



INTIGER GROUP

ASX:IAM

The future of Australian Financial Planning, Insurance & Stockbroking

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INTIGER GROUP

## CORPORATE VISION

The dominant AI driven back office process provider to the insurance, financial planning & stockbroking industries.

# OVERVIEW



## EST' B 2013 TO RESOLVE INDUSTRY CHALLENGES:

- Increased regulation
- Downward pressure on commissions and revenue
- Declining practice profit as compliance costs rise



## GOAL:

- Artificial Intelligence (AI) & Offshore Processing solutions, dramatically cutting back office costs
- Reduced back office costs & compliant advice



## STRONG TRACK RECORD:

- 3 years of proven delivery with a national client base; Australia's largest retail bank to local Practitioners



High quality compliant advice for Licensee's  
High volume, low cost, profitable advice production for Practices



# NATIONAL MEDIA. HIGH PROFILE



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Ongoing media spotlight & industry following

IAM's client wins Financial Planning Association (FPA) Practice of the Year Award

# SUCCESS



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 **SMALL CAPS**

**HOT TOPICS** **SECTORS** **UPCOMING IPOs** **MEDIA** **EVENTS**

**Intiger courts Commonwealth Bank subsidiaries to pilot financial planning technology**

**REVOLUTIONISING**  
*Offshore*  
**OUTSOURCING**





**2 TOP TECH SHARES TO CONSIDER IN 2017**

Last year was a touch disappointing for many of Australia's leading tech companies. But after a slow start, the S&P/ASX 200 into tech (index: AAXU) (ASX: XU) index managed to make significant progress to finish the year with a gain of around 2%. I expect the sector will perform far stronger this year and believe the following[...]

[Read More >](#)



**THE PRACTICE OF THE FUTURE**

The leading advisory firms of the future will do something with their clients. Most financial planners right now a compliance/paperwork processing business. Advise exponential increase[...]

[Read More >](#)

**Professional Practice award win represents 20 years of work**



Patrick Censor, the principal of pac Western Australia, says winning the 2016 FPA Professional Practice of the Year award is "huge" for the business and its clients.

**INTIGER ASSET MANAGEMENT SAYS ROBOTS CAN'T BE FINANCIAL ADVISERS**

Robots won't replace financial advisers because people still want to talk to someone, argues Mark Fisher, the chief of soon to list financial planning outsourcing Intiger Asset Management.

**Intiger backs artificial intelligence to woo financial planners**



Recognised nationally as the catalyst for industry change and consolidation



INTIGER GROUP

INSURANCE, FINANCIAL  
PLANNING & STOCKBROKING

*Industries under pressure*

# JETTISON EXPENSIVE PROCESSING

## WHAT NEEDS TO CHANGE?

- Client facing Financial Planning, Stockbroking & Insurance Advisory firms must not be burdened with time consuming, expensive back-office processing or administration.
- Adviser time should be focused primarily on revenue generation on a dramatically lower cost base.
- All back-office and administrative processing must be delivered 24/7 and leverage AI-driven software and offshore processing.
- Output must be high volume, high quality, low cost, compliant and personalised.

MR PATRICK CANION

Chairman

Intiger Group Limited



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# FASTER, CHEAPER PROCESSING...OR EXIT

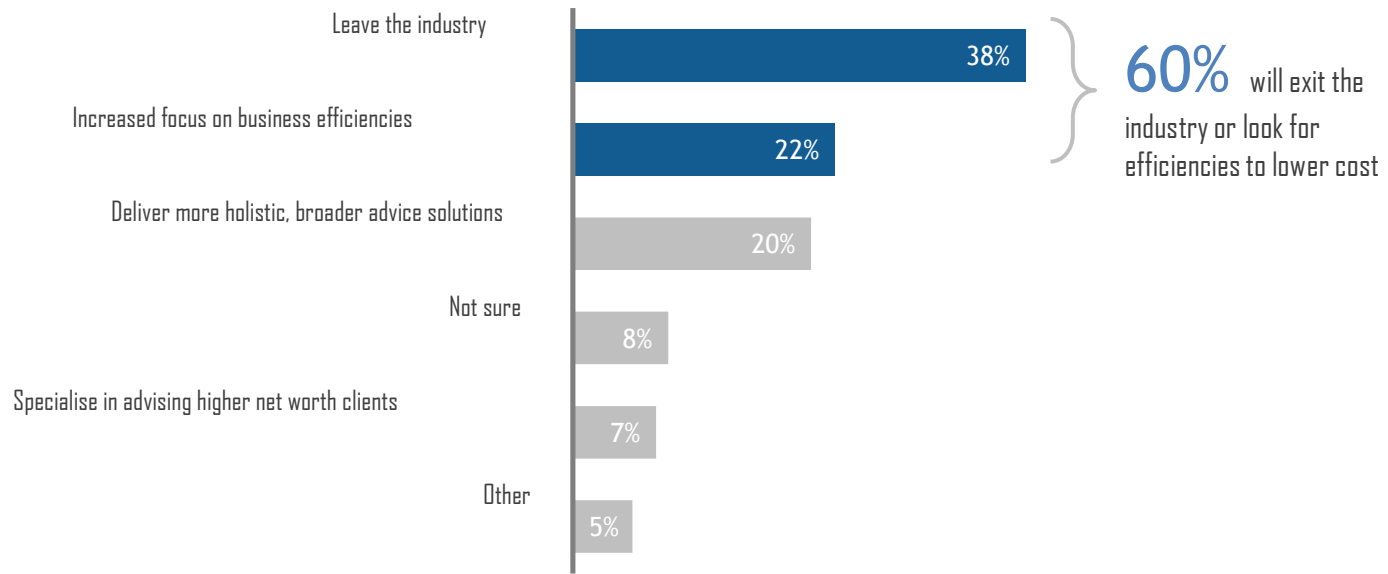
## THE PROBLEM IS WELL KNOWN

~4 Advisers in 10 will exit the Industry

What is the most significant change you will seek to implement in your risk business in response to the New Life Insurance Framework?



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### STATUS CHECK:

- Regulation and the rise of the back office
- Artificial Intelligence (A.I.)
- Robo-advice

# RISE OF THE BACK OFFICE



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## CLIENT FACING SALES

## BACK OFFICE PROCESSING

### HISTORICAL

- 90% focus
- Revenue
- People/salesindustry

- 10% focus
- Limited investment
- Processing is not a profession

### CURRENT & FUTURE

- 50% focus
- Why sell more if you're making less for each unit sold?

- 50% focus
- Practitioners must be processingexperts
- Back office productivity determines success



Why are Broking & Financial Planning firms investing time & \$ in processing?

# 2 DIFFERENT BUSINESSES EMERGE

INSURANCE & FINANCIAL  
PLANNING FIRMS



HISTORICAL  
*1 firm, all in house*

FUTURE  
*2 firms*

1 BUSINESS 1

SALES & CLIENT  
MANAGERS

2 BUSINESS 2

BACK OFFICE  
PROCESSING



2 different businesses and 2 different skillsets



# 2 DIFFERENT SKILL SETS

## FUTURE

## SKILLS

## DELIVERABLES

1

**BUSINESS 1**  
Sales & Client Managers

- People and sales
- Relationships
- Client management
- Marketing

- Revenue
- Client satisfaction

2

**BUSINESS 2**  
Processing

- A.I. + Offshore Processing
- Algorithms/regression
- Variance and standard deviation

- **For Licensees:** compliant high quality advice
- **For Practices:** low cost per unit, scalable

## INTIGER



Broking & Financial Planning firms should be client facing – not processing



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# ROBO-ADVICE

## INTIGER IS NOT DELIVERING ROBO- ADVICE.

Robo-Advice removes the adviser from the client relationship completely - it devalues the adviser's role in the process. The Robo-Advice market is overcrowded with too many jumping on a bandwagon - and has not delivered internationally as expected.

Intiger does not compete with advisers or create Robo-Advice.

It supports them - by removing time consuming, expensive processing, and allowing them to increase margins, scale their businesses and provide advice to more Australians.

MR PATRICK CANION

Chairman  
Intiger Group Limited



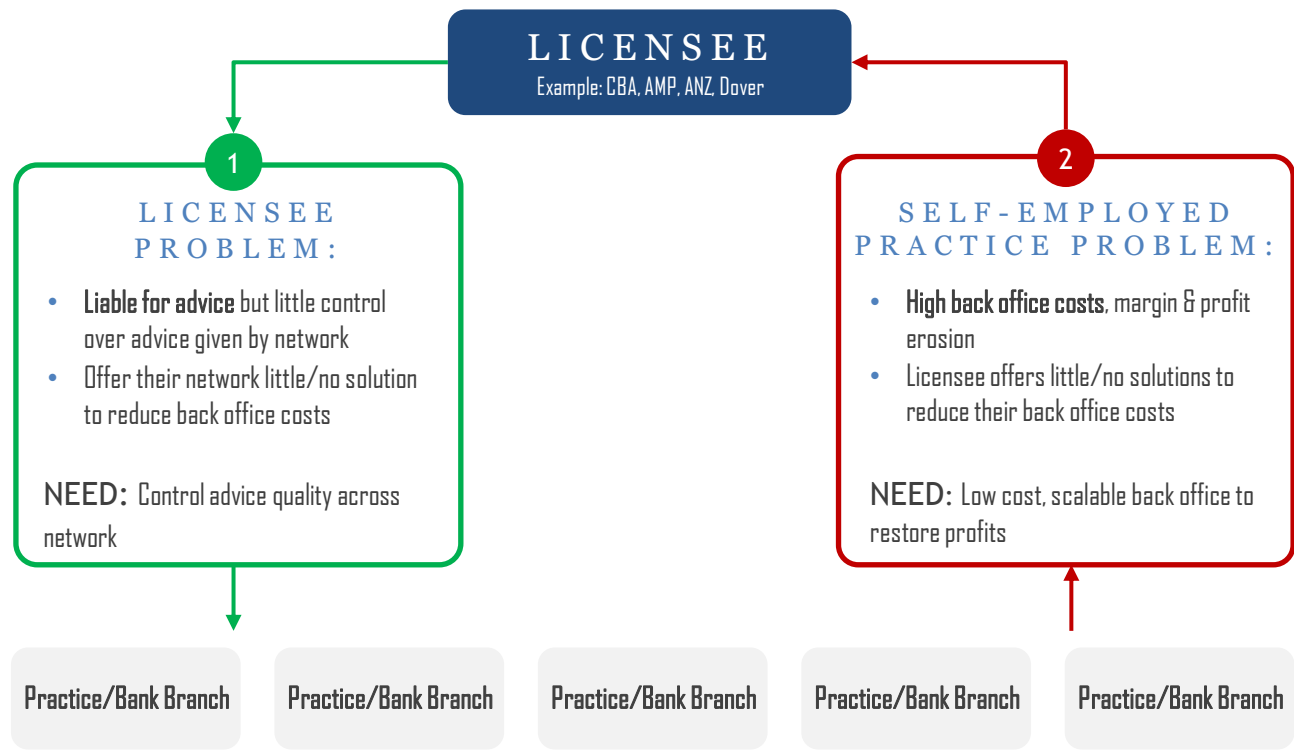



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## THE INTIGER SOLUTION

Industry pioneering Artificial Intelligence (A.I.) +  
Select 24/7 offshore processing

# ONE INDUSTRY, TWO PROBLEMS



 Licensee problem = quality of advice  
Practice problem = cost of advice & low licensee assistance



# PROFITABILITY IS FALLING

15 YEARS AGO

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

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

5 YEARS AGO

PAST  
YEAR TO  
TODAY

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



# 1 SOLUTION – INTIGER A.I.

## STEP 1 LICENSEE CONTROL

- 1. Licensee pre-sets advice parameters/compliance in A.I. Brain (BOOM2).
- 2. Licensee: central control over advice quality & compliance.
- 3. Reduces quality of advice risk.



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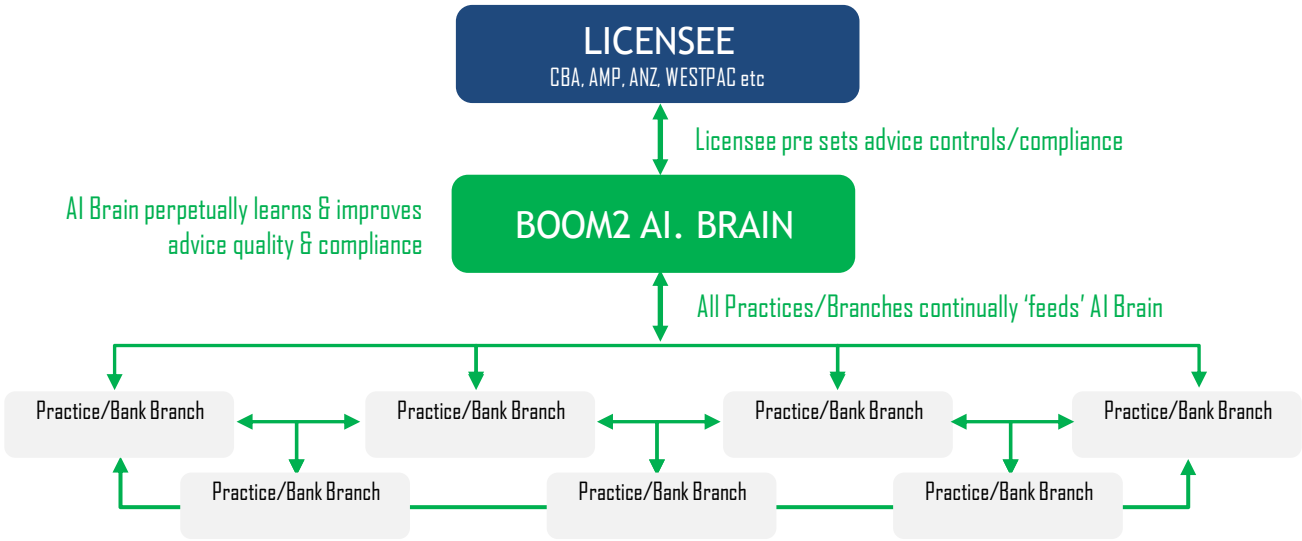


Licensee controls (centrally) the quality of advice - reduces advice risk

# 1 SOLUTION – INTIGER A.I.

## STEP 2 MACHINE LEARNING & PRACTICE COST REDUCTION

- 4. Every Practice & Branch interconnected.
- 5. A.I. Brain learns perpetually from all advice given to all clients in network.
- 6. A.I. Machine Learning perpetually improves quality of advice.
- 7. BDOM2 delivers all Back Office processes. Reduce Practice cost ~ 80%.



All Branches/Practices interconnected & feeding the A.I. Brain  
Brain perpetually learns. Quality of advice continually improves, compliance risk continually falls



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# FOR STOCKBROKERS

## VIRTUAL FINANCIAL PLANNING SOLUTION FOR STOCKBROKERS



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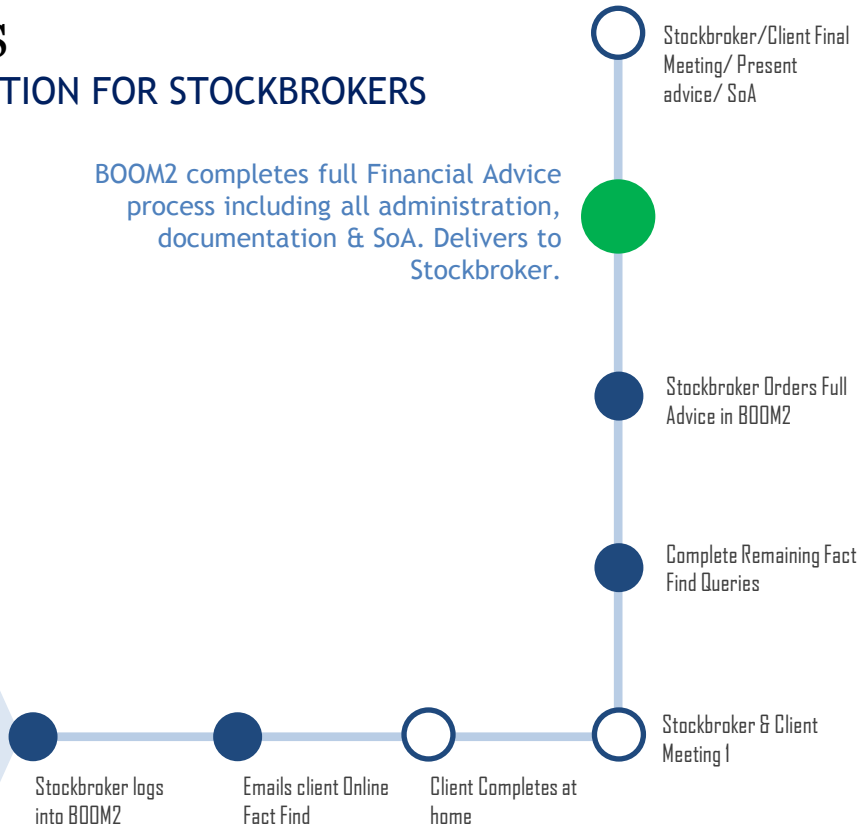
### STOCKBROKERS CHALLENGE:

- Execution only or limited scope advice
- Want to provide Financial Planning advice but:
  - Processing costs are too high
  - Extensive time commitment

INTIGER SOLUTION

Stockbrokers can offer insurance, super, investment & retirement planning advice with no back office

BOOM2 completes full Financial Advice process including all administration, documentation & SoA. Delivers to Stockbroker.



Low cost, full suite financial planning solution for stockbrokers

# KEY NEEDS MET



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## LICENSEE

- Top down oversight across its network
- Set & control advice compliance centrally
- Deliver practices faster, cheaper, compliant back-office solution
- **AI Brain Machine Learning** every practice benefits from the advice given by another
- Quality of advice improves
- **AI Brain** flags non-compliant advice

## PRACTICES

- Lower back-office processing costs
- **Higher margins & profit**
- Reduced compliance risk
- Scalable back-office
- AI Brain Machine Learning connects every practice & improves advice quality
- See value in licensee's delivery of low cost, optimised back-office functions



AI Brain perpetually learns from all advice given to all clients

# ARTIFICIAL INTELLIGENCE A.I.



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HISTORICAL		INTIGER
Cost per unit of advice	\$1,500 - \$5,000	~\$199
Time to complete advice	1 to 3 months	~2 days
Compliance Risk	Very High	Very Low
Scalability	Very Low	Very High
Need for expensive CRM i.e. XPLAN, COIN	Very High	Very Low

\* 1<sup>st</sup> to deliver AI to Financial Planning & Insurance industry to the best of the Directors knowledge.Excludes delays caused by 3<sup>rd</sup> parties. All numbers are approximates



Industry pioneering AI solution

# BOOM<sup>2</sup> THE A.I. PLATFORM



The future of Australian Financial Planning & Stockbroking

# AUSTRALIA'S FIRST AND LARGEST OFFSHORE INSURANCE & FINANCIAL PLANNING SOLUTION



- **Vietnam** targeting 'low-cost growth centre'
- Intiger first-mover advantage
- Investigation underway



- **Philippines** ~35 experienced paraplanners
- In-country, hands-on Australian leadership
- Australian trained and certified
- Growth market and attractive margins



- **Perth and Sydney** based leadership
  - Industry respected professionals and Tier-1 service providers
- 
- Client base, Australia –initially large practices, now targeting national licensees
  - **National footprint: NSW, WA, SA, NT, VIC**
  - All core back-office processes
  - Three-year track record
  - Reputable management team



High volume, low cost, compliant, scalable





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THE FUTURE IS CONSOLIDATION

*IAM facilitates industry consolidation*

# FUTURE INDUSTRY LANDSCAPE

## PRACTICES WITH IAM

- 24/7 scalable, instant response operation
- High volume, low cost per unit
- Compliance confidence
- 72-hour turn around
- more client facing advisers, less back-office staff & costs
- Low cost to income ratio
- Low reliance or cost on CRM (XPlan, Coin etc)

## PRACTICES NOT WITH IAM

- Un-scalable, slow, high risk human processing
- Low volume, high cost per unit
- High compliance risk
- 1-3 month turn around
- High ratio of back-office staff and higher costs
- High cost to income ratio
- High reliance & cost on expensive CRM (XPlan, Coin etc)

\* All numbers are approximate.



Changing the cost to income ratio of Brokers & Financial Planners nationally





# INTIGER GROUP

## CORPORATE PROFILE

- Board
- Share price and chart
- Securities on Issue
- Major shareholder(s)

# BOARD



**PATRICK CANION**  
Chairman

- Winner, Financial Planning Practice of The Year Award 2017
- 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 MD

- 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



**TONY CHONG**  
Non. Exec. Director

- Partner, Lavan
- Practises in the areas of corporate business services, FIRB and tax. Six years as head of tax & group counsel for a major corporate group, as well as operating in private legal practice. Numerous Director positions on ASX listed and not for profit boards.
- Tony speaks Chinese-Mandarin and Cantonese.



# CORE DATA



Business Description	Ordinary Fully paid					
Day	Year			Ratios		
Open	0.018	Previous Close	0.017	P/E	-	
Day high	0.021	52 week high	0.080	EPS	-0.004 AUD	
Day low	0.017	52 week low	0.008	Annual dividend yield	-	
Day volume	25,411,803	Average volume	8,741,535			
Bid	0.016					
Offer	0.017					
Number of shares	1,377,895,817					

# CORE DATA

SHARE PRICE  
7<sup>TH</sup> FEB 2018



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# CORE DATA

SHARE PRICE  
7<sup>TH</sup> FEB 2018



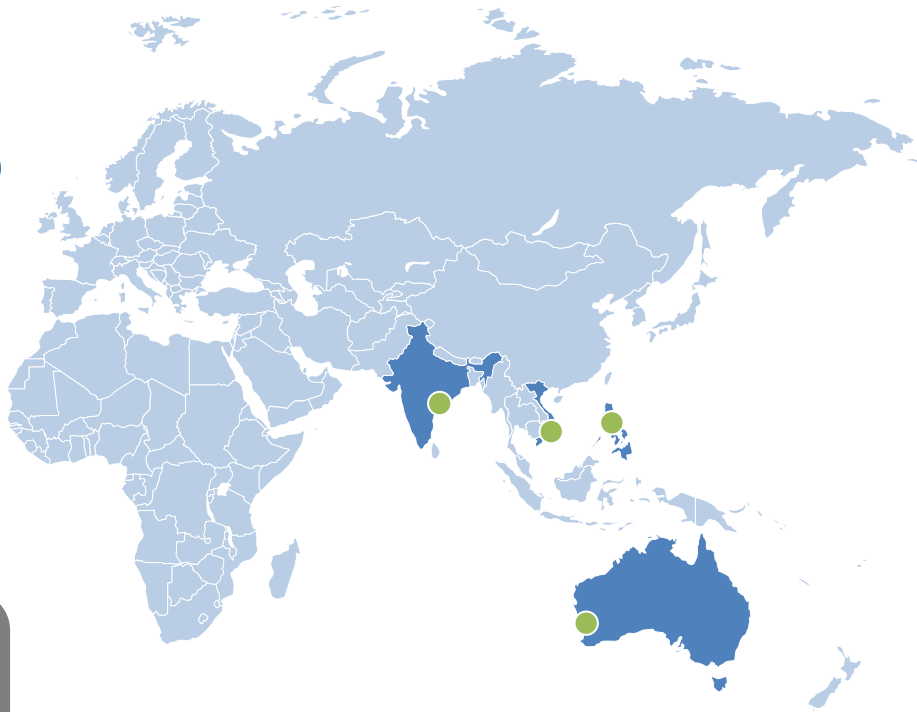
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# CONTACT US



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