

decimal

Investment Presentation

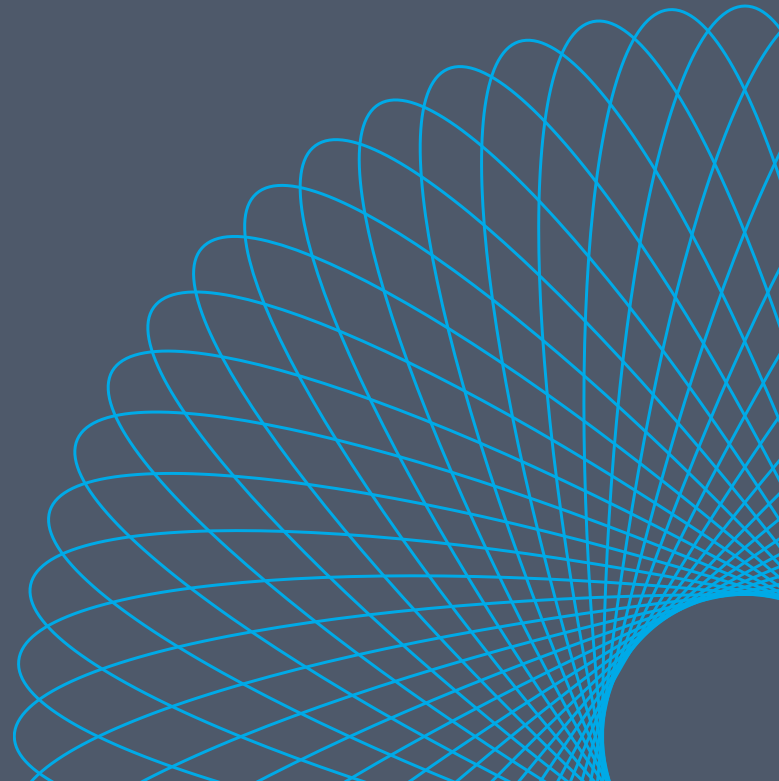
December 2015

Nic Pollock, CEO

Jan Kolbusz, Founder, Exec Director

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Disclaimer

All currency amounts are in AUD\$ unless stated otherwise.

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Future matters

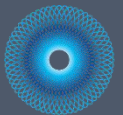
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The time is right

Decimal brings together the two hottest concepts in technology today



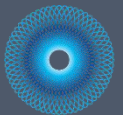
FinTech

Technology designed to provide financial services



Robo Advice

Online, automated wealth management services based on built-in algorithms



Why Decimal? -1 advisor per 35,000 customers...

- We fully automate financial advice
- We provide complete white label solutions for the largest financial institutions
- “The fastest-growing distribution network in financial services is retail, and the fastest growing share is robo-advice”
Cerulli Associates



US\$7.8
trillion

US\$7.8T global market - Cerulli



unique

Only truly enterprise offering globally



>2\$B
FUA

Funds Under Advice



8 years

8 years in development: mature product, ready to scale



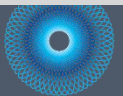
>1\$B since
June

Delivered end to end
World First



cloud
based

SaaS Recurring
Revenue Model



Our Market

We partner with financial institutions to help them deliver a Robo-Advice channel

Enterprise grade SaaS + Services

SUPER FUNDS

SUPER FUND ADMINISTRATORS

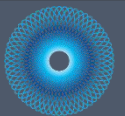
PRODUCT PROVIDERS

CONSUMER BRANDS

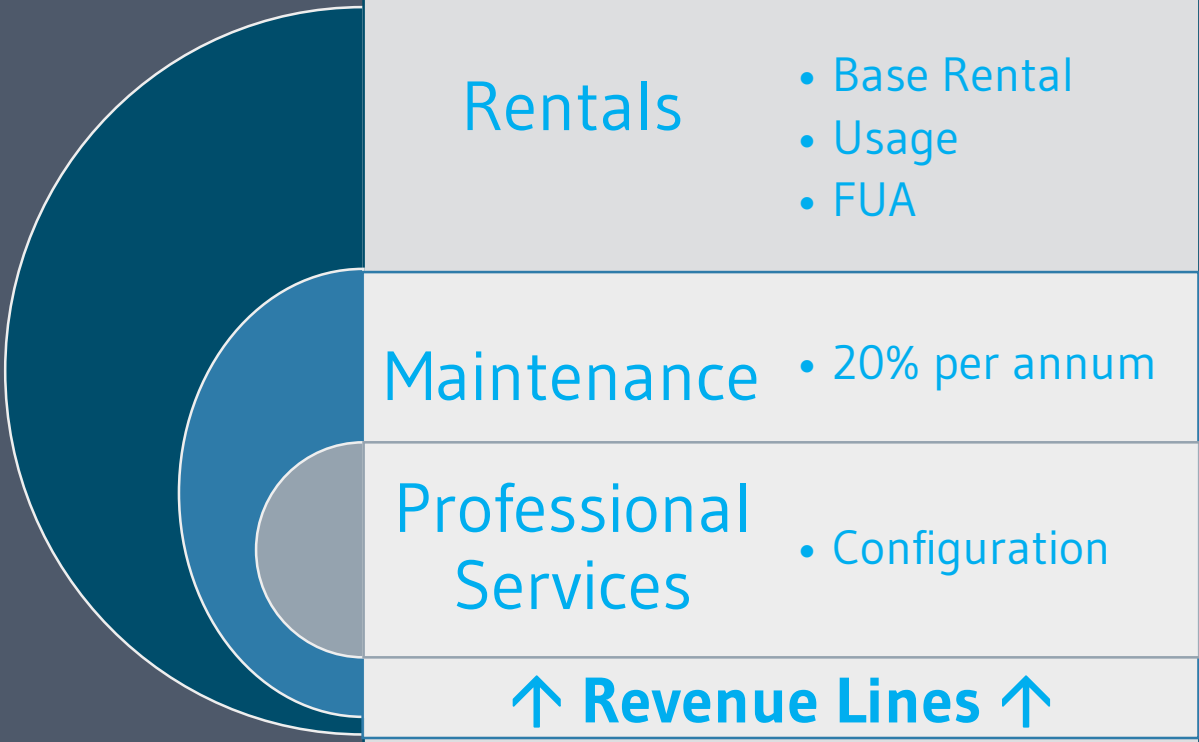
REGIONAL BANKS & CREDIT UNIONS



ASX 200 Major Consumer Brand



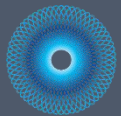
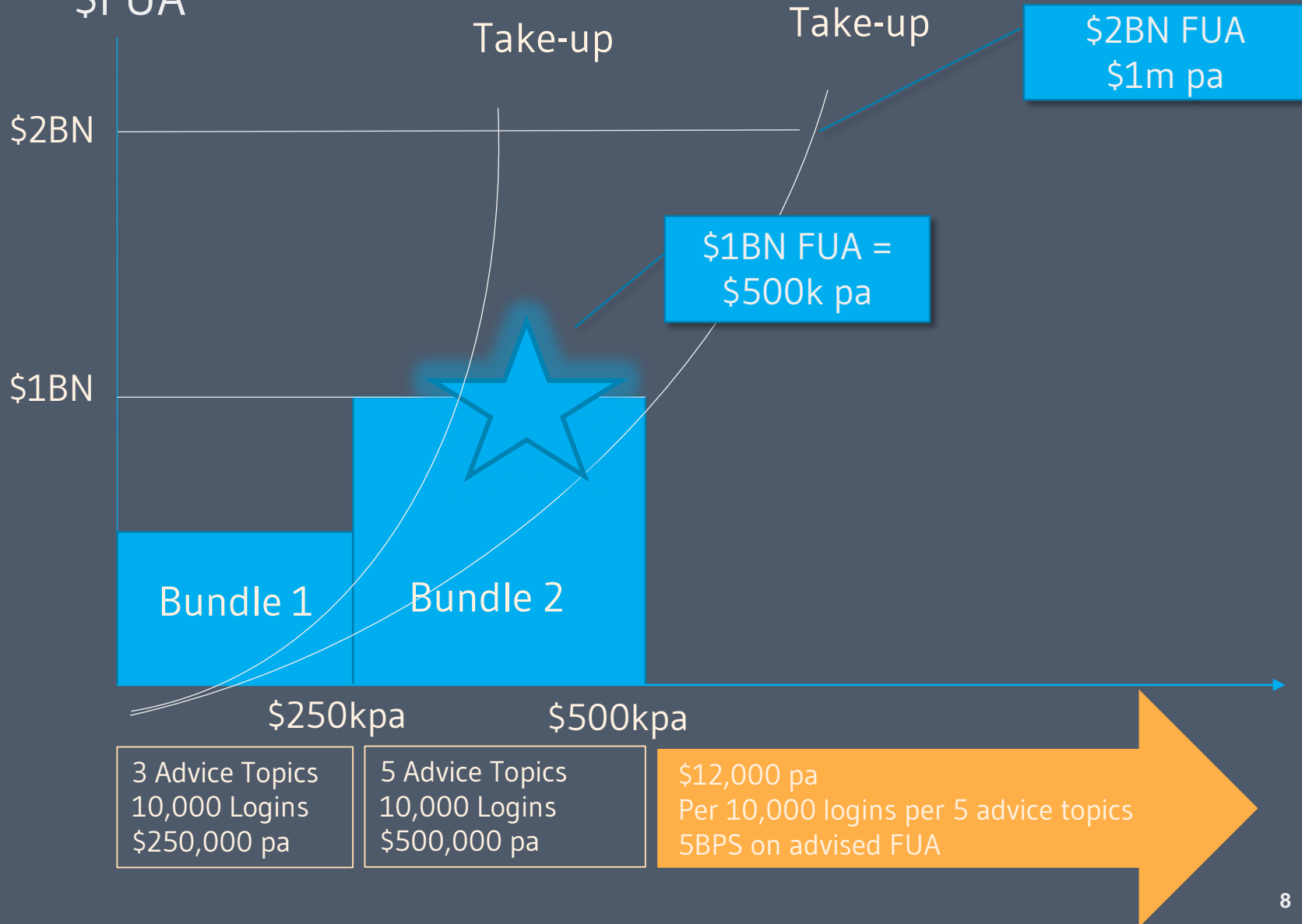
How we make money



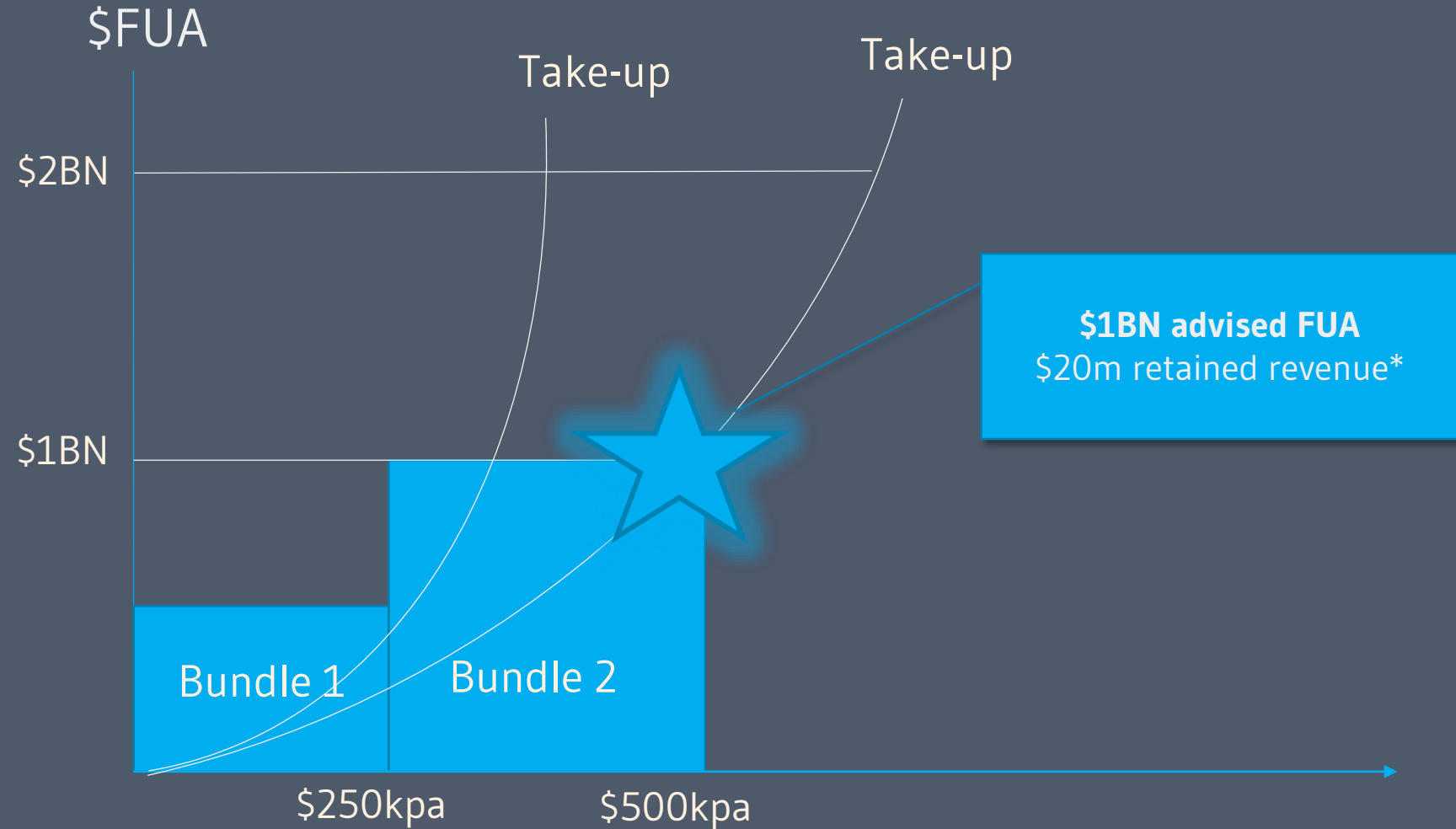
Rentals		Typical Customer Year 1
Base Rental	100k logins, 10 topics	\$240k pa
Usage	Annual subscription	\$120k pa
FUA	Commission on FUA	5BPS on FUA

Simple go to market bundles to enterprise upside

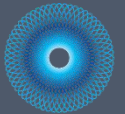
\$FUA



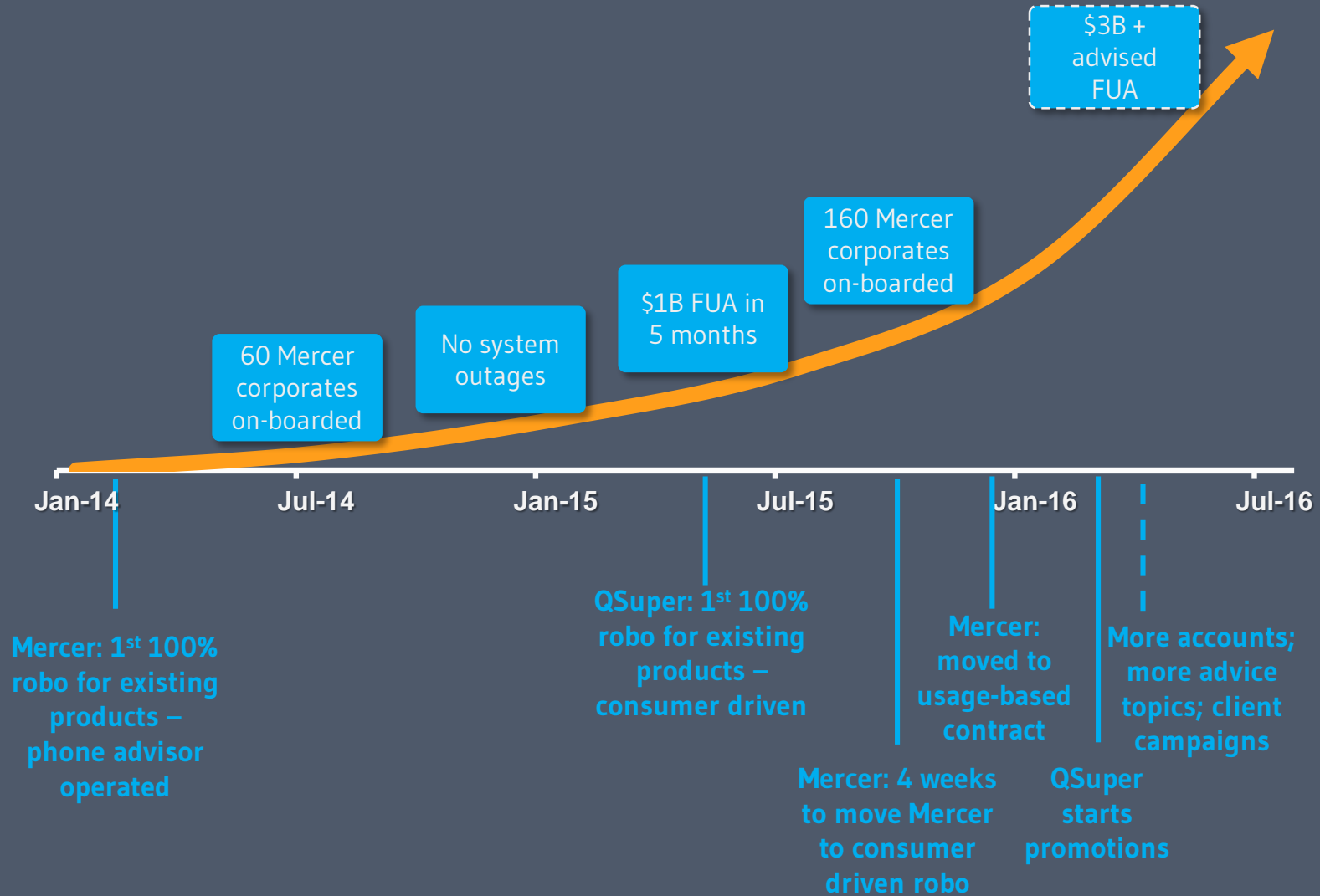
Customer benefit: \$20m retained revenue



*\$20m based on 65 BPS (industry average) and 3 year retention period



QSuper and Mercer: success stories



Why Decimal leads the market

Supports multiple advice topics – more topics = more of the customer base is serviced



Mass marketing – invite Clients to access their personalised advice dashboard



Automates 100% of the process, from triage to advice execution



Personalised, ongoing reporting – Clients can track progress since last log in

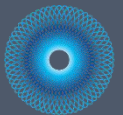
Why Decimal leads the market



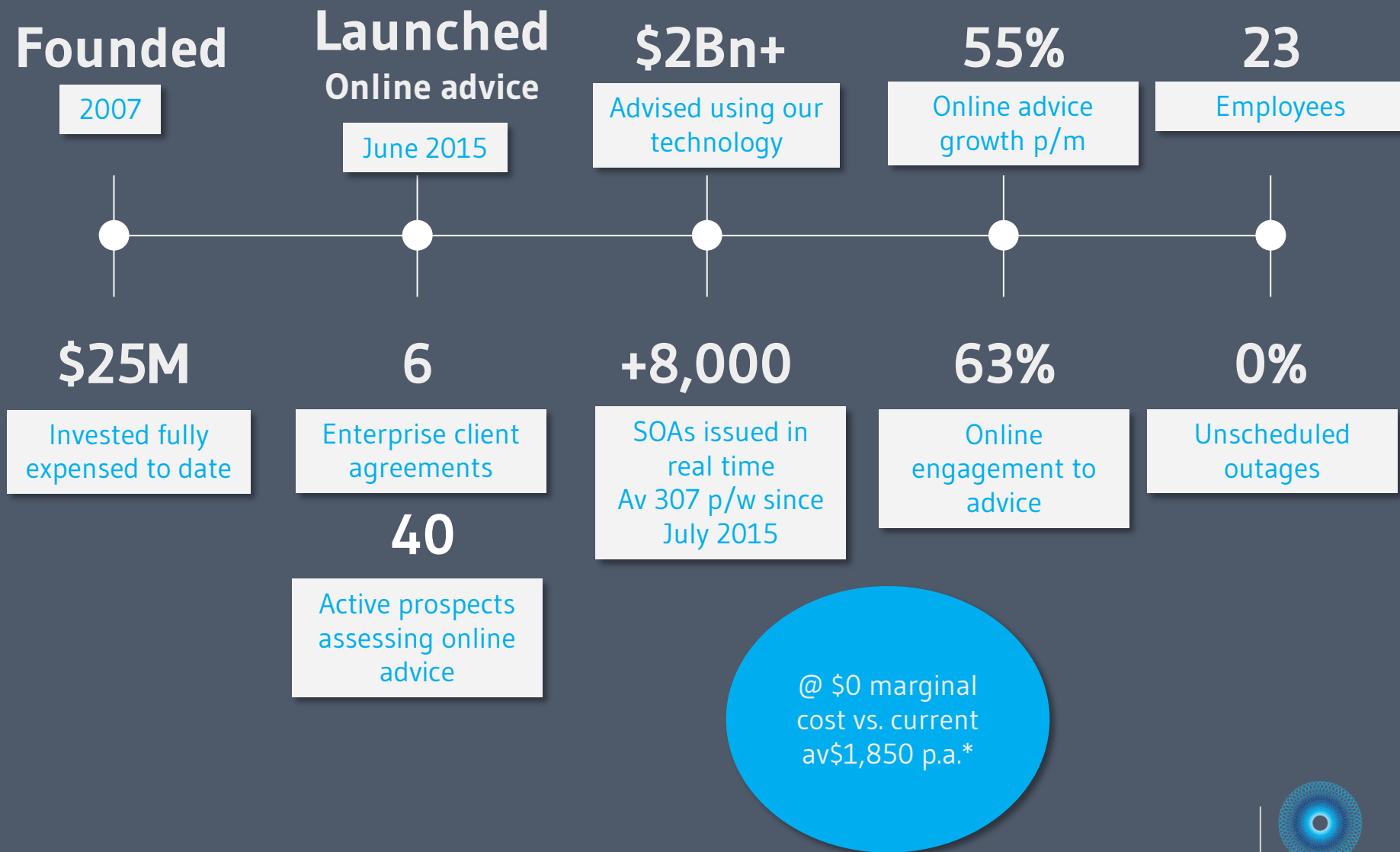
Handles Clients with existing 3rd party product set – no need to move funds to a new account



Omni channel – Adviser can pick up where Client left off and track activities in real time



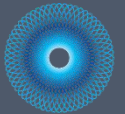
Accomplishments to Date



* Tria Investment Partners – advice: where to now?

Operational priorities for 2016

- Close key active deals in pipeline and add more
- Actively re-engage investment community
- Roll-out uncapped pricing model
- Build sales and marketing capability in a sustainable and scalable way
- Deliver key strategic partnerships and reseller channels
- Gain entry to US market



Strong, Experienced Management Team



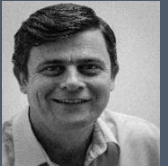
Nic Pollock
CEO

- 20+ years of experience in senior management regional and global positions across technology majors and start-ups
- Previous experience include: Natwest Bank, Oracle, Gemcom, Mincom



Jan Kolbusz
Founder & Executive
Director, Strategy &
Innovation

- 30+ years of experience specializing in enterprise technology including management and innovation in the education, healthcare sector
- Previous experience include: Baxter, Ernst & Young, and Asgard



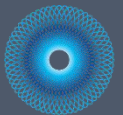
Paul Nolan
Software Development
Manager

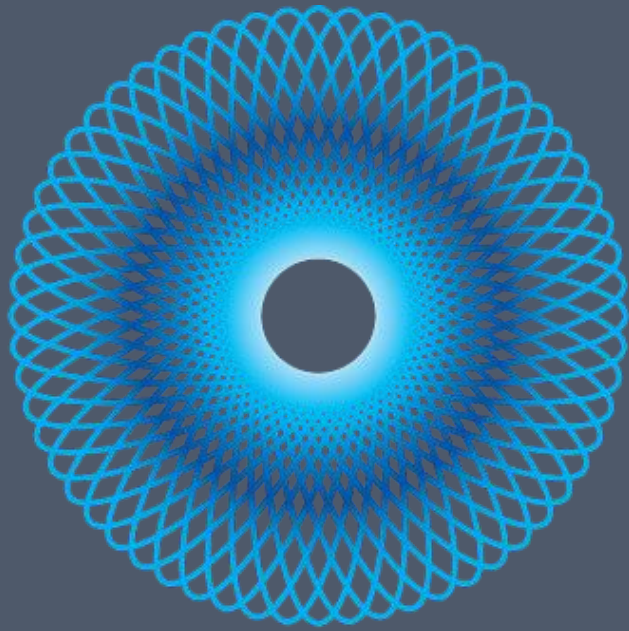
- 20+ years experience in founding and developing leading edge technology across a range of industries with Australian and international companies
- Previous experience include: Atrove Systems, BuzzNow, and Atmosphere Networks,



Peter Yin
CTO

- 30+ years experience working across large scale financial and transaction based organizations in Europe and Australia
- Previous experience include: Prudential, Asgard, and Mercury





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