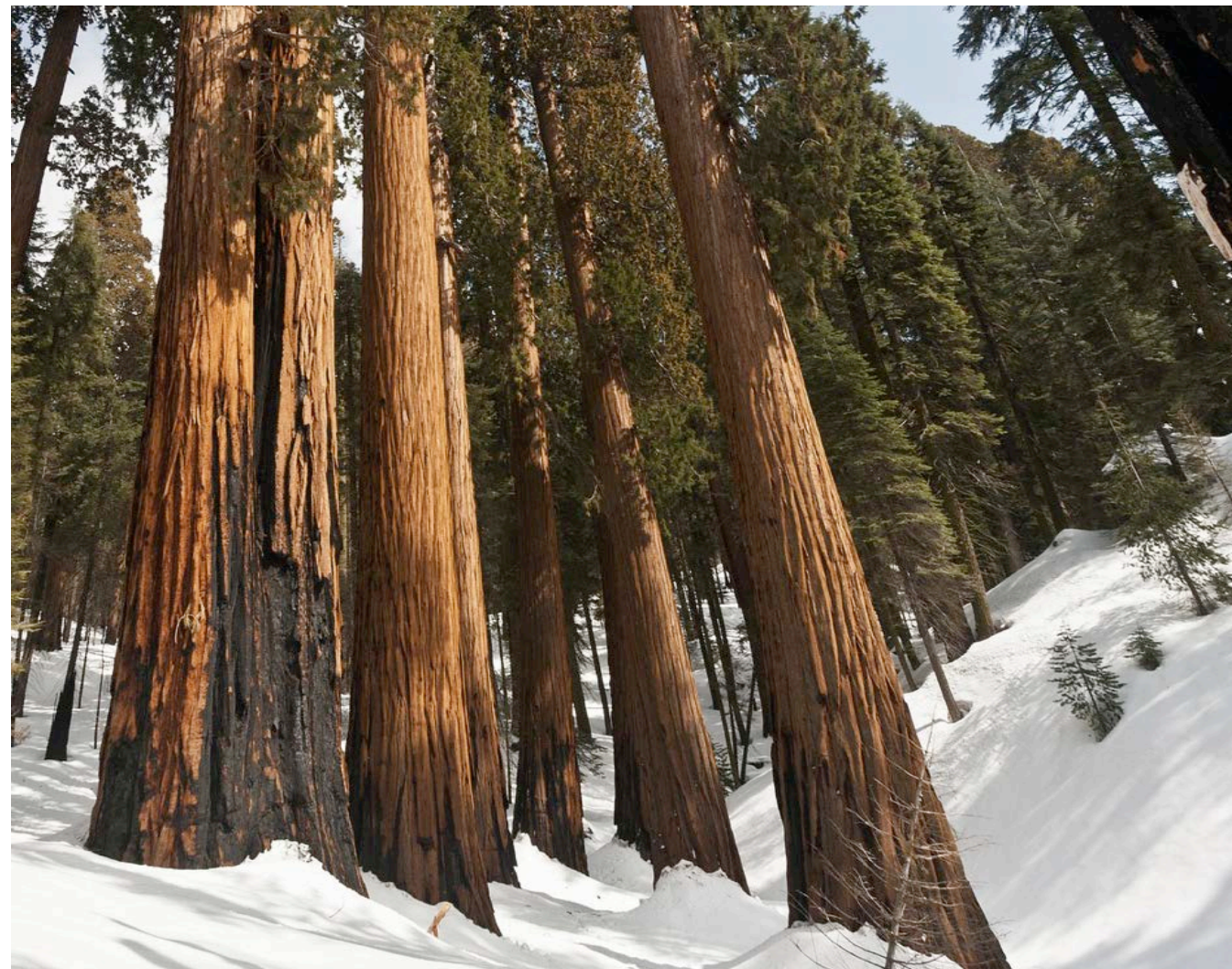
Segment Reporting - Net Profit Before Income Tax



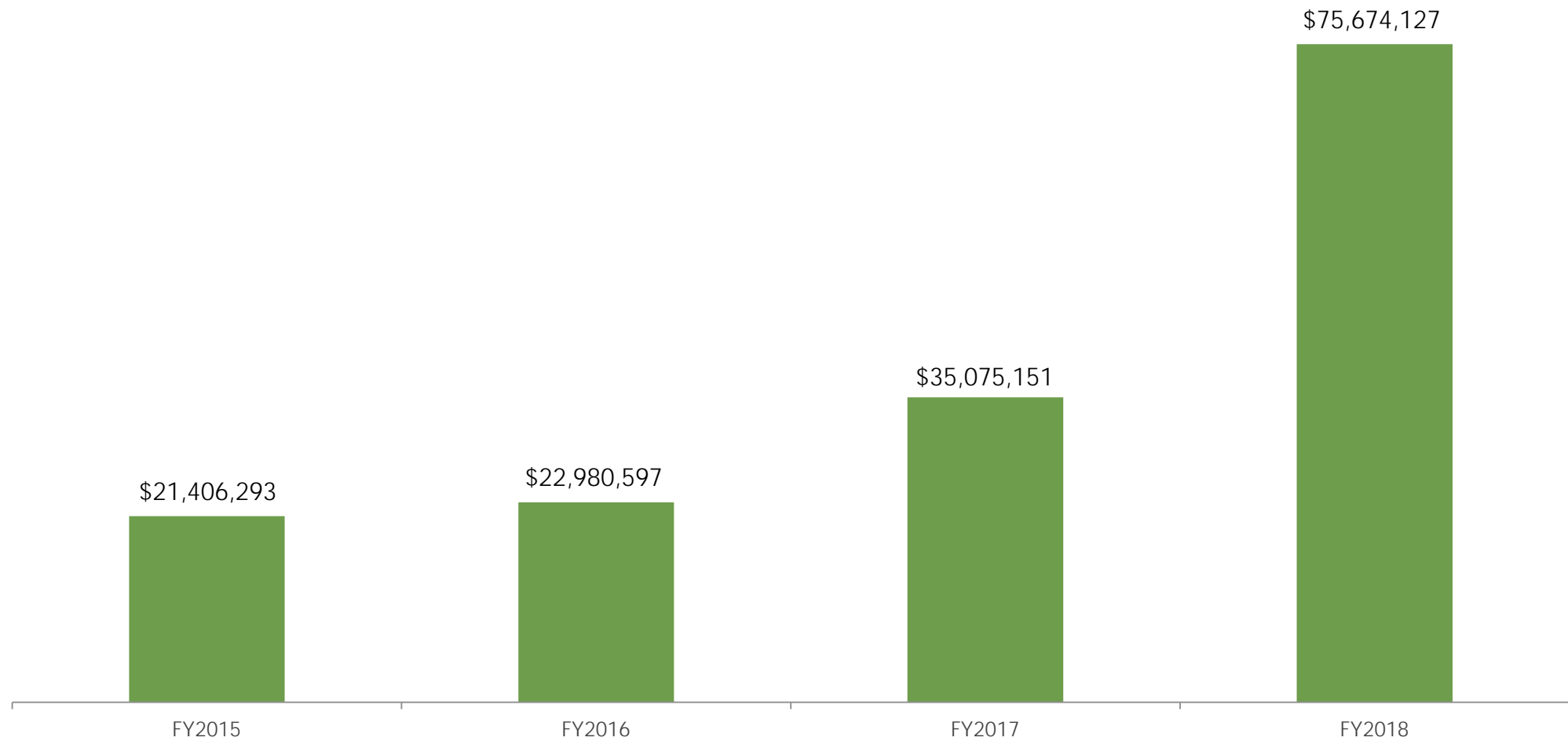
Financials

Consolidated statement of financial position

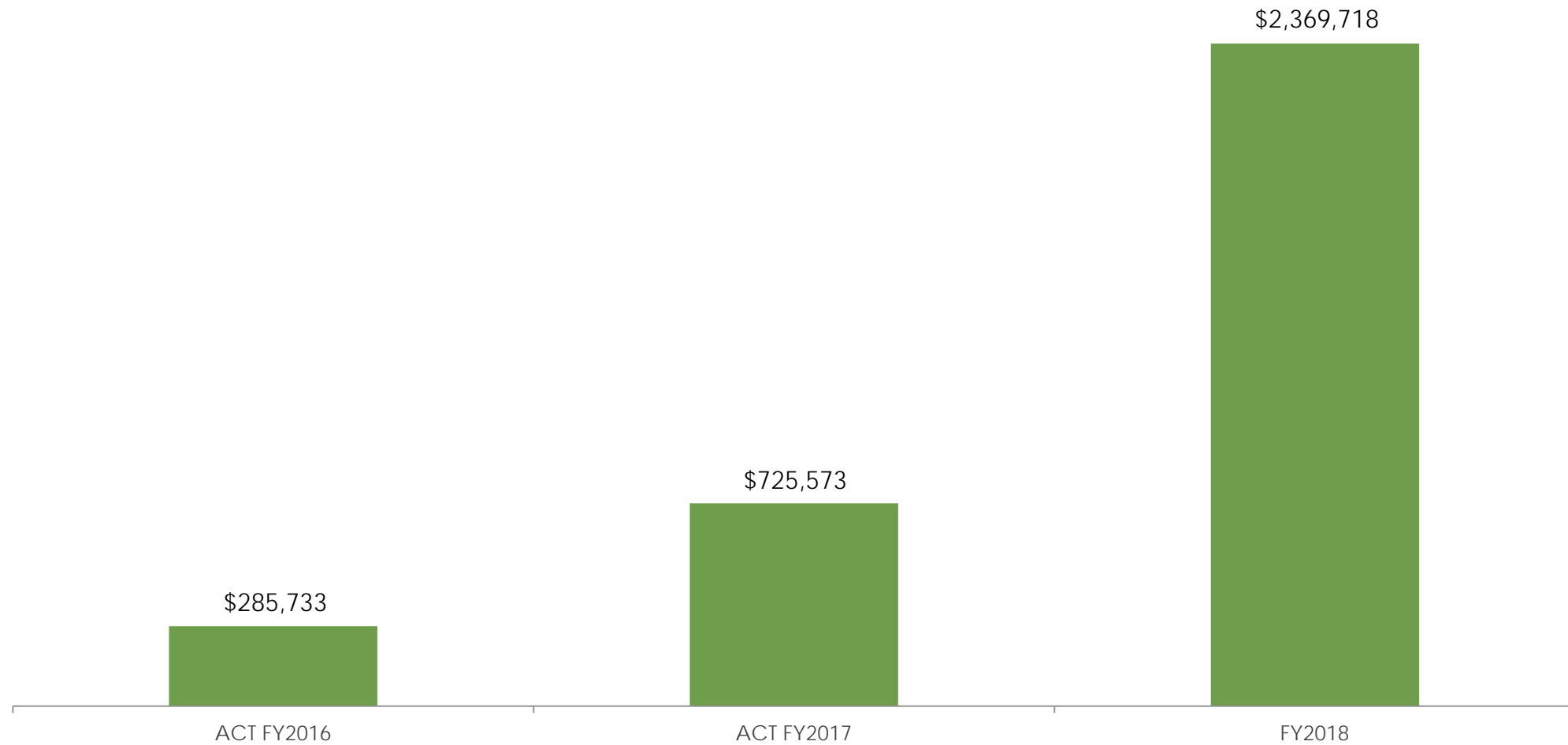
Cash and cash equivalents	19,031,987
Debt	(7,400,223)
Net Cash	11,631,764
Trade and other receivables	7,088,606
Goodwill and Intangibles	21,322,703
Derivative financial instruments	31,362,937
Other assets	35,736,032
Other payables	(33,075,825)
Trade and other payables	(13,573,154)
Derivative financial instruments	(31,362,937)
Other liabilities	(1,365,954)
Net Asset	27,764,172



Revenue



Net Profit After Tax





Future Outlook & Growth Drivers

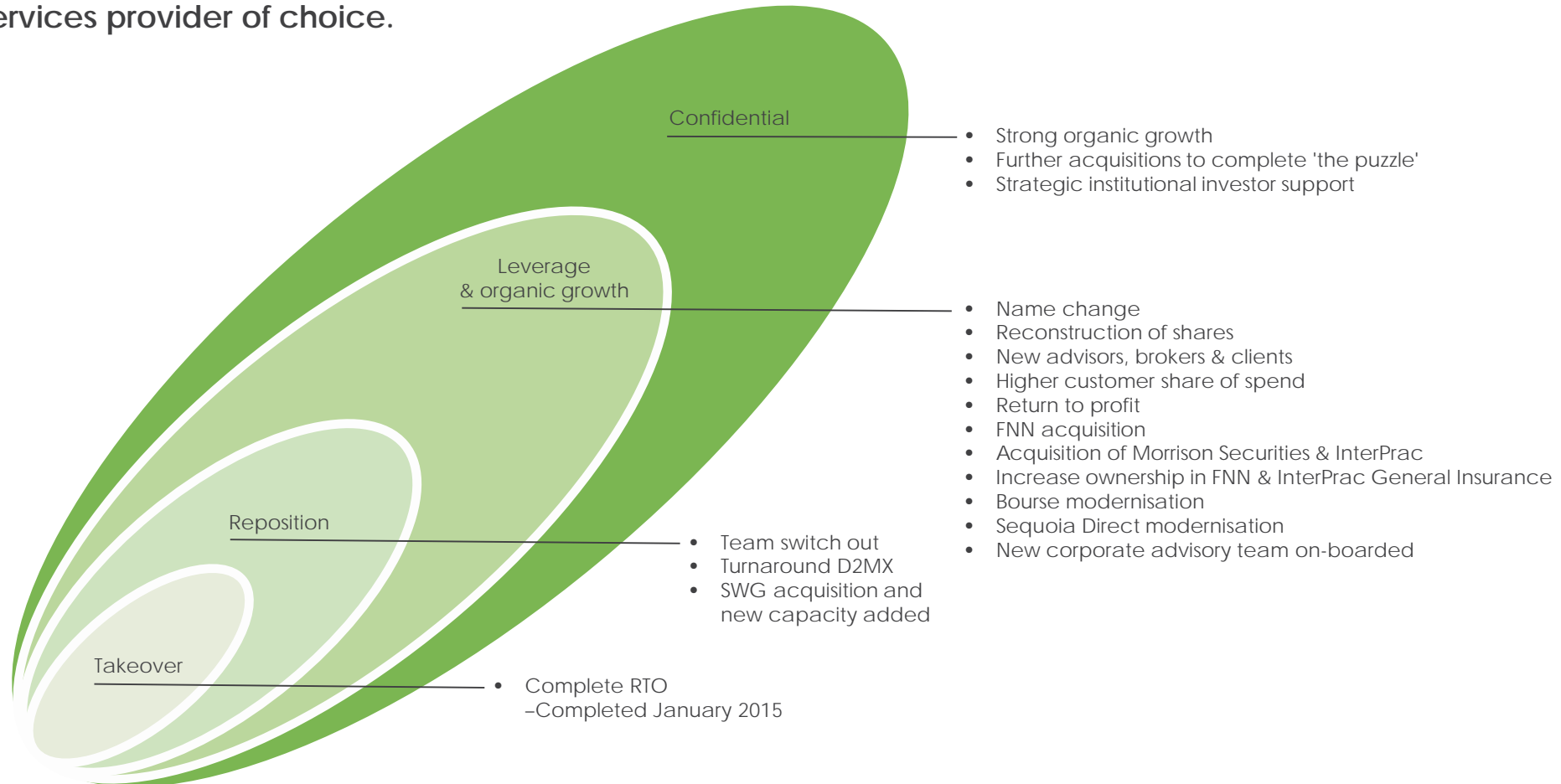
Company Overview



Horizontal Integrated Business



Our Journey – Phased Expansion

Our vision is to become the full-service financial services provider of choice.



-  Organic
-  Acquisition



The overall future growth strategy is designed to provide:

- Diversified and 'cycle-change-resistant' income streams;
- Selective horizontal & vertical integration enabling a number of differentiated value propositions for both B2C and B2B;
- 'shared services' scale economies;
- Greater distribution through cross-selling and channel (external) business development activities;
- Cost structure optimisation

Organic Growth Drivers – FY19

Sequoia Equity Markets Group

- Completed d2mx/Pershing client migration to Morrison Securities realising annual cost synergies in excess of \$500,000
- Wholesale broker pipeline remains strong
- New product releases continuing to attract strong investor and advisor demand

Sequoia Wealth Group

- Organic growth in adviser numbers in InterPrac AFSL – Expected to grow to over 300 in FY19.
- Strong Pipeline of new M&A and IPO corporate mandates secured & expected to complete across FY19
- New initiative to relaunch mid FY19 to grow Mortgage broking ACL



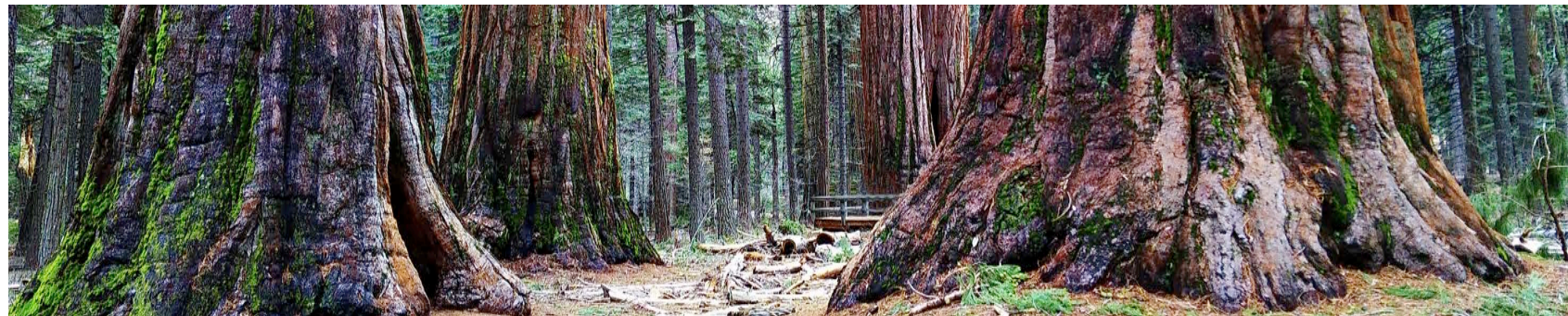
Organic Growth Drivers – FY19 Continue

Sequoia Professional Services Group

- Completion of integration of Sequoia Super, MOSF & SMSF Engine into 1 administration & taxation back office resulting in cost synergies of over \$200,000
- Re-sign 5 year extension with the National Tax & Accounts' Association for the management of NTAA Corporate (legal documents) and for ongoing provision of Professional Indemnity Scheme and General Insurance needs of members
- Rollout of White label legal document offering for SMSF administrators, Accountants, AFSs and large tax practices

Sequoia Direct Investment Group

- New marking initiatives to launch 2nd quarter FY19 to grow online Australian share trading clients and number of daily contract notes generated
- Promotion of newly released Bourse Analyser trading software at monthly investor events
- Increased focus and success in promotion of financial product and IPOs through growing media platform



Contact

Scott Beeton

Managing Director & CEO

scottbeeton@sequoia.com.au

Garry Crole

Executive Director

garrycrole@sequoia.com.au

Sydney Office:

Level 7, 7 Macquarie Place
Sydney, NSW 2000
(02) 8114 2222

Melbourne Office:

Level 8, 525 Flinders Street
Melbourne, VIC 3000
(03) 8548 3333

www.sequoia.com.au

