



Australian Microcap Investment Conference

Presented by Michael Ohanessian, CEO

17 October 2018

Praemium Limited
ACN: 098 405 826

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A global investment platform



Established in 2006



THE LEADER IN MANAGED ACCOUNTS

Investment platform uniquely serving Australia, UK and international markets.

Our mission: To assist wealth advisers to deliver great investor experiences and outcomes.

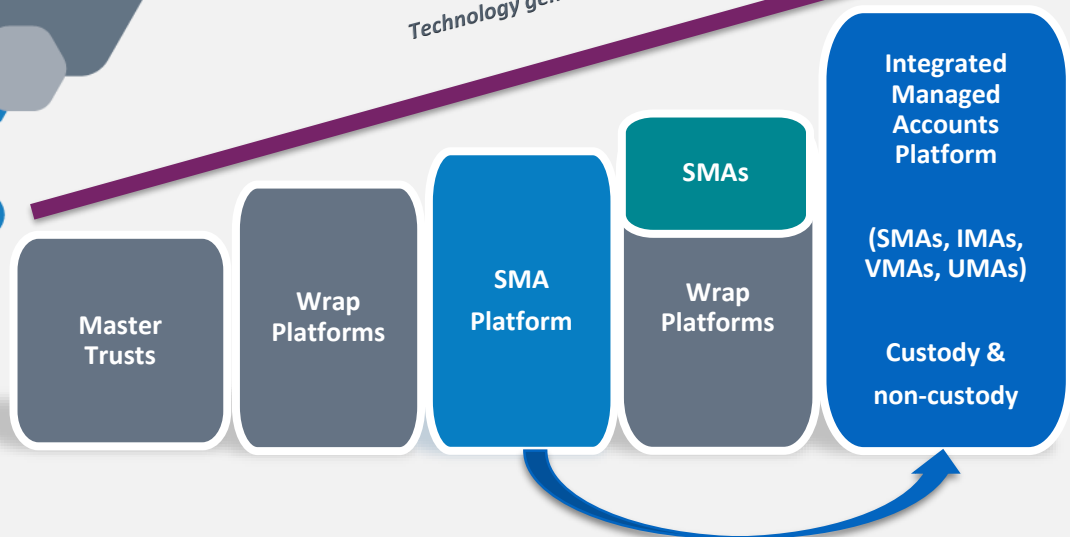
We offer sophisticated and scalable technology to over 700 clients covering \$110 billion in assets.



Founded in 2001

Platform progression

Technology generation



An Integrated Managed Accounts Platform is the next-gen approach
Includes all types of Managed Accounts and 'wrap' functionality

Why Managed Accounts?

Lower cost

Tailored strategies

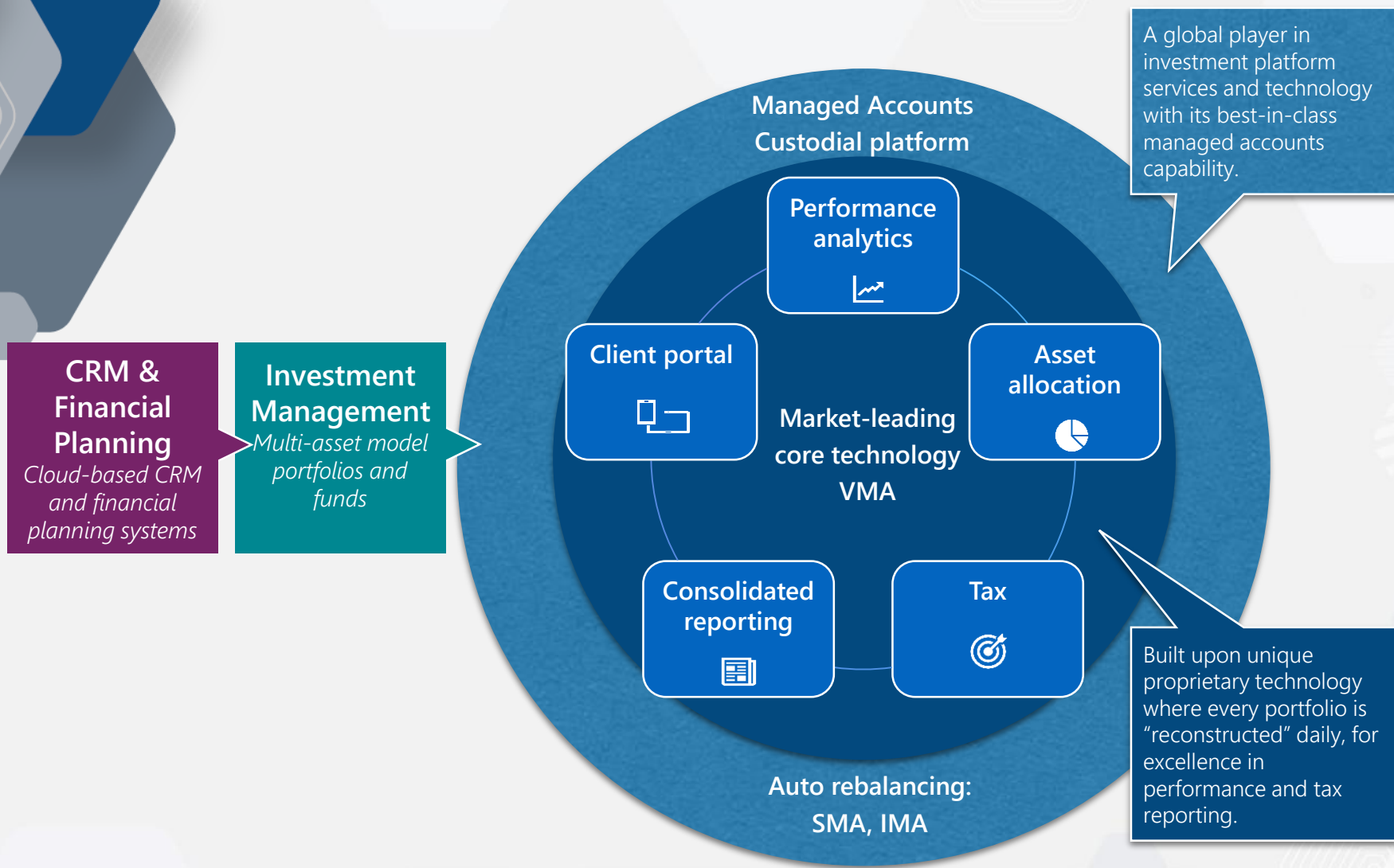
Viewable transactions

Easy to switch

Visible holdings

Beneficial ownership

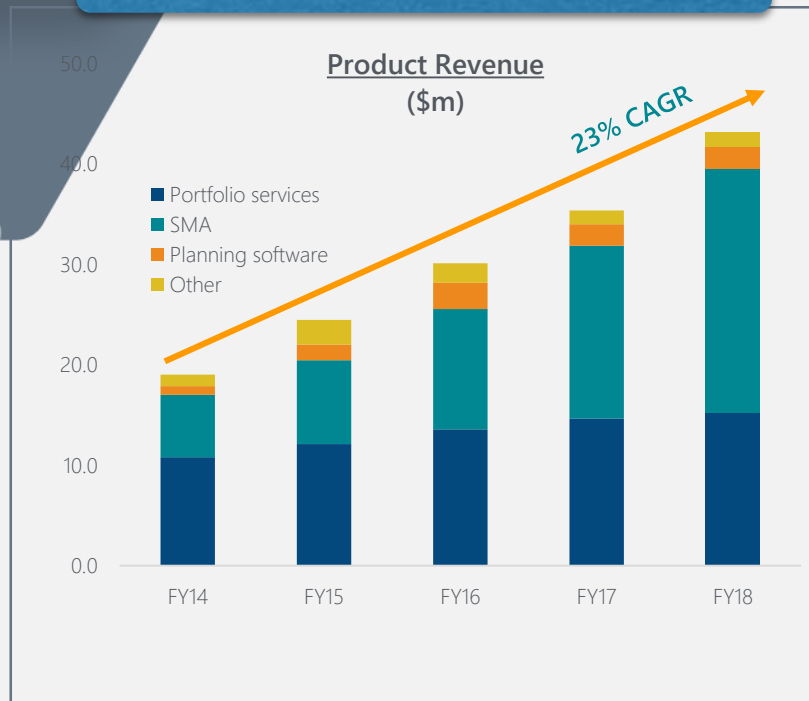
Tax effective



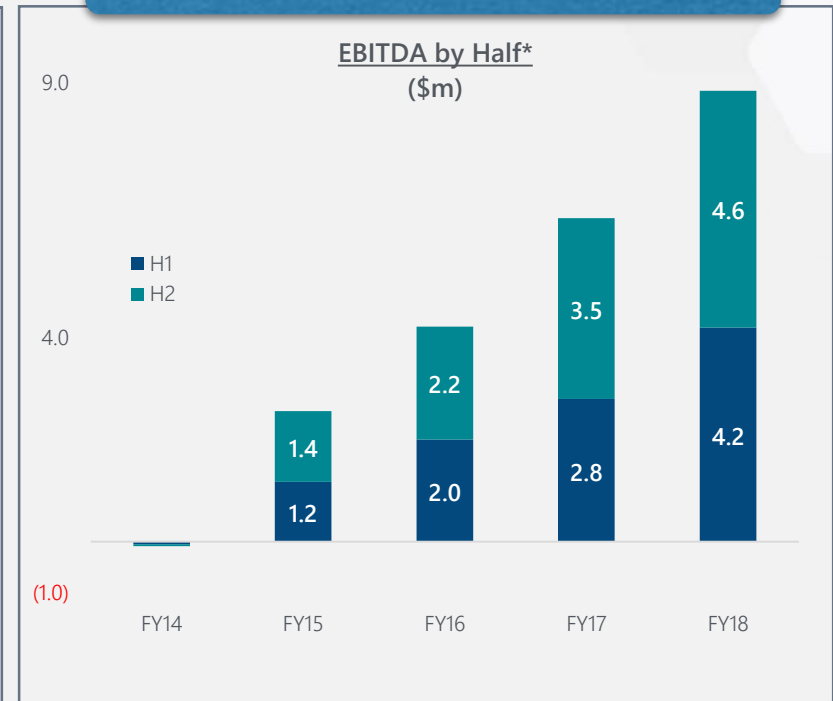
Sustained growth

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Group revenue



Group earnings



Strong revenue growth

9th consecutive half of profit growth

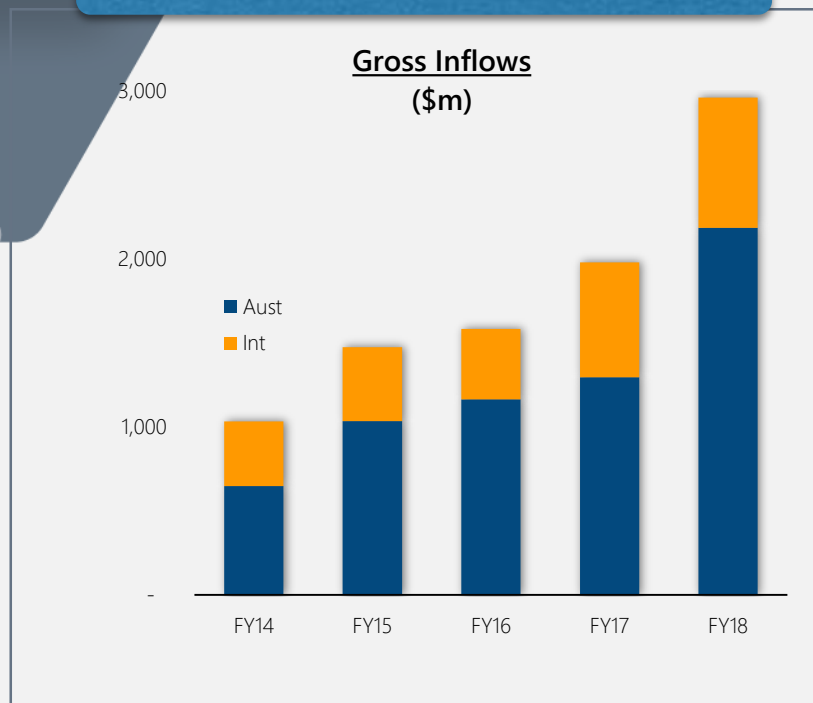
Product revenue includes revenue from services and other income.

*Refer underlying EBITDA reconciliation on slide 10 and Note 20 of the Annual Report

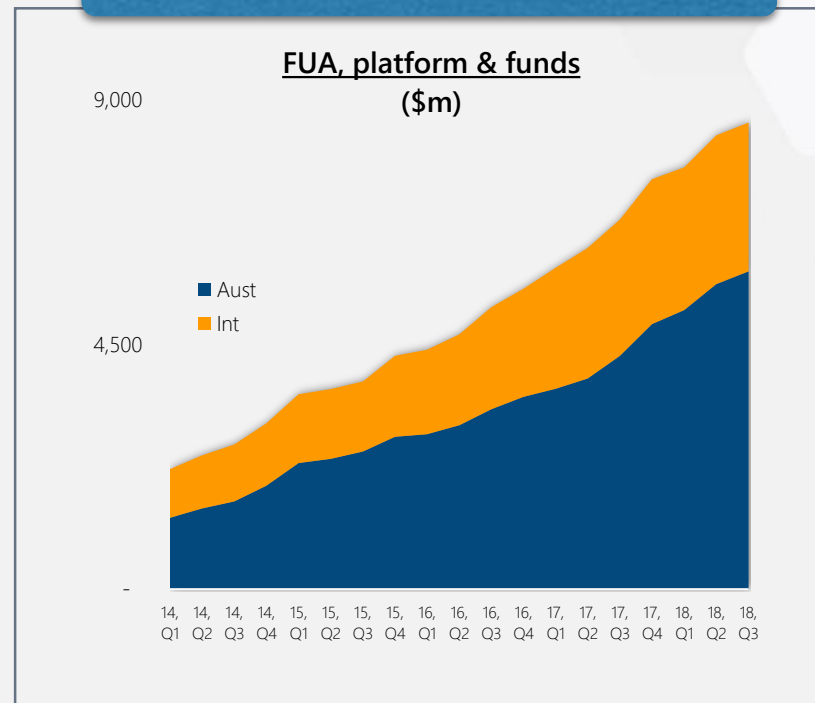
Managed Accounts driving growth

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Increasing inflow momentum



Accelerating FUA



- Global client base: Australia, UK, Europe, Middle East, South Africa, SE Asia
 - Superior portfolio and rebalancing algorithms
- Lowest transaction costs coupled with advanced CGT optimisation
 - Over 100 investment managers

Australia platform industry disrupters

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Market growth

Managed Accounts market up 30% in FY2018¹

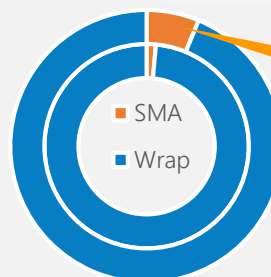
Shift to independence

10% loss of advisers from the large institutions over FY2018³

Move to Managed Accounts

A step change in sentiment towards Managed Accounts

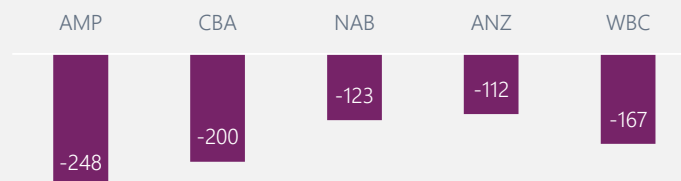
AUS Platform market (2016-2020)



\$62 billion at 30 Jun 2018¹

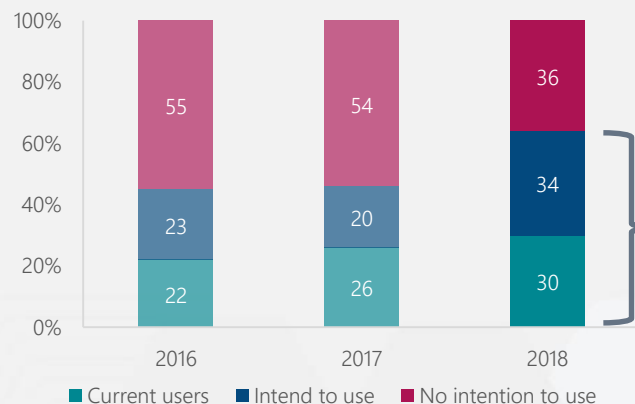
SMA was forecast to grow from \$18b to \$60bn by 2020⁵

Adviser changes Jul '17 to Jun '18²



Advisers moving to independent platforms, with 4% of market taking 65% of annual net flows³

Financial planners' use of Managed Accounts⁴



Steep increase in SMA interest

¹ Institute of Managed Account Professionals, Managed Account FUM Census at 30 June 2018

² Bell Potter Adviser Landscape, July 2018

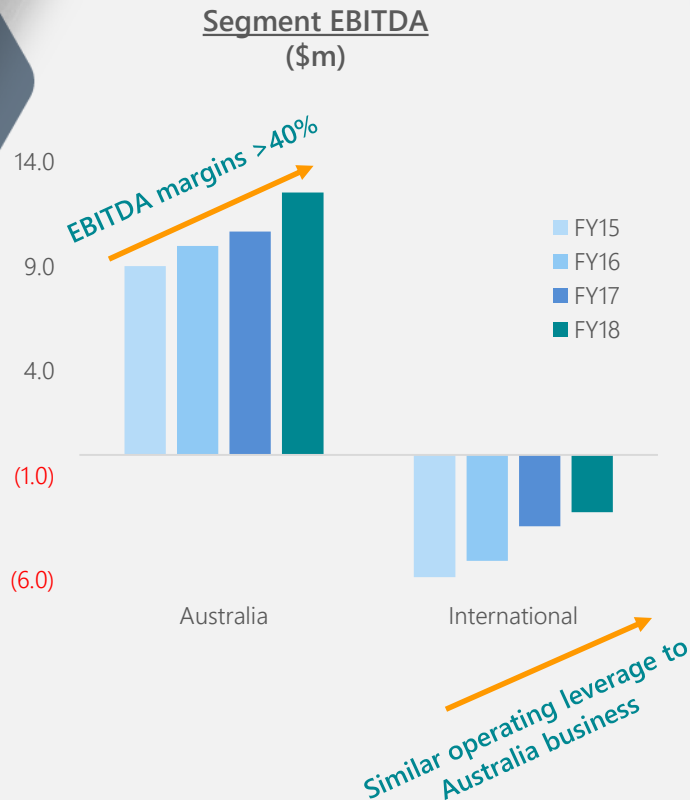
³ Strategic Insight (Plan for Life) media release, Funds Under Management at June 2018

⁴ Investment Trends Managed Accounts Report, February 2018

⁵ Morgan Stanley Asia Insight Report (June 2016), *Disruptors: Australia Financials*

International division close to inflexion

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Growth drivers

Increasing use of model portfolios in the UK: has grown 25x over the last 7 years¹.

UK market growing due to pension freedoms introduced in 2015, with SIPP's generating 80% of platform inflows.²

High-watermark 80% Protected Smartfunds approved for distribution in the Middle East – rewarding investors for *time in market*.

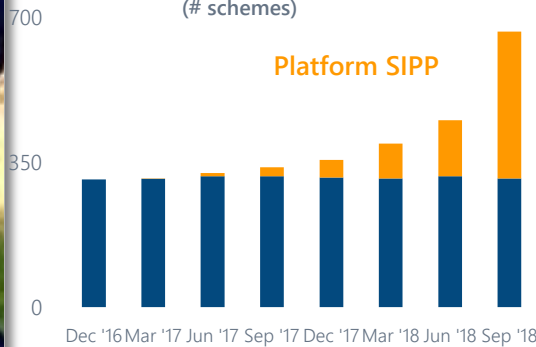
Scalable business model

Leveraging our global pensions expertise

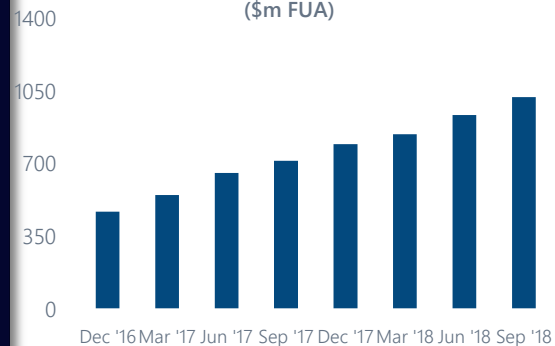
Expat pensions: a big market

- 5.5 million UK expats, 1.3 million in Australia
- 1.0 million Aussie expats, 0.3 million in the UK
- Both groups struggle to maximise benefits from “stranded” pension pots

Praemium UK Pensions
(# schemes)



Praemium Australia Retail Super
(\$m FUA)





Platform evolution

Praemium's UMA platform to provide a modern whole-of-market solution



Australia Managed Accounts

Ride the wave of industry disruption in the Australia platform market



International profitability

Accelerate top-line and bottom-line growth



Expat retirement accounts

Create global super/pension solutions for Australian and UK expats

