

INTIGER GROUP LIMITED

INVESTOR PRESENTATION

I AM financial planning's first disruptive, backoffice processing solution

ASX:IAM
8 May 2017



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I AM Financial Planner's Best Friend

- Intiger believes that professional Financial Planners play a vital role in helping Australians build a brighter financial future.
- Intiger wants financial planners to spend more time with their clients & less time & money on administration & processing.
- Intiger works with planners and their licensees to do this with improved support and systems they can rely on.
- Intiger solutions deliver better professional environments and improved business results.
- Intiger creates and delivers world-class, innovative Australian Fintech solutions that are reliable, compliant and easy to use.



Financial Planning

A profession under pressure





Profitability in Financial Planning is falling

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

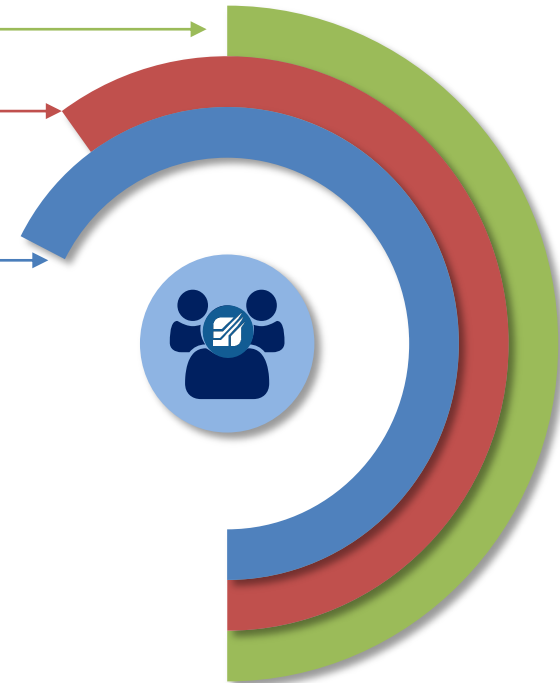
15 YEARS AGO

5 YEARS AGO

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

PAST YEAR to TODAY

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





Rise Of The Back Office

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

FRONT OFFICE

HISTORICAL

- **95% focus**
- Revenue
- People and sales industry
- High Practitioner skill and interest

CURRENT and FUTURE

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

BACK OFFICE

- **5% focus**
- Low cost and compliance
- Limited interest and focus
- Admin is not a profession

- **50% focus**
- High cost and compliance
- Practitioners must be processing experts
- Back office productivity determines success



2 different businesses and 2 different skill sets

FUTURE

Skills

Deliverables

1

BUSINESS 1

CLIENT MANAGERS

- People and sales Relationships
- Client management
- Marketing

- ✓ Revenue
- ✓ Client satisfaction

2

BUSINESS 2

PROCESSING

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

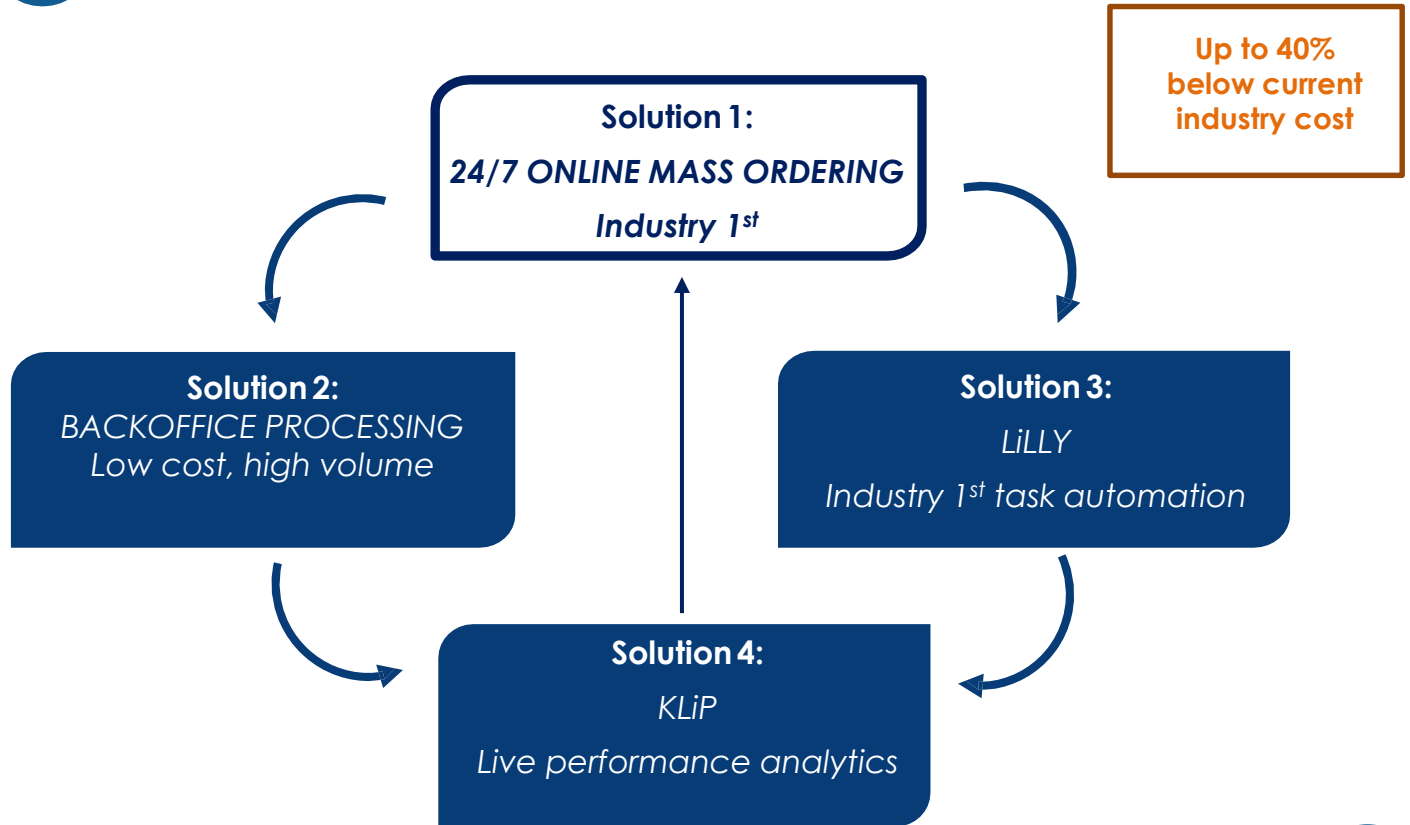
- ✓ Advice (with Advisor)
- ✓ Turn Around Times (TAT)
- ✓ Time To Complete (TTC)
- ✓ Cost Per Unit (CPU)
- ✓ Throughput
- ✓ Quality control

INTIGER

Why are Financial Planners running processing businesses?



Unique Three-Step Offering





Organisational Structure

OPERATIONS

**MANAGING
DIRECTOR**

Mark Fisher

**GLOBAL HEAD
PARTNERSHIPS**

Charles Blake

**HEAD OF
TECHNOLOGY**

Tim Thornton

**GLOBAL HEAD
OPERATIONS**

Sharon Wright

**AUSTRALIAN
CLIENTS**



**ARGENTINA
PROGRAMMING**



**MANILA
OPERATIONS STAFF**



**INDIA
OPERATIONS STAFF**



**CEBU OPERATIONS
STAFF**



BOARD

CHAIRMAN

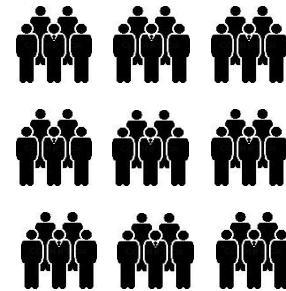
Patrick Canion

**MANAGING
DIRECTOR**

Mark Fisher

**NON EXEC
DIRECTOR**

Mathew Walker



The Disruption Curve

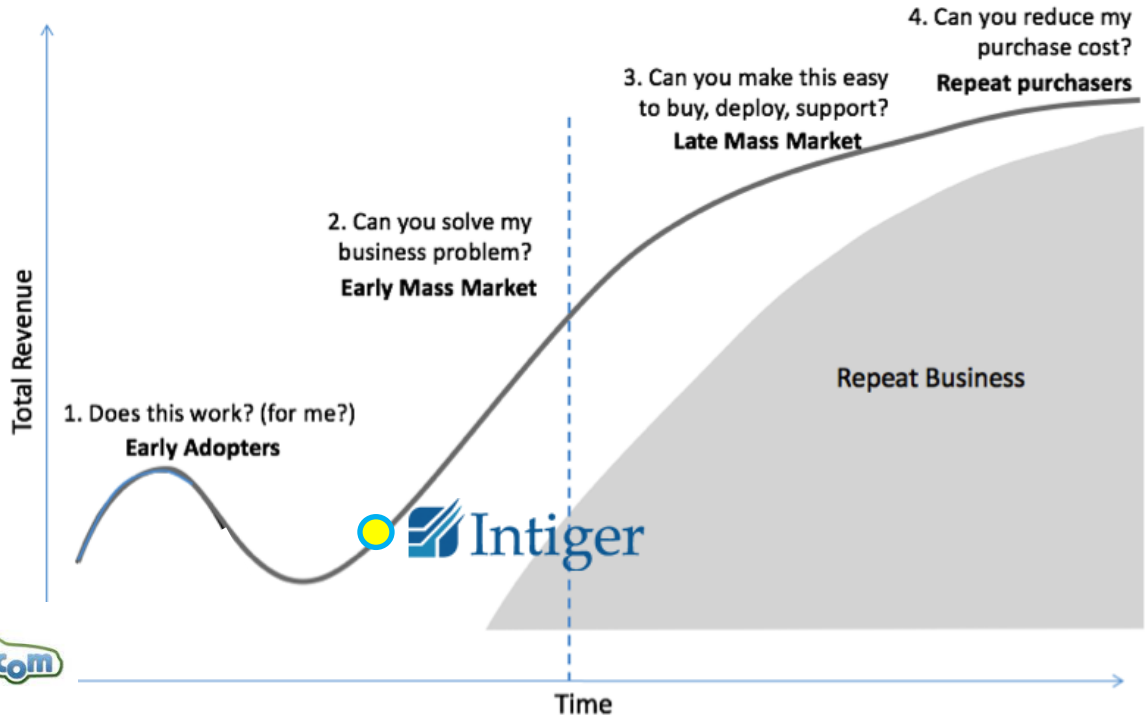
**IAM growth & position on
the curve**



Disruption Curve – Evolution



UBER

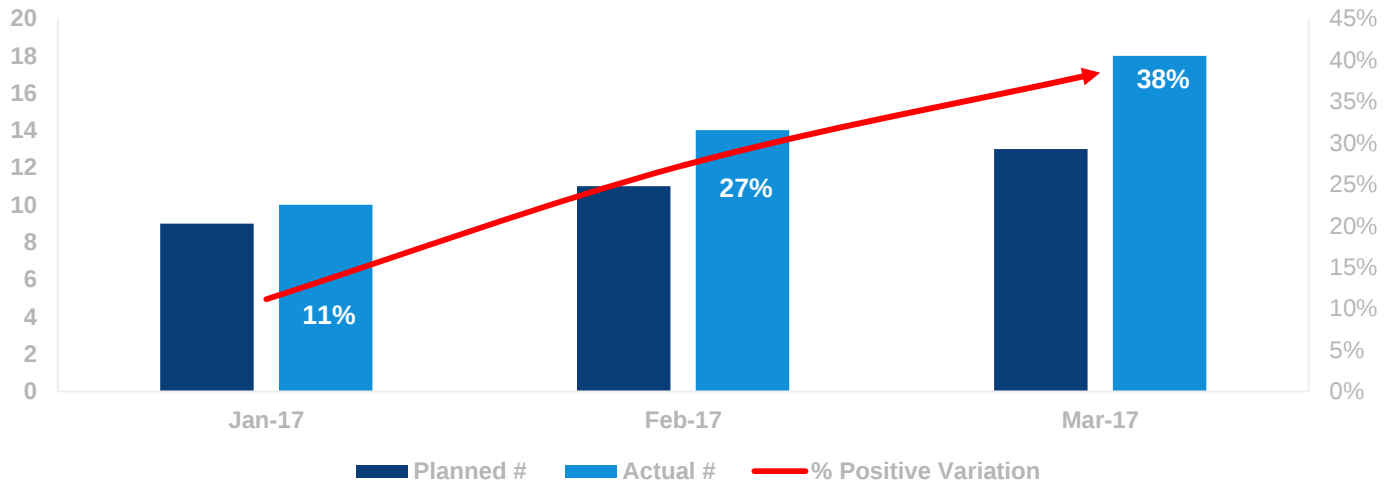


IAM growth & position on the curve



Practices On-boarded Up, Plan VAR Up

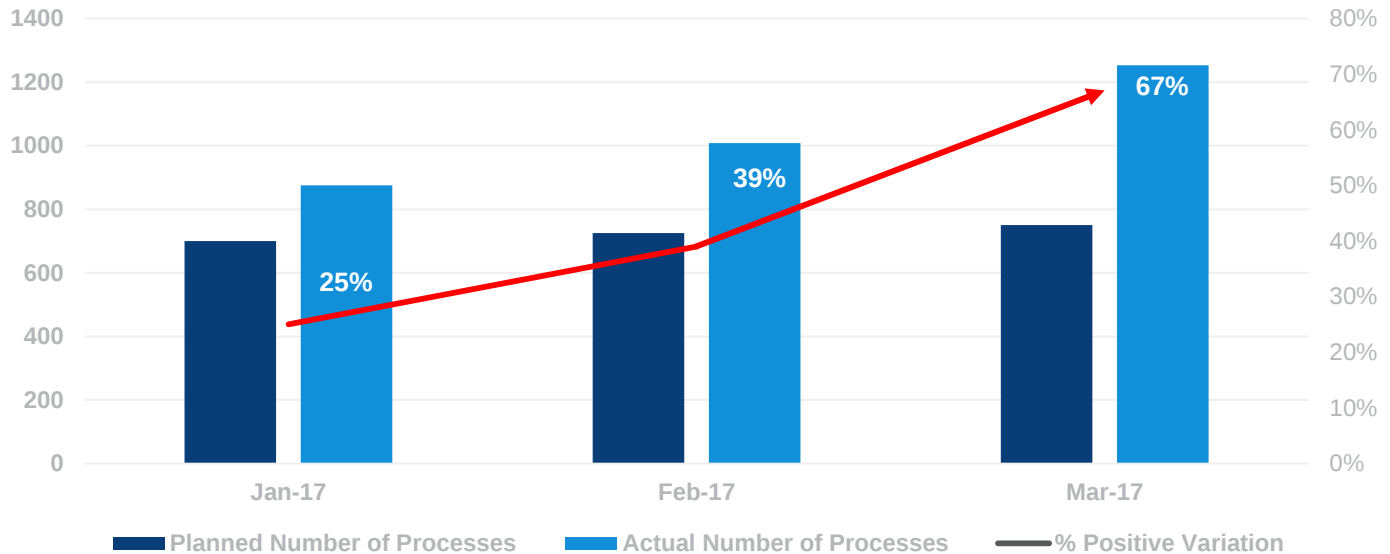
Number of Practices On-boarded vs Plan





Orders #'s Up, % Growth Up, Plan VAR Up

Number of Processes Ordered vs Plan





Ipac WA Wins FPA Professional Practice Of The Year

"The Financial Planning Association's Professional Practice of the Year Award is the most prestigious award a financial planning business can win.

Judges look at all aspects of the business; advice quality, client satisfaction, size, complexity, compliance record and profitability.

The efficiency & flexibility that we gain from using Intiger was a critical factor in our success"

Julian Summers
Head of Financial Planning
Ipac WA

Professional Practice award win
represents 20 years of work



How learning to back himself put Canion
on the path to success



1 Intiger Mass Market Portal

Making IAM's solution available 24/7 to every Australian Financial Planner



Industry 1st 24/7 Online Ordering

- Order any Financial Planning task online 24/7
- Live tracking, HH:MM:SS to delivery
- Personalised & 100% compliant output
- Pay per use, eliminate fixed costs
- Goal: Financial Planning firms with 100% Advisors
 - ✓ Zero administration staff
 - ✓ Zero processing staff
 - ✓ Zero paraplanning staff

**Mass
Processing
changes
the
industry**



100% Advisors, 0% Paraplanners & Admin

Order & track delivery of every process online:

Step 1

Intiger Online
Back Office or SoA

Step 2

Intiger Online
Submit Your Order

Step 3

Intiger Online
Your Order Status

You Ordered:

**Fact Find data entry
for Mr James Smith**

**Have We Finished
Yet?**

COMPLETED

How Fast Were We?

43:26 ✓

Did We Meet Your SLA?

**Sure did! We beat
it by 06:34**

The screenshot shows a web interface for 'Process - Admin'. On the left, there are three options, each with a lightbulb icon: 'Back Office Request', 'Advice Strategy Request', and 'SoA Production Request'. The 'Back Office Request' option is selected. On the right, there is a form with the following fields:

- Process - Admin** (header)
- Fact Find encoding** (dropdown menu)
- 1 person, 1 super, ...** (dropdown menu)
- Client Type** (dropdown menu, set to 'Individual')
- Client First Name (optional)** (text input, set to 'James')
- Client Surname(s)** (text input, set to 'Smith')
- Priority (optional)** (dropdown menu, set to 'Medium')
- Due Date (optional)** (text input, set to '13/Feb/17', with a calendar icon)
- Create** (button) and **Cancel** (button)



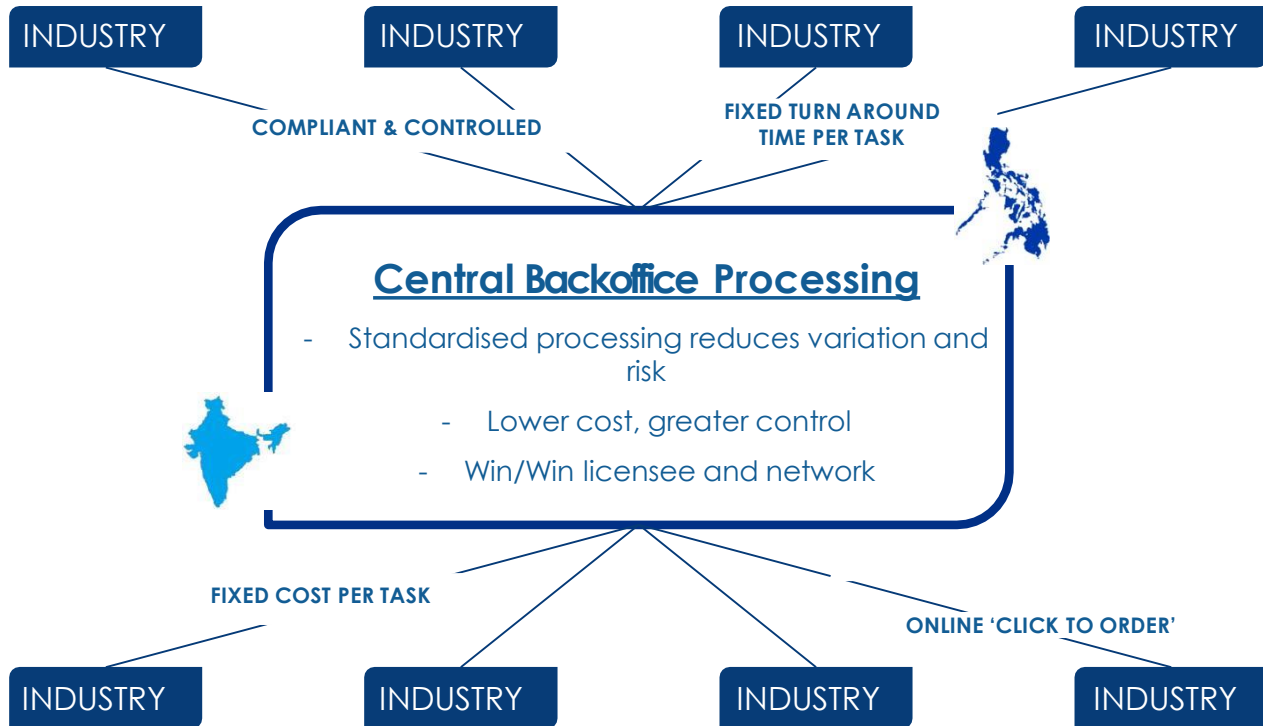
2

Low Cost Backoffice Processing

Industry first, IAM control global resource

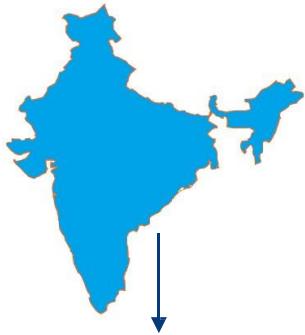


One Central Solution For Entire Industry





Australia's first and largest backoffice financial planning solution*



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



- **Philippines** ~25 experienced paraplanners
- In-country, hands-on Australian management team
- Australian trained and certified RG146
- Growth market and attractive margins



- **Perth and Sydney** based leadership team
- 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 process
- Three-year track record
- Reputable management team

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

Backoffice cost reduction is untapped in financial planning

3

LILLY



- Industry first
- Automated, instant Statement of Advice (SoA)
- Zero human effort



LiLLY: Revolutionising financial planning



Industry current

Turnaround time ~9
Weeks*

Cost ~\$2,500*



START:
Meet advisor

Fact
find

Collect client
data

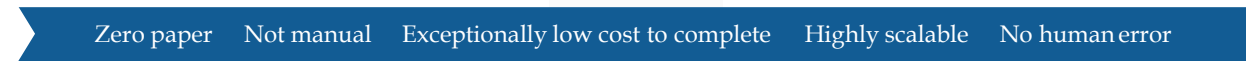
Research
call

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**

4

KLiP



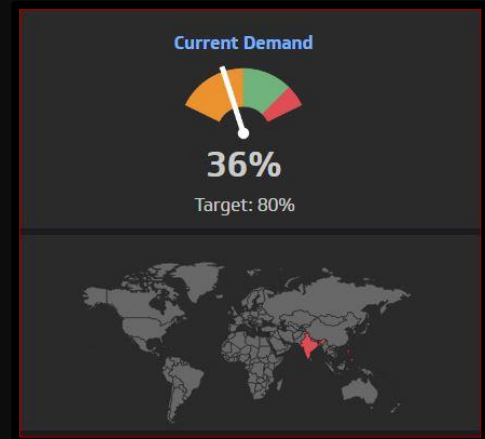
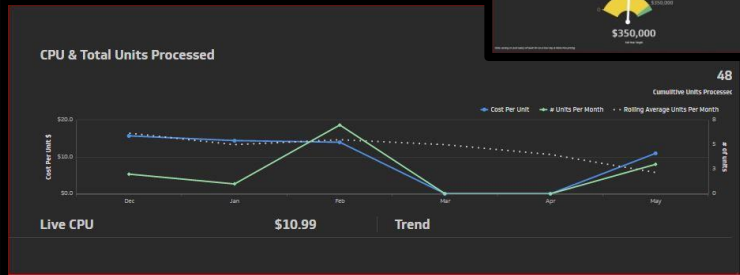
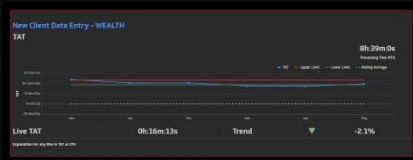
~ Live Online Performance Analytics, Every
Practice, Every Licensee Nationally



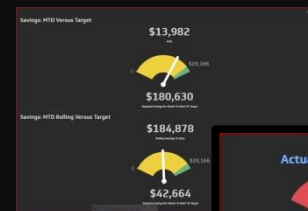
KLIP: Delivers Real Savings



First-to-market Big Data analytics



Summary Table					
YTD					
Author	Completed	Planning Accuracy	% accomplished	Cross Capacity	
John Donald	12.6	★	103% ▲	29	
Sol Hart	7.8	★	179% ▲	29	
Sandra Lyon	4.9	★	204% ▲	29	
Bob Millar	7.6	★	0% ▼	12	
Andre Parker	12.6	★	40% ▼	29	
Julian Summers	2.7	★	74% ▼	15	
Pauline Flynn	3.1	★	258% ▲	18	
Patrick Canion	1.0	★	0% ▼	15	
Gavin Kotkis	0.0	0.0	0% ▼	0	
Linda Coombes	9.1	★	88% ▼	29	
Sing Koay	9.2	★	152% ▲	29	
Matt Hern	0.0	0.0	0% ▼	0	



* KLIP dashboard analytics.



Contact Us

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