

HUB 24

ASX CEO CONNECT

30TH OCTOBER 2018

Connecting
customers
to
innovative
solutions
that create
wealth



A fintech superannuation & investment platform leading the change in wealth management



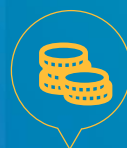
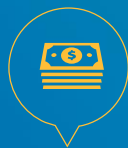
Leveraging choice, open architecture, and innovation to unlock value



With 1% market share winning 18% of new business



OUR JOURNEY SO FAR ...



2010

2012

2013

2014

2015

2016

2017

2018

Launched IDPS
Listed on ASX

Launched Super/Pension

5th Place Investment Trends*

Reached \$1bn FUA
3rd Place Investment Trends

Reached \$2bn
2nd Place Investment Trends*

Reached \$3bn FUA
2nd place in investments trends*

No.1 Managed Accounts solution
Investment Trends^v

Reached \$5bn FUA
No.1 Managed Accounts Solution
Investment Trends^v

Reached \$8bn

345 Active Advisers

Acquired Paragem

737 Active Advisers

Acquired Agility Applications

917 Active Advisers

1424 Active Advisers

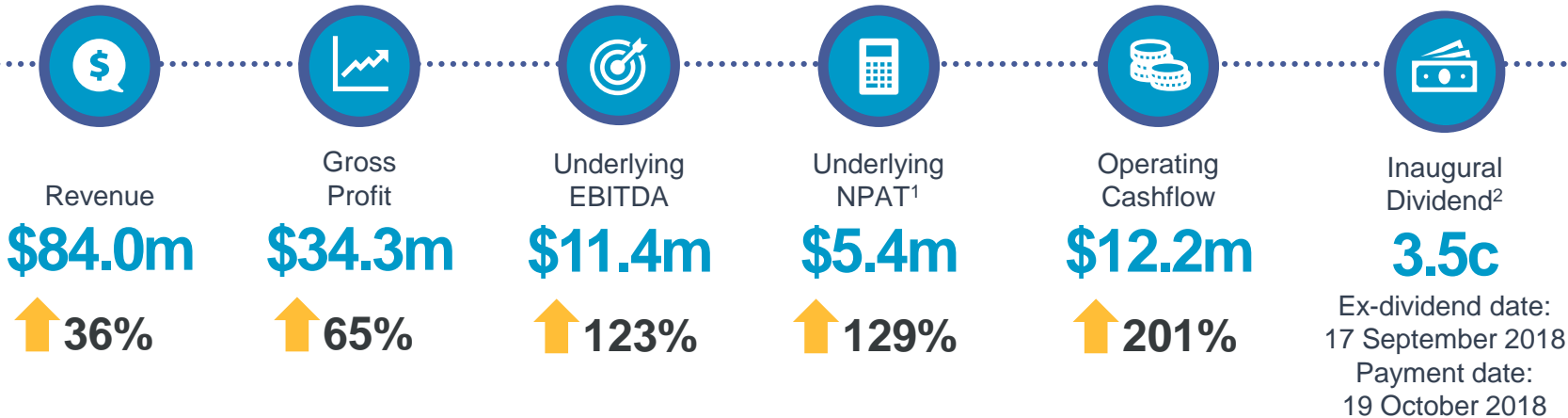
*Investment Trends Planner Tech Report

^vInvestment Trends Platform Competitive Analysis & Benchmarking Report

THE EVOLUTION OF HUB24 MANAGED PORTFOLIOS

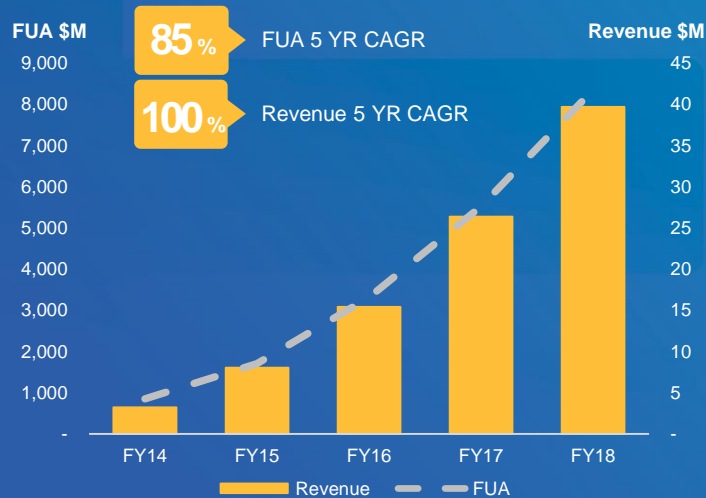


GROUP FINANCIAL HIGHLIGHTS FY18



HUB24 | LEADING CHANGE IN WEALTH MANAGEMENT

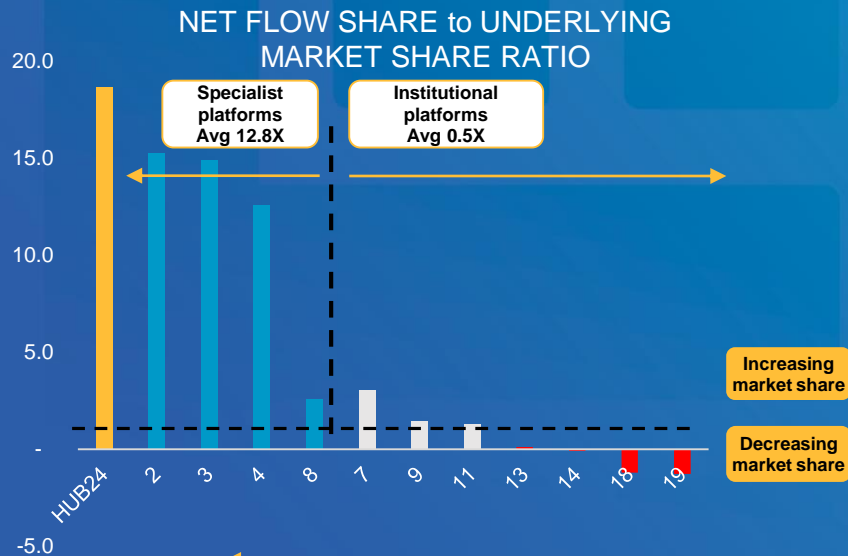
PLATFORM REVENUE AND FUA



- The fastest growing platform¹ leveraging industry transformation
- Our investment in innovation is continuing to capture increasing market opportunity
- Our focus is delivering shareholder returns, financial results and growth
- Paragem well positioned with new leadership for changing market dynamics
- Gross profit & underlying EBITDA² expansion driven by increasing scale
- Unique opportunity to leverage Agility Applications technology and broker relationships to win new HUB24 platform business
- Platform opportunities continue to increase as market landscape favours innovation, service and choice

1. Source: Strategic Insights. Analysis of Wrap, Platform and Master Trust Managed Funds at March 2018. HUB24 is the fastest growing wrap platform relative to its size in percentage terms, 4th fastest in dollar terms of net inflows.
2. Underlying EBITDA represents earnings before interest, tax, depreciation, amortisation and other significant items.

THERE'S A REASON WE'RE THE FASTEST GROWING PLATFORM



— HUB24 share of annual net inflows at 18.36% / share of market FUA of 0.98% i.e. growing at 18 x current market share.

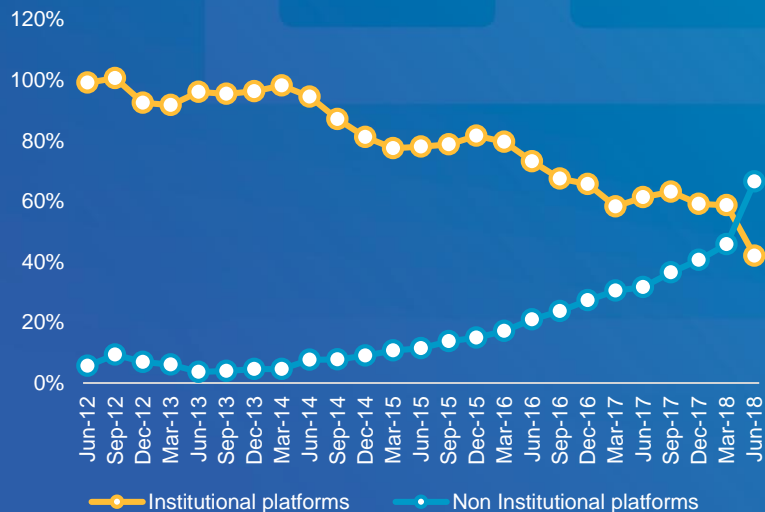
— HUB24 has achieved the highest growth rate in % terms.

- We are constantly innovating and leading change
- The traditional 'asset administration' role of platforms has been disrupted
- Creating value in investment selection, tax management and portfolio construction is the future
- Advisers and clients are seeking this value, unconstrained choice, functionality and efficiency

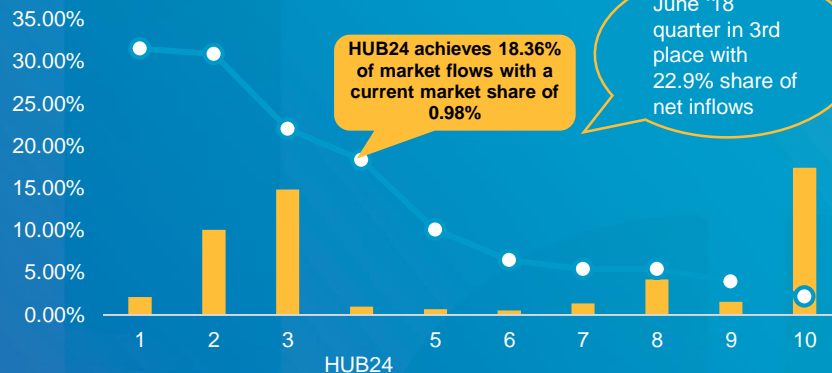
#notjustanotherplatform

HUB24 IS WELL POSITIONED FOR FURTHER GROWTH

NEW TECHNOLOGY PLATFORMS ARE WINNING FLOWS²



MARKET SHARE BY ANNUAL NETFLOWS (Top 10 net flow platforms)



- HUB24 has 0.98% share of Wrap, Platform & Master Trusts at 30 June 2018 with 18.36% share of annual net flows
- Specialist platforms account for 5.8% of FUA and 70.5% of net flows annually
- HUB24 has the highest growth rate in % terms, 4th in \$ terms annually

1. Source: Strategic Insights. Analysis of Wrap, Platform and Master Trust Managed Funds at September 2017. HUB24 is the fastest growing wrap platform relative to its size in percentage terms, 5th fastest in dollar terms of net inflows.

THE MARKET

KEY TRENDS SHAPING OUR INDUSTRY

Australian platform market

\$809bn

Reaching \$1.55 trillion by 2026¹

Superannuation pool in Australia expected to be

\$4tn

in next 10 years and \$9.5 trillion by 2035²

In 2018 platform net inflows of

49%

went to non-aligned platforms (5.6% of the industry)³

Stockbrokers and financial advisers both seeking managed direct investments



Managed Accounts industry estimated to be

\$115bn

by 2020

Annual Managed Accounts growth of

45%

YOY 2016–2017⁴

ADVISER TRENDS



Non-institutionally owned Advisers are 41%⁵ of the market, having increased by 8% from 33% in Dec 2015



Advisers are increasingly seeking best of breed solutions to meet their clients needs with uncompromised product choice



Advisers remain challenged by compliance and are seeking new business efficiencies to improve client service and increase business profitability

1. CLSA Australian investment platforms – Royal Decree August 2018
2. Deloitte 2015
3. Strategic Insights March 2018
4. IMAP/Milliman Managed Account FUM Census 31 Dec 2017
5. Rainmaker Advantage Report

OUR CUSTOMER COMMITMENT

OUR COMMITMENT TO INNOVATION AND SERVICE HAS BUILT STRONG CUSTOMER ADVOCACY



89% of advisers who use us as their main platform say we are the best available*



Advisers using HUB24 have the lowest intention to change platform compared to the users of all other platforms*



HUB24 continues to win industry recognition as the leading platform in the managed accounts space

AND WE ARE COMMITTED TO DELIVERING EVEN MORE



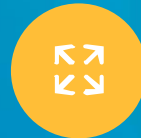
Enhancing our platform functionality with foreign currency assets, further managed portfolio functionality and expanding our investment menu



Focusing on customer service excellence



Leveraging ConnectHUB to provide Challenger Annuities, additional banking feeds and allowing advisers to open multiple external accounts at once



Enhancing our relationship management for key accounts, institutional partners and broker clients

OUTLOOK



Leverage our current foundations



and lay foundations for future growth...



Revised FUA target range of \$19bn - \$23bn by June 2021¹

1. Assumes consistent investment markets and net flow growth trends



DISCLAIMER

→ SUMMARY INFORMATION

The material herein is a presentation of general background information about HUB24 Limited's ('HUB') activities current as at date of presentation. This information given in summary form does not purport to be complete and should be read in conjunction with previous ASX filings, Half Year Report and the audited Annual Report as applicable.

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