



# Cashwerkz.

## **INVESTOR RELATIONS PRESENTATION**

# **BUSINESS UPDATE**



# EXECUTIVES

## MICHAEL HACKETT. CHAIRMAN



Michael was the founding shareholder and Managing Director of Trustees Australia which listed on ASX in 1987. He has been an initiator and principal in numerous complex corporate acquisitions, restructures and new exchange listings as well as multi-million dollar real estate ventures with international partners. He

holds a Commerce Degree and is a former Fellow of the Institute of Chartered Accountants with considerable experience in managing and operating a diverse range of businesses and investment types. His first job and most valuable learning experience was as a trading-floor operator on the Sydney Stock Exchange in the Poseidon boom and aftermath.

## BROOK ADCOCK. DIRECTOR



Brook has already had several successful careers and brings with him a vast array of knowledge and experience. He graduated from The Australian Defence Force Academy in 1986, was a RAAF Pilot until 1996, a Qantas Pilot until 2008, founded Pandora Jewellery Australia in 2004, and his own successful Private Investment

Company in 2009. His leadership, knowledge of technology, forward thinking, and administrative skills have positioned him at the vanguard of the current technology wave in Australia.

## JOHN NANTES. DIRECTOR



John holds three bachelor's degrees in law, Commerce and Arts, as well as a Diploma of Financial Planning, and has over 20 years' experience in the financial services industry. He managed Australia's largest SMSF business at Crowe Horwath with 10,000+ accounts and has directed businesses with assets of over \$10 billion.

John is now the responsible manager and a board director for Cashwerkz, he is also an Executive Director of Trustees Australia Limited (TAU:ASX), Australia's leading fintech marketplace for cash and term deposit managed investment structures. Additional roles include Executive Chairman of Wisr (WZR:ASX) and CEO of Adcock Private Equity – a specialist investment house for fintech, healthtech, regtech and legaltech start-ups.

## HECTOR ORTIZ. CEO



Hector has worked across a number of industries, including the IT sector, financial services and business management, in six different countries. He has more than 30 years' experience with major financial corporations, including Thomson Reuters, Credit Suisse Asset Management and RIM Securities.

## NATHAN LEMAN. DIRECTOR



Nathan has been a valuable director of Trustees Australia since 2010. He is a qualified project manager and registered commercial builder with hands-on experience in diverse roles in managing operating businesses, as well as development, construction and technology acquisition and implementation projects. Prior to the Cashwerkz merger, he

was responsible for the design and management of all IT functions for the Trustees Australia Group, including those relating to financial services technology platforms. As a director of Trustees Australia, Nathan has been closely involved in numerous acquisitions and reconstructions as implementor and trouble-shooter.

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# GROWING OPPORTUNITY

- Solid Growth in Core Products
- Large and increasingly addressable market
- Market Structure Changes Regulatory Reform Creating New Opportunities
- Superior digital platform
- Expanding solution suite for all investors



**COMPELLING  
VALUE  
PROPOSITION**

## CASHWERKZ CURRENTLY SUPPLIES \$2B TO THE BANKS TO SUPPORT CAPITAL FUNDING REQUIREMENTS.

Over \$1b in Active Funds support the capital requirements for banks:

ADI's	Percentage %
(A1+ / AA-)	21.7%
(A2 / BBB)	13.2%
(A2 / A-)	10.0%
(P2 / BAA2)	7.4%
(Not Rated)	6.1%

Table represents top 5 banks and the percentage of funds held.

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# INNOVATIVE SECURITY



# LEADER IN INNOVATION



## IDENTIFICATION VERIFICATION AND MANAGEMENT. AN AUSTRALIAN FIRST

### 3 CLICKS TO INVEST

- Invest in just three clicks
- Leaders in customer ID verification and management
- Know-your-customer and anti-money laundering processes embedded in platform
- Costly to replicate and integrate for competitors

1

2

3

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# CASHWERKZ IS RESONATING



**3,922%**  
GROWTH IN  
FUNDS INVESTED  
TO \$1.81 BILLION\*

**80%**  
CUSTOMER  
RETURN  
RATE

**291**  
AVERAGE NUMBER  
OF DAYS ON  
PLATFORM  
(WHOLESALE AND  
WEALTH PARTNERS)

**41** BANK  
PARTNERS  
AND GROWING

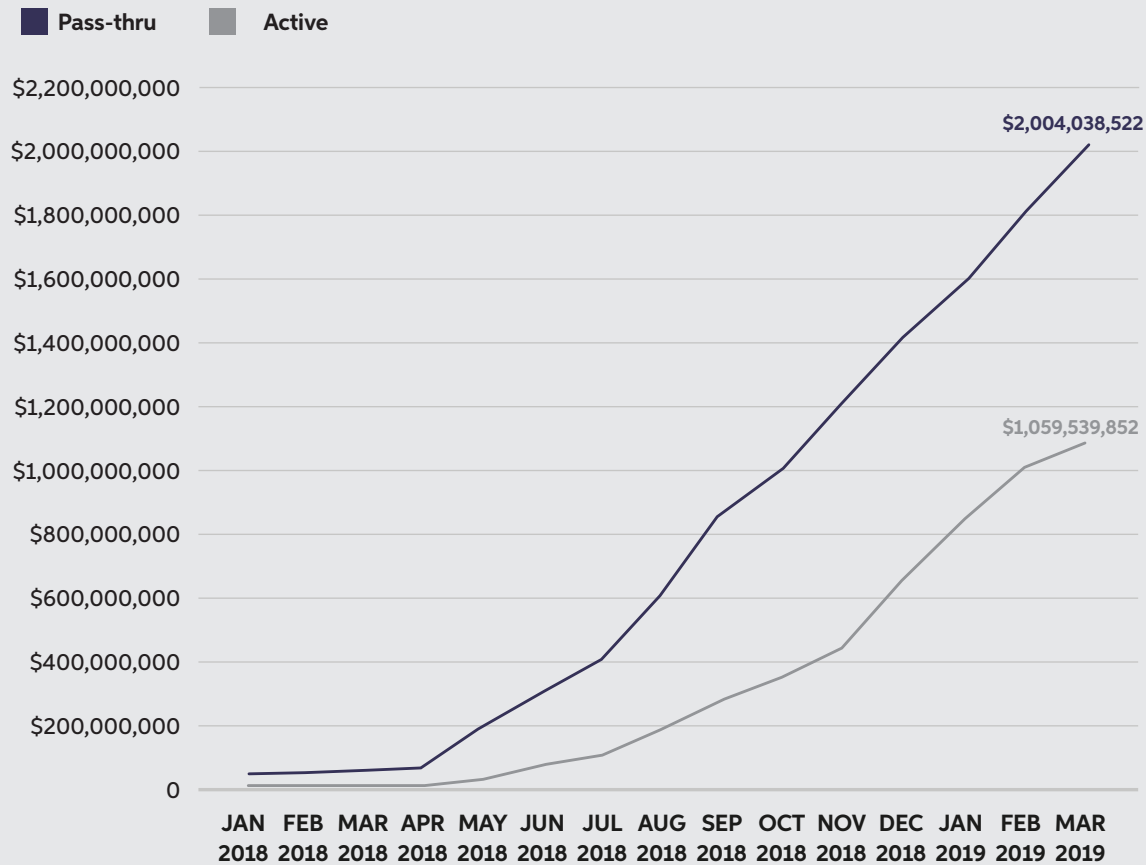
**\$2.2T** CASH  
MARKET

\* Between 31 December 2018 and 28 February 2019

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# CASHWERKZ IS RESONATING

## Cashwerkz. Active and pass thru funds on platform



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# INVESTORS ARE AT THE CORE OF EVERYTHING WE DO



- Easy access to term deposits for financial institutions and custodians
- Innovative technology that's constantly evolving
- Customer funds never held by Cashwerkz
- Cashwerkz partners with the financial services sector
- Fee-free service for investors, ADI pays fee to Cashwerkz
- Bank-grade security and data encryption
- Cashwerkz supports customised ADI offerings

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# WE GET THE MARKET



## WE KNOW INVESTORS.

- Broad, digital offerings
- Competitive interest rates
- No fees for investors, ADIs pay fee to Cashwerkz
- Invest and transact in minutes
- 24/7 access to term deposits and cash
- Potential to maximise returns

## WE KNOW ADVISERS.

- Independent
- Easy and transparent process
- Gives clients choice
- Integrates with adviser software

## WE KNOW CUSTODIANS AND THE MIDDLE MARKET.

- RIM Securities 15 year track record
- Efficient workflow
- Real-time reporting
- Easy to manage maturing instruments
- Secure instructions
- Streamlined KYC/AML

## WE KNOW BANKS.

- We understand every part of the market
- More efficient bank funding

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# OUR CONTRIBUTION TO INVESTING

**TRANSPARENCY.** VIEW ALL YOUR INVESTMENTS IN ONE PLACE

**CHOICE.** HUGE RANGE OF INVESTMENT OPTIONS

**TRUST.** MARKET-LEADING SECURITY SYSTEMS

*Our partnership with Cashwerkz helps us deliver on our goal of being transparent, upfront and honest with consumers. Cashwerkz is an ideal partner for us for online investment facilities. Its platform is highly transparent, and it is very clear to end investors they are accessing highly-competitive offerings.*

Stephen Weston, Co-CEO, Volt Bank

*Cashwerkz provides more transparent cash investing options for clients and ensures we are accessing the most competitive market rates possible. This has not only made a positive impact on our client's returns, it has streamlined our reporting and administration*

Todd Martin, Financial Adviser,  
MartinCo Financial Services

*We are excited to work with Cashwerkz, to expand and innovate our term deposit distribution to reach more investors, and we are particularly excited about extending our reach to the direct, advised, middle market and institutional segments.*

Paul Thomas, CEO, Gateway

*We are very conscious of the need to continuously innovate throughout our organisation to counteract the increased levels of administration and myriad challenges advisers are currently facing and Cashwerkz will be a big help in creating these efficiencies for our advice network.*

Tony Beaven, General Manager,  
Elders Financial Planning

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# PARTNERS

Adelaide Bank

AMP Bank Ltd

ANZ

Arab Bank Australia Limited

Australian Central Credit Union Ltd  
(trading as People's Choice Credit Union)

Australian Military Bank Ltd

Auswide Bank Ltd

B&E Ltd (trading as Bank of us)

Bank Australia Limited

Bank of Queensland Specialist

Bank of Sydney Ltd

Bendigo and Adelaide Bank Limited

Big Sky Building Society Limited

Community CPS Australia Limited  
(trading as Beyond Bank Australia)

Community First Credit Union Limited

Community Mutual Ltd  
(trading as Regional Australia Bank)

Credit Union SA Ltd

G&C Mutual Bank Limited

Gateway Bank Ltd

Goldfields Money Limited

Goulburn Murray Credit Union  
Co-operative Limited

Heritage Bank Limited

Holiday Coast Credit Union Ltd

ING Bank (Australia) Limited  
(trading as ING) – WS

Macquarie Bank Limited

Maitland Mutual Building  
Society Limited

Members Equity Bank Limited (ME Bank)

NAB

Police & Nurses Limited  
(trading as P&N Bank)

Police Bank Ltd

Police Credit Union Limited

Police Financial Services Limited  
(trading as BankVic)

QPCU Limited (trading as QBANK)

Qudos Mutual Ltd  
(trading as Qudos Bank)

Queensland Country Credit  
Union Limited

Rural Bank Limited (a subsidiary of Bendigo  
and Adelaide Bank Limited)

The Capricornian Ltd

Victoria Teachers Limited  
(trading as Bank First)

Volt Bank

Warwick Credit Union Ltd

Industrial and Commercial  
Bank of China Limited

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# BENEFITS TO INVESTORS



## REGISTERING, READY TO INVEST

- Offers transparent view of investments
- Gives retail investors and advisers choice
- Supports advisers, fund managers, custodians and trustees to operate in clients' best interests
- Austrack compliant and unique way of identifying investors with KYC and AML
- Improves financial system integrity



## MAJORITY OF \$5M+ TRANSACTIONS RECEIVE A NEGOTIATED RATE

- Rates constantly changing to reflect the market
- New banks regularly join the platform
- Helps drive competition



## MANY INVESTORS READY TO INVEST AND TRANSACTION SEVEN DAYS AFTER REGISTERING

- Competitive market interest rates published in real time
- Easy way to manage cash investments
- Client funds held separately to platform
- Exciting new product pipeline

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# BUILDING A GREAT CULTURE

## DEVELOPING A GREAT CULTURE FOR SUSTAINED GROWTH.



DEVELOPING  
AND GROWING  
OUR PEOPLE



IMPROVING THE  
WORKPLACE  
ENVIRONMENT



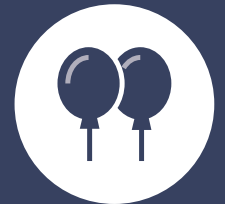
HEALTH AND  
WELLBEING  
ACTIVITIES



DIVERSITY AND  
INCLUSION  
INITIATIVES



GIVING BACK  
TO OUR  
COMMUNITY



CELEBRATING  
MILESTONES  
AND EVENTS

## CASHWERKZ SUPPORTS SUSTAINED GROWTH.

- We develop team members' careers
- We provide a supportive, functional workplace
- We focus on health and wellbeing
- We offer a diverse, inclusive culture
- We're committed to giving back
- We celebrate achievements

**50%**  
EMPLOYEE  
GROWTH FROM  
18 TO 27 STAFF

**25%**  
INCREASE IN  
FEMALE STAFF  
MEMBERS

**100%**  
INCREASE IN  
OFFERINGS  
ON PLATFORM

**45%**  
OF STAFF MEMBERS  
FROM OVERSEAS  
BACKGROUNDS

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# INNOVATION AND BUSINESS ROADMAP

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**CASHWERKZ TAILOR  
MADE FOR THE CLOUD**



**PLATFORM UPDATED TO SUPPORT  
DAILY RATE PUBLISHING, DYNAMIC  
PRICING AND ENHANCED  
REPORTING**



**ENHANCEMENTS  
INCLUDING SECURE  
ORDER HANDLING**



**EXPANDED SUITE OF PRODUCTS  
AIMED AT ALL SEGMENTS  
TO BE DEVELOPED**



**OPEN BANKING  
CONSIDERATIONS**

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# GLOBAL ASPIRATIONS

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# FINANCIAL UPDATE



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## STRONG RESULTS

- 3,922% growth in funds invested to \$1.81 billion\* from \$45 million\*\*
- 157% increase in ADI partners to 41 partners\*\*
- 67% rise in deposits that are yet to mature to \$1.1 billion from \$659 million\*
- 26% lift in deposit revenue to \$601,000 from \$476,000

## TRANSFORMING THE WAY WE INVEST IN CASH

- Exciting new product opportunity for direct retail investors and SMSFs
- Responding to demand from advisers, fund managers and custodians for a new platform
- Increasing the choice, streamlining and offering transparency

## SUPERIOR TECHNOLOGY

- Exceeds anti-money laundering and know-your-customer compliance obligations
- State-of-the art REST API's and integration with third parties
- 24/7 availability
- Opportunity to collaborate with partners to extend our offering

## FUTURE GROWTH POTENTIAL

- New partnerships
- New products
- New markets
- Global aspirations

\* As at February 2019  
\*\* As at December 2018

# H1FY18 HIGHLIGHTS



## SYNERGY.

WITH RIM SECURITIES COMPLETED

- **New leadership team** in place and working well
- **Customer integration** in progress
- **Platform synergies** progressing

FINANCIAL

## PERFORMANCE.

- **26% increase** in deposit revenue
- **\$1.1 Billion** in active funds on the Cashwerkz platform
- Expanded operational capabilities with key senior hires across sales, marketing and product development

STRONG

## GROWTH.

MOMENTUM CONTINUES

- **Soft launch of At Call product commenced earlier this year** and we have plans to continue targeted marketing communications to existing clients.

STRONG

## BUSINESS.

CASE

- Strong **cash and working capital** position
- **Decreased borrowings**

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# H1FY18 FINANCIAL ACCOUNTS



## IMPORTANT INFORMATION.

- The H1FY18 financial period reflects the 6 month performance of the Trustees Australia group with a focus on growing the Cashwerkz platform.
- The H1FY17 financial performance comparative only includes the performance of Cashwerkz from its acquisition date 17 August 2017.
- Non-statutory metrics and commentary has been provided to give financial context to the current period results. This information has not been reviewed by the auditor as part of the group's half-year review.

**Trustees Australia**   
Limited



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# STATUTORY RESULTS ANALYSIS

	Trustee Australia - Consolidated	
	H1FY18	H1FY17
	\$'000	\$'000
<b>CONTINUING OPERATIONS</b>		
Financial services income	639	620
Other income	-	3,003
<b>TOTAL REVENUE</b>	<b>639</b>	<b>3,623</b>
<b>EXPENSES</b>		
Business operating costs	(639)	(378)
Depreciation and amortisation	(628)	(530)
Employment expenses	(2,569)	(1,153)
Finance costs	(214)	(42)
Property operating expenses	(130)	(116)
Other expenses	(529)	(452)
<b>TOTAL EXPENSES</b>	<b>(4,709)</b>	<b>(2,671)</b>
<b>PROFIT/ (LOSS) FROM CONTINUING OPERATIONS</b>	<b>(4,070)</b>	<b>952</b>
<b>DISCONTINUED OPERATIONS</b>		
Profit from discontinued operations	-	526
<b>PROFIT/ (LOSS) FOR THE HALF-YEAR</b>	<b>(4,070)</b>	<b>1,478</b>

## COMMENTS.

- Financial services income is driven by **increased deposit revenue**
- **Other income** reflects the gain on acquisition of Cashwerkz and the write-back of prior period impairment expenses
- Employment expenses includes **\$1.1M in share-based payment costs (non-cash)** for employees and kmp
- Other expenses includes **\$71k in one-off expensed capital raise costs**
- **Profit from discontinued operations** relates to the Jimmy Crow business demerged on the acquisition of Cashwerkz

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# H1FY18 NORMALISED

	Trustee Australia - Consolidated	
	H1FY18	H1FY17
	\$'000	\$'000
<b>REVENUE FROM ORDINARY ACTIVITIES</b>		
Revenue – deposits	601	476
<b>EXPENSES FROM ORDINARY ACTIVITIES</b>		
Business operating costs	(639)	(378)
Employment expenses	(1,458)	(1,153)
Property operating expenses	(130)	(116)
Other expenses	(458)	(452)
<b>TOTAL EXPENSES</b>	<b>(2,685)</b>	<b>(2,099)</b>
<b>EBITDA (EXCL SIGNIFICANT ITEMS)</b>	<b>(2,084)</b>	<b>(1,623)</b>
<b>SIGNIFICANT ITEMS</b>		
Revenue – responsible entity	19	140
Other income	-	3,003
Profit from discontinued operations	-	526
One-off costs	(71)	-
Share-based payments (non-cash)	(1,111)	-
<b>EBITDA</b>	<b>(3,247)</b>	<b>2,046</b>
Depreciation and amortisation (non-cash)	(628)	(530)
Interest received	19	4
Finance costs	(214)	(42)
<b>PROFIT/ (LOSS) FOR THE HALF-YEAR</b>	<b>(4,070)</b>	<b>1,478</b>

## COMMENTS.

- 26% increase in **deposits revenue**
- **Increased operating costs** reflects investment in highly experienced personnel and marketing programs to escalate the promotion and growth of the group
- Trustees Australia's role as **responsible entity** for managed investment schemes is operating in a minimal capacity due to realignment of business strategies

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# BALANCE SHEET

## Trustee Australia - Consolidated

	31 December 2018	30 June 2018	% Change
	\$'000	\$'000	
<b>Assets</b>			
<b>Current Assets</b>			
Cash and cash equivalents	7,853	402	1855%
Trade and other receivables	387	218	77%
Other current assets	379	263	44%
<b>Total Current Assets</b>	<b>8,619</b>	<b>883</b>	<b>876%</b>
<b>Non-Current Assets</b>			
Intangibles	9,540	10,159	-6%
Property, plant & equipment	209	207	1%
<b>Total Non-Current Assets</b>	<b>9,749</b>	<b>10,366</b>	<b>-6%</b>
<b>Total Assets</b>	<b>18,368</b>	<b>11,249</b>	<b>63%</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and other payables	331	353	-6%
Borrowings	25	4,003	-99%
Provisions	218	189	15%
<b>Total Current Liabilities</b>	<b>574</b>	<b>4,545</b>	<b>-87%</b>
<b>Non-Current Liabilities</b>			
Provisions	18	12	54%
<b>Total Non-Current Liabilities</b>	<b>18</b>	<b>12</b>	<b>54%</b>
<b>Total Liabilities</b>	<b>592</b>	<b>4,557</b>	<b>-87%</b>
<b>Net Assets</b>	<b>17,776</b>	<b>6,692</b>	<b>166%</b>
Issued capital	26,082	12,158	115%
Reserves	1,229	-	100%
Retained earnings	(9,535)	(5,466)	74%
<b>Total Equity</b>	<b>17,776</b>	<b>6,692</b>	<b>166%</b>

## COMMENTS.

- **Increase in cash and cash equivalents** following successful capital raise
- **Decrease in borrowings** reflects the conversion of convertible redeemable preference shares (CRPS)
- The group is in a **strong position** to expand and grow its current operations

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# CASH FLOW

	Trustee Australia - Consolidated	
	H1FY18	H1FY17
	\$'000	\$'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from customers	452	1,515
Payments to suppliers and employees	(2,859)	(2,453)
Interest received	19	4
Finance costs	(1)	(9)
<b>NET OPERATING CASH FLOWS</b>	<b>(2,389)</b>	<b>(943)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Payment for property, plant & equipment	(9)	(227)
Payment for intangible assets	(2)	(57)
Cash on demerger of Jimmy Crow	-	(275)
Cash on acquisition of Cashwerkz	-	6
<b>NET INVESTING ACTIVITIES</b>	<b>(11)</b>	<b>(553)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from issue of shares	9,272	650
Proceeds from issue of CRPS	555	2,423
Loans from related party	-	(1,067)
Proceeds from borrowings	85	367
Repayment of borrowings	(61)	(200)
<b>NET FINANCING ACTIVITIES</b>	<b>9,851</b>	<b>2,173</b>
<b>NET INCREASE IN CASH HELD</b>	<b>7,451</b>	<b>677</b>
Cash at the beginning of the period	402	603
<b>CASH AT THE END OF THE FINANCIAL PERIOD</b>	<b>7,853</b>	<b>1,280</b>

## COMMENTS.

- Net proceeds of **\$9.2 Million** from **successful capital raise**
- Directors provided initial funding for the group through **the issue of convertible redeemable preference shares (CRPS)**. The CRPS were converted to ordinary shares on 12 December 2018.

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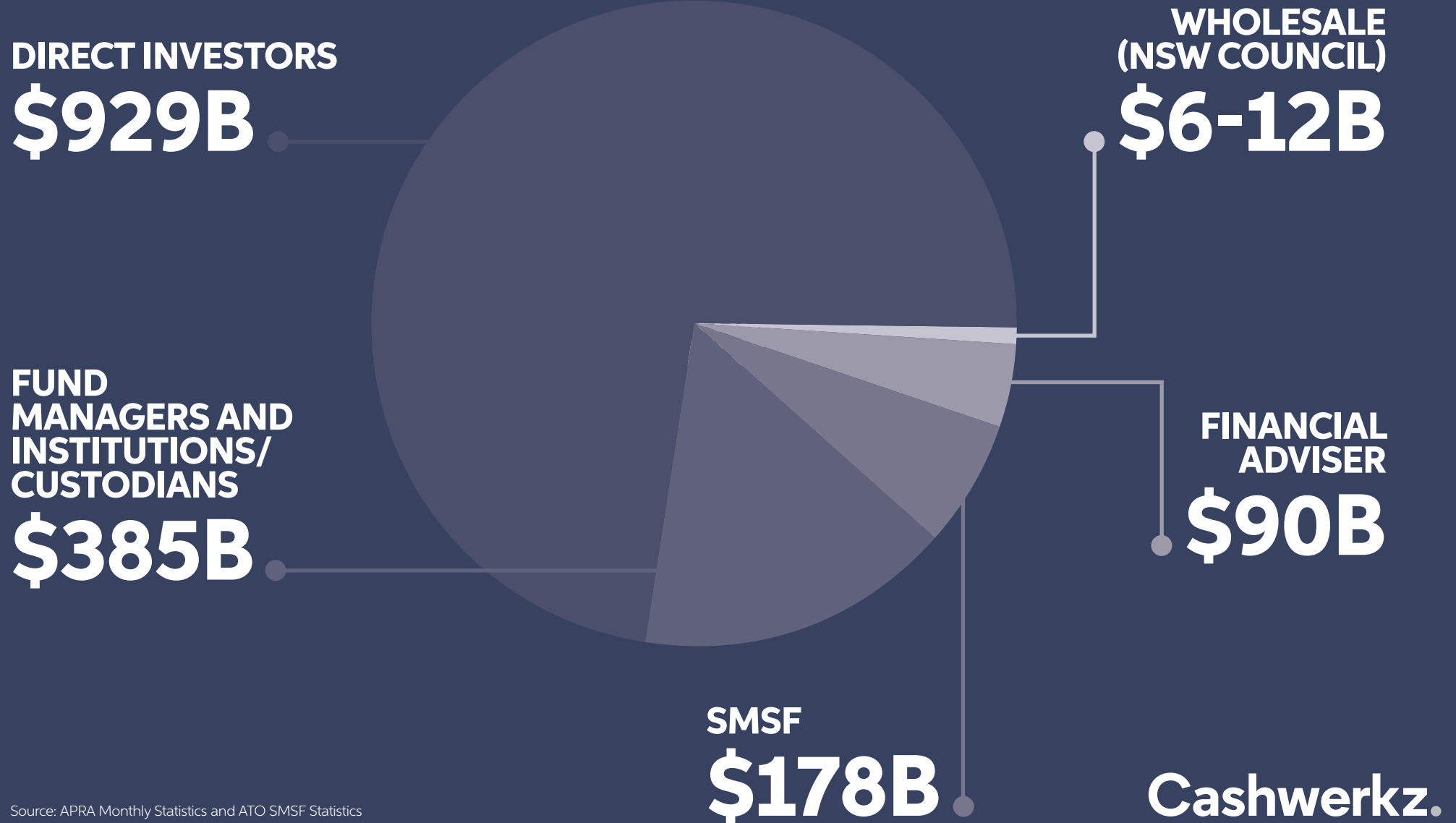


# BANK FUNDING: GROWTH POTENTIAL

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# CASHWERKZ SEGMENT OPPORTUNITY






Source: APRA Monthly Statistics and ATO SMSF Statistics

# TRUSTEES AUSTRALIA: OUR CUSTOMER MILESTONES




## PRE DECEMBER 2017 ►

-  \$45 million on the platform
-  7 ADIs
-  Focused on Consumers and Advisers

## PRE ROYAL COMMISSION 2018 ►

-  Increased Efficiency
-  Reduce Overhead Costs
-  Embrace Fintech Partners

## POST ROYAL COMMISSION FINDINGS 2019

-  Improved Compliance
-  Provide more transparency and choice
-  Streamline processes and improve financial well being for customers.

# INDEPENDENT TRUSTEES OPPORTUNITY

## AUSTRALIAN SUPERANNUATION MARKET \$2.5TRILLION

Annual growth of the Australian investment market FUM is 8.6% the highest its been in the last 8 years, which continues to be underpinned by legislative growth in compulsory superannuation and the growth of SMSFs.

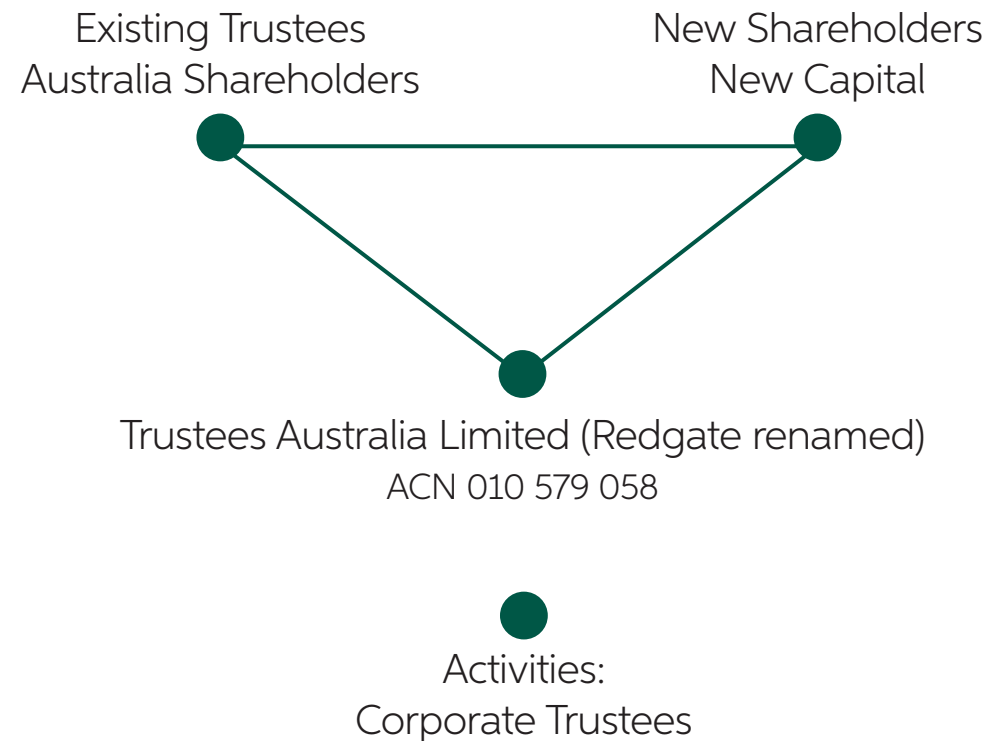
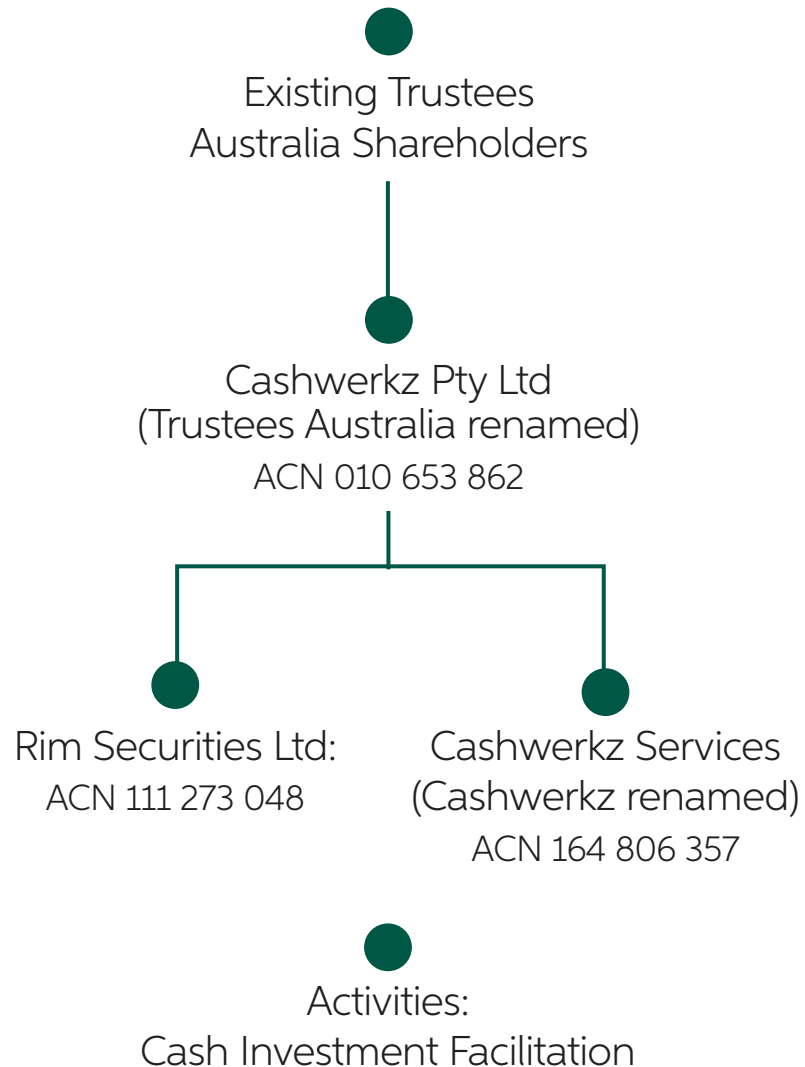
Exclusive Trustee Licence	Growth Strategy	De-Merger & Re-listing Strategy	Future Opportunities for Trustees Australia	
30 years of deep insights and industry knowledge	Review of market and acquire RE, Corporate Trustee and Registered Superannuation entities	Trustees Australia independent entity	Acquisition of RSE as independent trustee	<b>COMPELLING VALUE PROPOSITION</b>
Ongoing transformation of superannuation sector	Trustees Australia independent entity			

# TRUSTEES AUSTRALIA ORGANISATIONAL CHART

## CURRENT



# TRUSTEES AUSTRALIA ORGANISATIONAL CHART IN THE EVENT OF A DEMERGER



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### **Investment Risk**

An investment in Trustees Australia Limited ('TAU' or 'The Group'), is subject to known and unknown risks both specific to TAU and of a general nature, some of which are beyond the control of the Group including possible loss or reduction in capital invested. Such risks may either individually or in combination adversely affect the future operating and financial performance of TAU, its investment return and value of its securities.

There can be no guarantee and the Directors and management give no assurances, (notwithstanding that they will use their conscientious best endeavours), that TAU will achieve its stated objectives or that any forward looking statement or forecast will eventuate.

### **Forward-Looking Statements**

This Presentation contains certain statements which may constitute forward-looking statements or information ("forward-looking statements"), including statements regarding the use of proceeds of any funds available to the Group. These forward-looking statements are based on certain key expectations and assumptions, including assumptions regarding the general economic conditions in Australia and globally, industry conditions in Australia and the intended operations of the Group. These factors and assumptions are based upon currently available information and the forward-looking statements contained herein speak only as of the date hereof.

Although the expectations and assumptions reflected in the forward-looking statements are reasonable in the view of the Group's directors and management, reliance should not be placed on such statements as there is no assurance that they will prove correct. This is due to forward-looking statements being subject to known and unknown risks, uncertainties and other factors that could influence actual results or events and cause actual results or events to differ materially from those stated, anticipated or implied in the forward-looking statements. These risks include, but are not limited to: uncertainties and other factors that are beyond the control of the Group; global economic conditions; risks associated with the financial markets; interest rates; bond prices; operational and seasonal risks associated with customer's cashflow requirements; delays or changes in plans; specific risks associated with the ability to meet software development commitments and capital expenditures; and risks associated with securities market volatility.

The Group assumes no obligation to update any forward-looking statements or to update the reasons why actual results could differ from those reflected in the forward-looking statements, except as required by Australian securities laws and ASX Listing Rules.

**THANK  
YOU**





# Cashwerkz.

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