

ASX Announcement

15 November 2024

ASX ANNOUNCEMENT – ANNUAL GENERAL MEETING PRESENTATIONS

In accordance with the ASX Listing Rules, the Chair and Chief Executive Officer's addresses and presentation to the Annual General Meeting ("AGM"), are appended.

This announcement has been approved for release by the Board of Directors.

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About Centrepoint Alliance

Centrepoint Alliance (ASX: CAF) is a leading provider of advice and business services to financial advice firms throughout Australia. It offers a complete suite of governance, business management, client growth and advice services that enable advisers to spend more time providing advice to their clients.

Centrepoint Alliance is proactively leading the evolution of financial advice business models in Australia. It has introduced a clear fee-based pricing model that will support the provision of more transparent and better financial advice for Australia, increasingly through the use of digital and data technology enabled solutions.

CENTREPOINT ALLIANCE LIMITED

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Chairman's Address

Let me start my address today by saying that I am truly delighted to report that Centrepont Alliance is continuing to make significant progress during the financial year 2024. At Centrepont Alliance, we take pride in our commitment to financial advice and advisers.

In our core business, the adviser licensing and service business, we have experienced a substantial uplift in adviser numbers, the highest organic growth in the market, which has increased our market share, and lifted us to a strong #3 position.

At the same time, we have also enhanced our technology platform, providing more depth and quality to our adviser network. Over the past year, we have enhanced our cyber security capabilities, and expanded our offerings to better serve our financial adviser network including the launch of the IconiQ platform.

At the same time, we have completed the acquisition of Financial Advice Matters which serves as a cornerstone of our salaried adviser business.

In general, while organic growth is the one important driver of our growth strategy, we are also actively screening the market for strategic acquisitions that enhance our financial and strategic performance.

All of that is reflected in our financial performance over the last year and earlier. Centrepont Alliance today has shown significant improvement in the business with Revenue and EBITDA and Net Profit growth. Our cash reserves remain strong despite continued investment in the platform, the acquisition of the FAM business and dividend payments for our shareholders. These achievements underscore our strong strategic and fiscal management.

As a result, the total return to shareholders, as reflected in the combined growth of the share price and the dividend yield, has also seen a significant uplift over the last financial year.

Our management team, under the highly capable leadership of John Shuttleworth, has executed yet another strong year, positioning us for a future marked by growth.

To the entire Centrepont Alliance community and the financial advisers who rely on our services, I extend particular gratitude for your unwavering support. We eagerly anticipate another year of exciting opportunities and achievements.

Also, I would like to thank our Directors. I would like to thank Simon Swanson for his significant contributions as Director and Chair. Simon stepped down from the position of Chair and Director in January 2024. Earlier this year, Sandy Beard and Alan Fisher stepped down as part of a Board refresh, also to them a big thank you. They have been replaced by new Directors, and I welcome these new Directors Anthony Vogel, Peter Rollason and Linda Fox. All three compliment the Board with necessary experience for the next phase of our business growth.

Lastly, to our Shareholders, thanks for your ongoing support of our journey.

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Chief Executive Officer's Address

I'd like to take this opportunity to update shareholders on our achievements and business strategy.

There are four key areas that I will cover.

Firstly, how Centrepont Alliance has performed over the last 3 years, providing perspective on the turnaround of the business, the activities that underpinned the turnaround and the sustainable platform we now have that will support our future growth.

Secondly, I'll provide an update on our strategy and progress with our key strategic initiatives as we expand into higher margin areas of the wealth value chain.

Thirdly, I'll provide an update on the game changing launch of the IconiQ platform as we enter the \$1.1 trillion-dollar platform market.

Finally, I'll provide an update on our business outlook for the remainder of the year.

Over the last 3 years, using 2021 as a baseline, we have transformed the business achieving cumulative EBITDA growth of 168% which is a 39% Compound Annual Growth Rate.

Centrepont Alliance emerged from the Hayne Royal Commission, and the significant regulatory reforms that followed, coupled with a challenging business environment, and reconfigured and transformed the business into one of the top performing licensees in the market.

Considering some of the achievements.

- We have a business with sustainable revenue having eliminated platform rebates.
- We have led the market on adviser recruitment.
- We have moved from number 6 to number 3 in the market ranked by size of licensee.
- Our market share as a licensee has increased from 2.4% to 4.9%.
- Our market share is much higher when including the 200+ self-licenced firms we service who employ 825 advisers.
- We acquired Clearview's advice business which included Matrix and LaVista which saw 270 advisers transition to Centrepont.
- We acquired Financial Advice Matters, creating a salaried advice business with 19 advisers.
- We leveraged the capability in our lending business and developed a new offer, Lending as a Service which, as at 30 June 2024, had 44 advice firms using the service and offering lending to their clients.
- We have commenced the turnaround of the asset management business and launched a range of managed accounts, the IQ Portfolios.
- We have developed a new platform with our technology partner FNZ and are entering the \$1.1 trillion-dollar Australian platform market with a feature rich competitively priced platform called IconiQ.
- Importantly we have achieved this while running a lean operating model with prudent use of capital.

The message I want to provide is we are just getting started.

Our growth strategy is focused on margin expansion and annuity revenue, enabled by our strong distribution network of 1,374 advisers. We refer to our strategic framework as the 5 pillars.

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Firstly, our licensee business is well positioned to capture more advisers in the market. With market leading offerings in both licenced and self-licenced, we will benefit from the recent M&A activity which has historically created an environment of increased switching and an opportunity for recruitment.

Having acquired and successfully integrated Financial Advice Matters, we are seeking to grow the Salaried Advice business organically and through further acquisitions. This business currently represents 30% of our earnings and acquiring the right businesses at the right price will create significant future earnings growth.

The asset management business has been a historical drag on our earnings. Whilst it has taken longer than anticipated to turn the business around, largely due to the time taken to secure distribution on key partner platforms, we now are seeing increased adoption of the portfolios with distribution on Hub24, Macquarie and Expand.

Our lending business posted a turnaround in growth in 2024 as a result of the new Lending as a Service offer. We now provide full-service lending solutions for advisers within our network with 44 firms becoming authorised representatives under our credit licence and using the services of our inhouse lending specialists.

Finally, the launch of the new IconiQ Investment and Superannuation platform is an incredible opportunity for the business.

We have partnered with FNZ, a leader in platform infrastructure who administers over \$2 trillion in funds globally, for 650 corporate clients across over 30 countries. The FNZ partnership provides capability and scale in an efficient cloud-based solution.

The IconiQ platform will empower financial advisers to effectively manage their clients' superannuation and investment portfolios. The intuitive user experience, advanced features, and competitive pricing structure will differentiate IconiQ as a leading platform solution.

The Investment Platform went live on the 14th of October 2024.

The Superannuation Platform is complete, and we are in the final stages of testing before the scheduled release in early December 2024.

IconiQ's pricing is sharp. There is a base administration fee of 18bps, capped when balances reach \$1million, including related family accounts, and there is no minimum or standing fee per account. The super platform has an additional fee of 5.8bps to cover superannuation specific costs.

Accompanying the launch of the Superannuation Platform will be the release of the IconiQ Separately Managed Account Scheme. This will enable IconiQ to add a broad range of diversified portfolios contracted by fund managers and asset consultants.

This is an incredibly exciting time for the business as we have developed key infrastructure for the group that we can build on over the next few years.

Finally, some comments on the outlook for FY25.

We remain very positive with the Company well positioned to continue to grow revenue and earnings.

Centrepont Alliance continues to recruit advisers and is benefiting from industry consolidation.

We are focused on accelerating growth of higher margin salaried advice business through further acquisitions. New initiatives such as Managed Accounts and Lending as a Service are gaining traction. The New IconiQ investment platform is live with Superannuation scheduled for next month.

Underlying EBITDA guidance for FY25 is unchanged in the range of \$10m to \$10.5m.

-END-

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ANNUAL GENERAL MEETING

ASX: CAF

15 November 2024



Disclaimer

This presentation is for general information purposes only and should be read in conjunction with the Full Year Financial Report for the twelve months ended 30 June 2024 and the Appendix 4E lodged with the Australian Securities Exchange by Centrepont Alliance Limited (ASX:CAF) on 22 August 2024. This presentation does not provide recommendations or opinions in relation to specific investments or securities.

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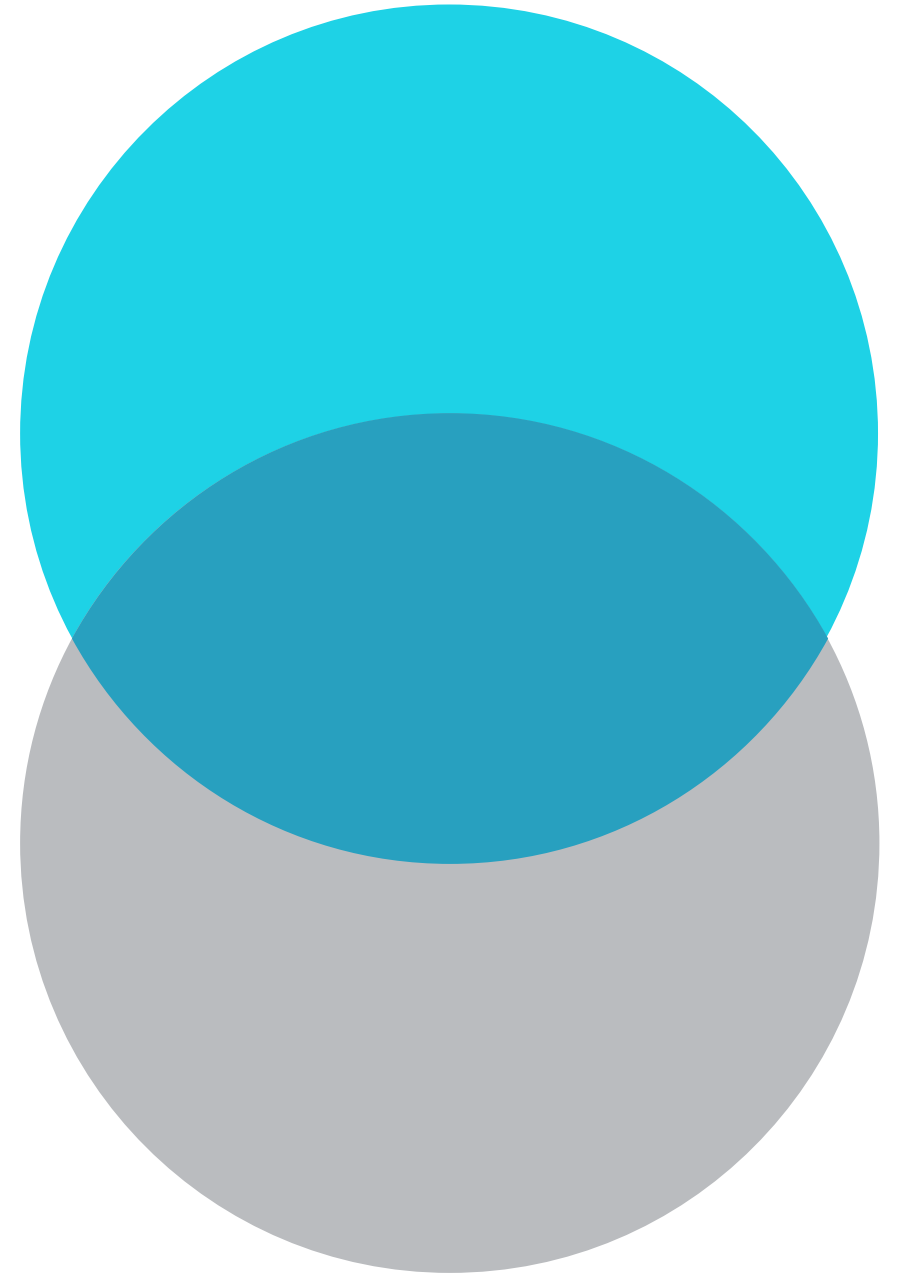
It is not intended that this presentation be relied upon and the information in this presentation does not take into account your financial objectives, situations or needs. Investors should consult with their own legal, tax, business and/or financial advisers in connection with any investment decision.

All numbers are as at 30 June 2024 unless otherwise stated. Numbers may not add up due to rounding.

The release of this announcement has been authorised by the Board of Directors.

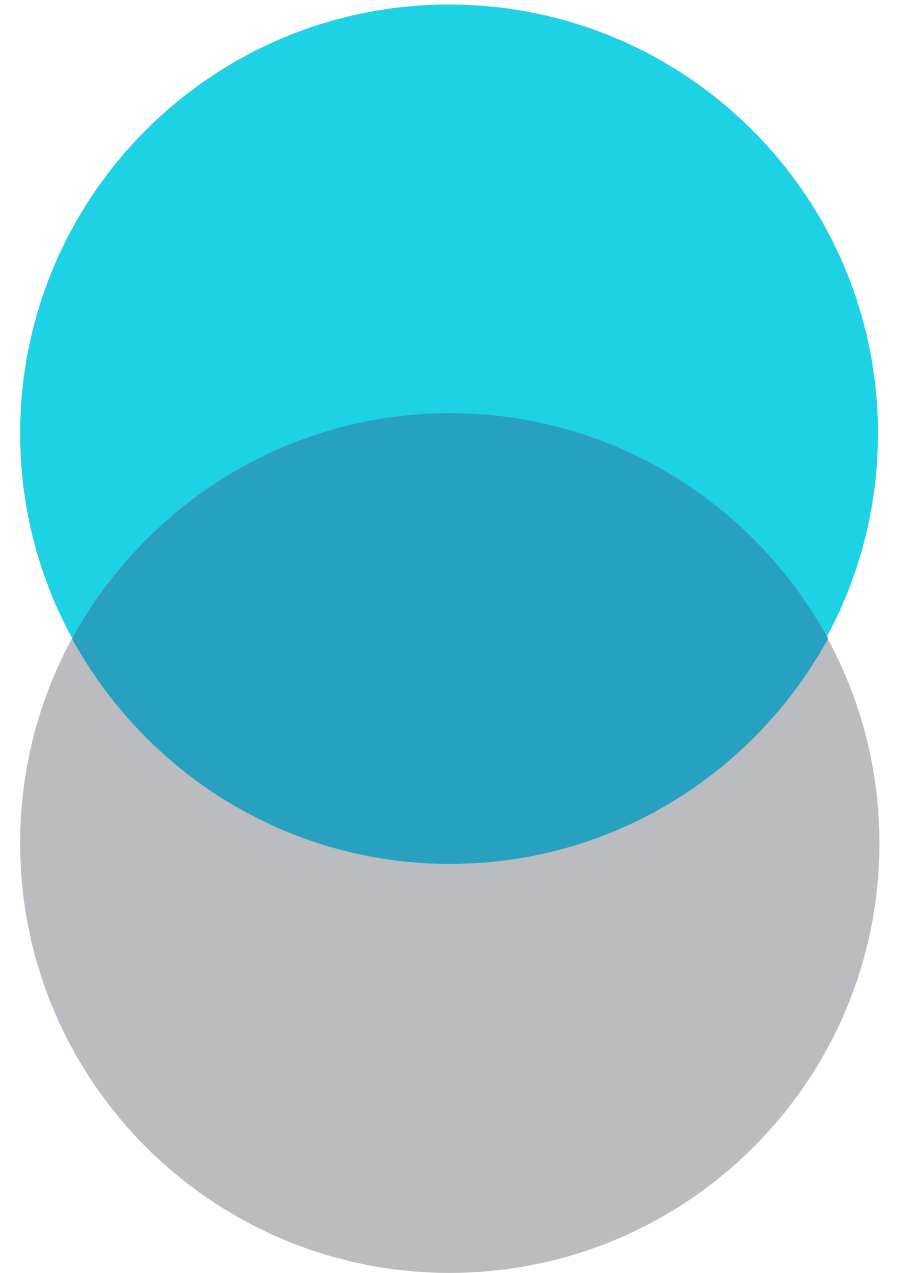
CHAIRMAN'S REMARKS

Georg Chmiel



CEO ADDRESS

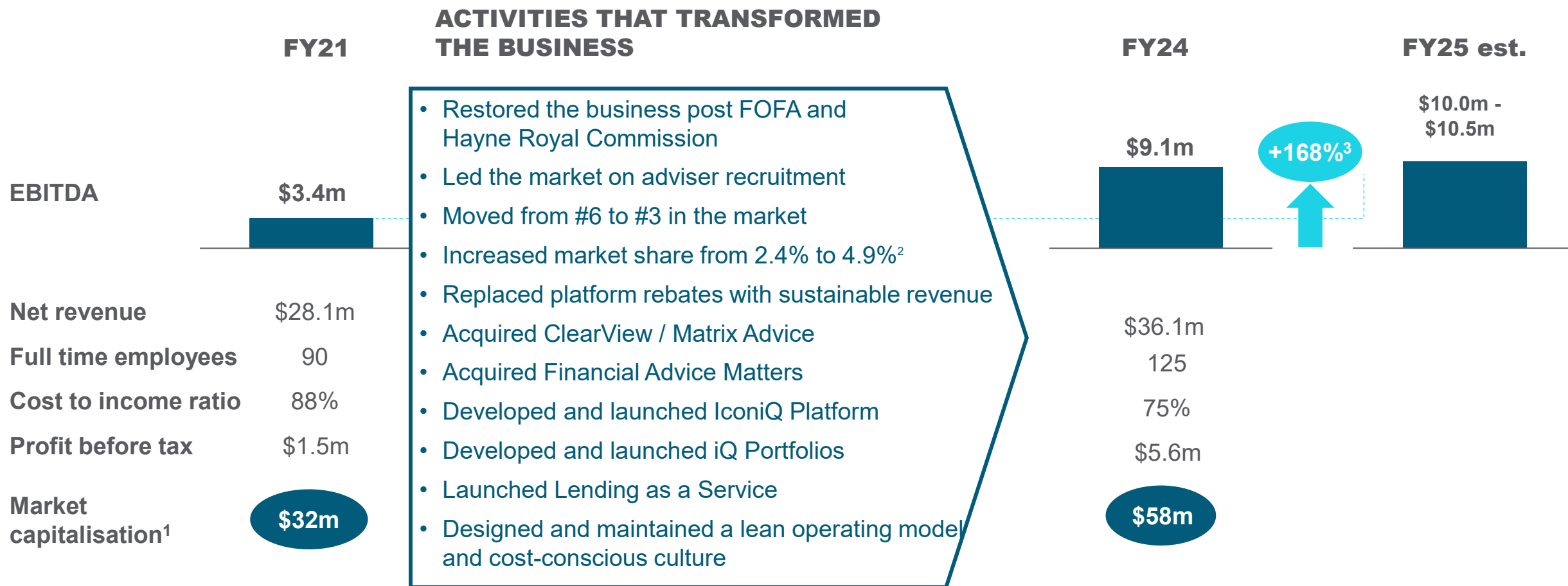
John Shuttleworth



Agenda

- 1 Business performance
- 2 Growth strategy and strategic initiatives
- 3 Launch of the IconiQ Platform
- 4 FY25 outlook

THE BUSINESS HAS BEEN TRANSFORMED ACHIEVING 168%+ EBITDA GROWTH OVER THE LAST 3 YEARS REPRESENTING 39% CAGR



1. Market Capitalisation as at 30 June 2021 and 2024 (Bloomberg data) rounded to nearest million.

2. Financial Planning and Authorised Representatives

3. Cumulative EBITDA Growth 2021 to 2024

CENTREPOINT HAS FIVE STRATEGIC PILLARS TO DRIVE GROWTH

Focus is on margin expansion and annuity revenue enabled by the strong distribution network of 1,374 financial advisers

	1	2	3	4	5
OBJECTIVE	GROW LICENCED AND SELF-LICENCED ADVISERS	GROW SALARIED ADVISERS	BUILD SCALE IN ASSET MANAGEMENT	LAUNCH SUPER AND INVESTMENT PLATFORM	GROW LENDING
BASELINE	<p>549 authorised representatives¹</p> <p>203 self-licenced firms</p> <p>825 advisers</p>	<p>19 advisers post FAM acquisition²</p>	<p>\$330m⁵ managed account FUM</p>	<p>\$1,102b market³</p> <p>~\$69b network FUA⁴</p> <p>1,374 advisers</p>	<p>\$3.5b loan book</p> <p>80 brokers</p> <p>44 LaaS Firms</p> <p>200+ loans written</p>
OUR FOCUS	Organic growth to maintain scale	Acquire 'corporatised' firms to improve margin	Grow Managed Accounts	Globally leading functionality with market leading pricing	Provide lending services to financial advisers

Note numbers as at 30th June 2024 unless stated

1. AR Numbers as at 30th June 2024 per CAF internal data

2. Post acquisition of Financial Advice Matters. Completion 1 December 2023

3. Plan for Life – Analysis of Wraps, Platforms and Master Trusts as at June 2024

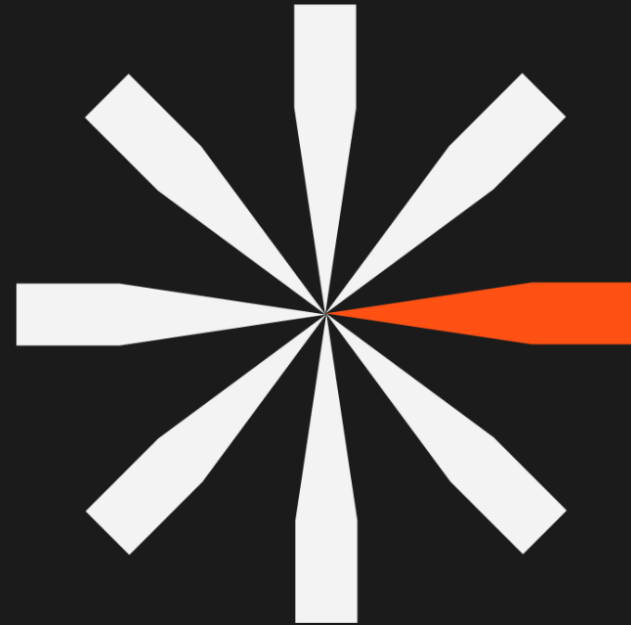
4. FUA and value chain revenue are estimated based on internally generated assumptions (1,374 advisers x average funds under advice of \$50m = \$68.7b)

5. FUM as at 31 October 2024

The Intelligently Simple Platform

The new investment platform developed on globally leading technology, providing advisers and their clients an easy-to-use feature rich platform at a very competitive price.

[BOOK A DEMONSTRATION](#)



Global Scale and Stability

IconiQ has been developed in partnership with FNZ, the leading global wealth management platform, with over \$2 trillion dollars in assets under administration across 30+ countries. Our partnership provides IconiQ access to global scale, support, and ongoing development to deliver the best adviser and customer experience.

THE ICONIQ INVESTMENT PLATFORM IS LIVE

THE SUPERANNUATION PLATFORM AND SMA TO GO LIVE IN DECEMBER 2024

IconiQ Investment IDPS¹

- Now live!
- Released 14 October 2024
- Soft launch until Super and SMA scheme finalised
- 18bps flat fee capped at \$1m.
- No minimum or account fee

IconiQ Super Wrap

- Superannuation technology build completed
- Disclosure documentation being finalised
- Similar platform fee as IDPS
- + Super fee of 5.8bps (Trustee + ORFR²)

IconiQ SMA

- Scheduled for release with Super Wrap
- Progressive intakes with approved Model Managers

The screenshot displays the IconiQ platform interface for a client named Mr Christopher McDonald. The interface includes a navigation sidebar on the left with options like Home, Clients, Portfolios, and Research. The main content area shows the following sections:

- Holdings:** A search bar and navigation tabs for Summary, Holdings, Asset Allocation, Performance, and Transactions.
- Portfolio Value:** A table listing four portfolios:

Portfolio name	Valuation
Chris McDonald Individual Portfolio	\$213,559.03
Chris and Lindsay McDonald Joint Portfolio	\$19,003.24
Chris McDonald SMSF Portfolio	\$27,094.34
Chris McDonald Trustee Portfolio	\$78,992.10
- Performance Since Inception:** A line chart showing a 23.54% increase (\$89,896.01) from Q1 2016 to Q3 2017.
- Asset Distribution:** A bar chart showing the breakdown of assets:

Asset Class	Percentage
Australian Equities	18%
Managed Funds	62%
Fixed Income	16%
Money Markets	4%
- Cash Balance:** A table listing accounts and their balances:

Account name	CCY	Cash balance
Margin Account	AUD	\$213,559.03
IA - My Growth Investments	AUD	\$19,003.24
IA - My Aggressive Investments	AUD	\$27,094.34
MDA	AUD	\$78,992.10
ANZ - Cash Management Account	AUD	\$20,000.00
- Largest Holdings:** A table listing the top holdings:

Investment Name	Value
Tyndall Australian Bond Fund	\$302,884.02
Fixed Income Strategy No 2	\$256,993.01
Packer & Co Investigator Trust	\$201,884.94
Woolworths (WOW.XASX.AU)	\$198,094.82
Magellan Global Fund	\$167,033.97
- Latest Cash Transactions:** A table listing recent transactions:

Date	Narrative	Amount
18/02/2018	Buy - Tyndall Australian...	\$302,884.02
18/02/2018	Sell - Fixed Income Stra...	\$256,993.01
18/02/2018	Sell - Packer & Co Invest...	\$201,884.94
18/02/2018	Buy - Woolworths (WOW...	\$198,094.82
18/02/2018	Buy - Magellan Global Fu...	\$167,033.97

1. Investor Directed Portfolio Service
2. Operational Risk Financial Requirement

Centrepoint is well positioned to continue to grow revenue and earnings

- ✓ CAF continues to recruit advisers and is benefiting from industry consolidation
- ✓ Focused on accelerating growth of higher margin salaried advice business through further acquisitions
- ✓ New initiatives such as Managed Accounts and Lending as a Service are gaining traction
- ✓ New IconiQ investment platform is live with Superannuation scheduled for next month
- ✓ Underlying EBITDA guidance for FY25 is unchanged in the range of \$10m to \$10.5m

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