

decimal

# Presentation to AGM

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

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**'We enable financial institutions to offer fully automated financial advice to all their customers'**

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

- We fully automate financial advice
- We provide complete white label solutions for the largest financial institutions



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



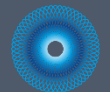
>1\$B since June

Delivered end to end World First

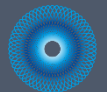
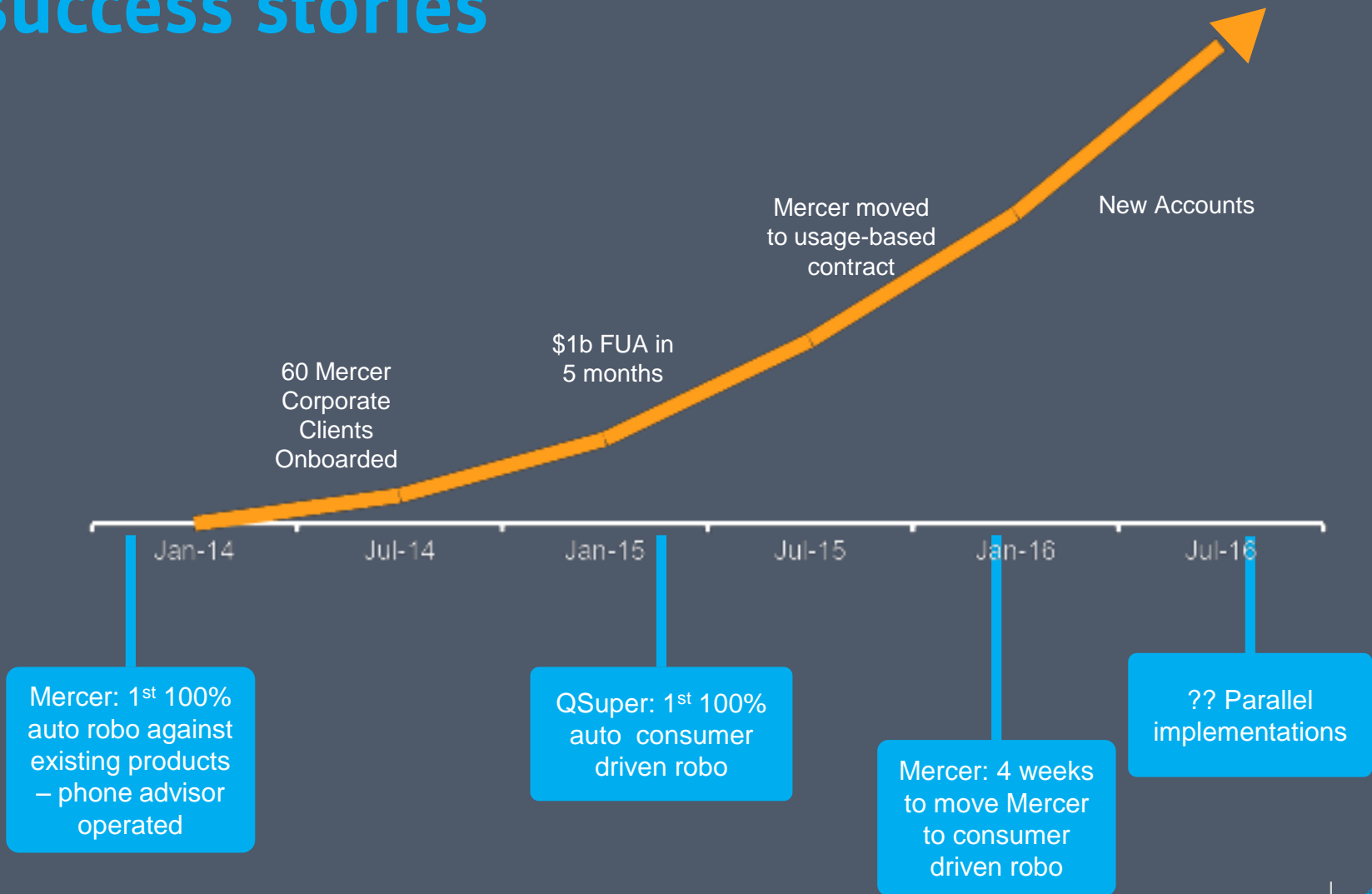


cloud based

SaaS Recurring Revenue Model



# QSuper and Mercer: success stories



# Our Market

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

Enterprise grade SaaS + Services

SUPER FUNDS

SUPER FUND ADMINISTRATORS

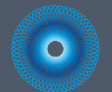
PRODUCT PROVIDERS

CONSUMER BRANDS

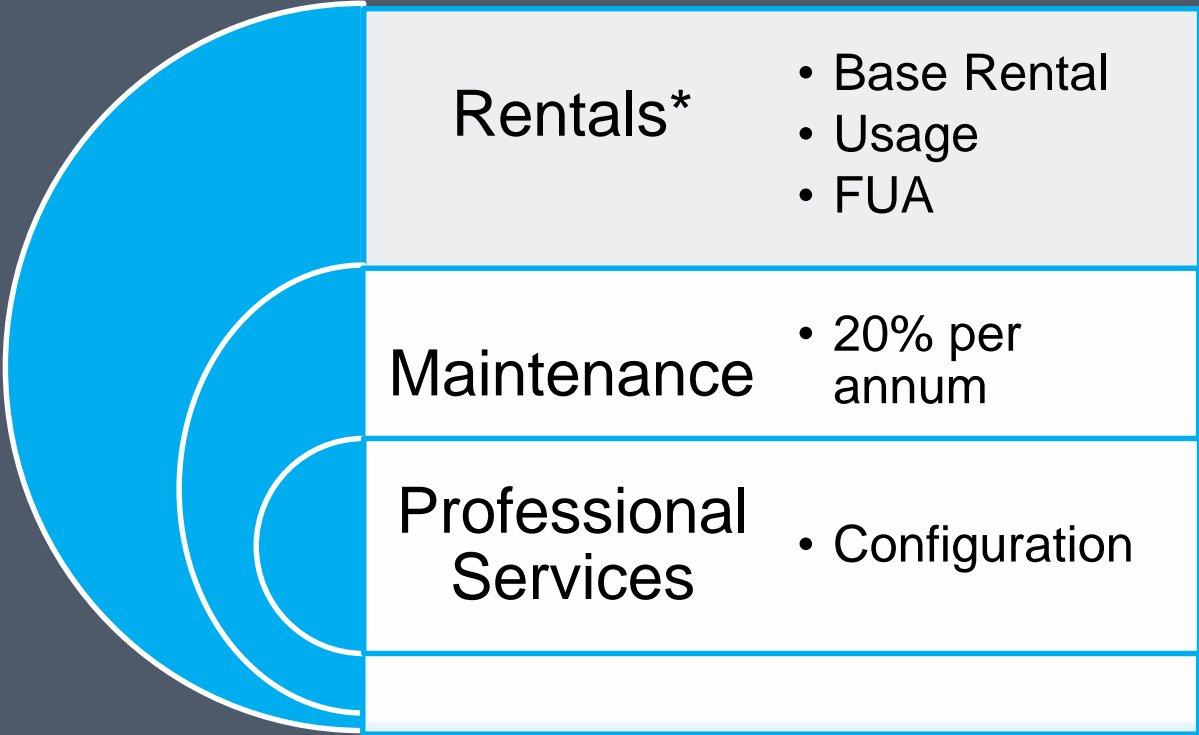
REGIONAL BANKS & CREDIT UNIONS



ASX 200 Major Consumer Brand



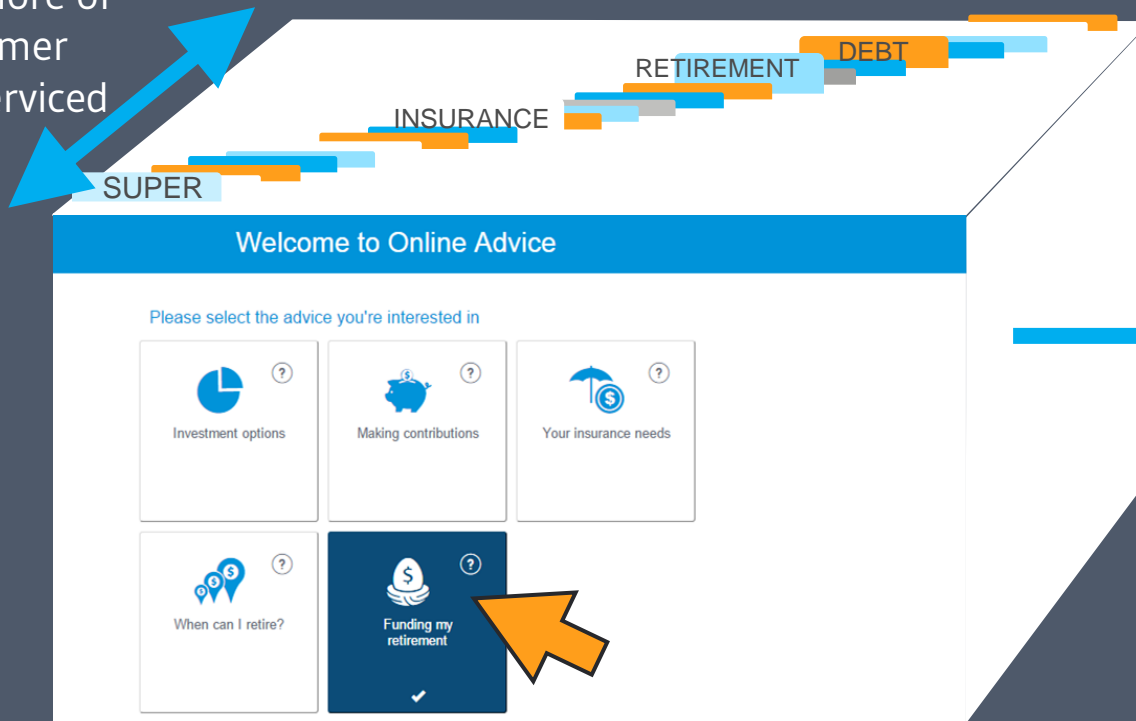
# How we make money



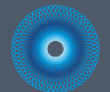
Rentals		Typical Customer Year 1
Base Rental	100k logins, 10 topics	\$240k pa
Usage	Annual subscription	\$120k pa
FUA	Commission on FUA	\$.....

# Why Decimal leads the market

Unlimited topics= more of the customer base is serviced

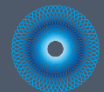
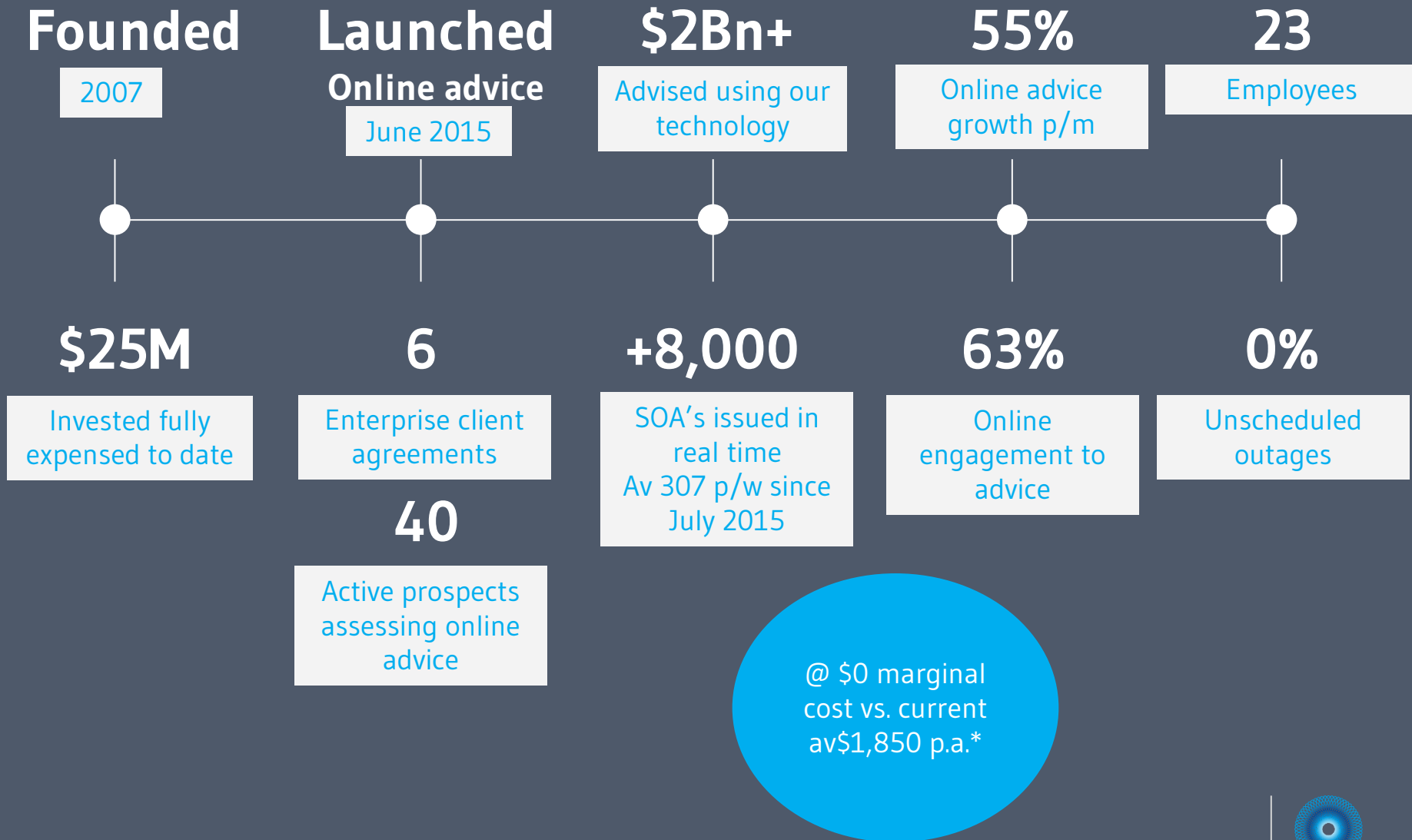


100% of the process is automated (Easier to scale quickly)





# Accomplishments to Date



# 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



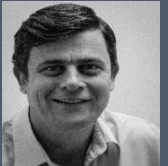
**Nic Pollock**  
CEO

- 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



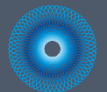
**Paul Nolan**  
Software Development  
Manager

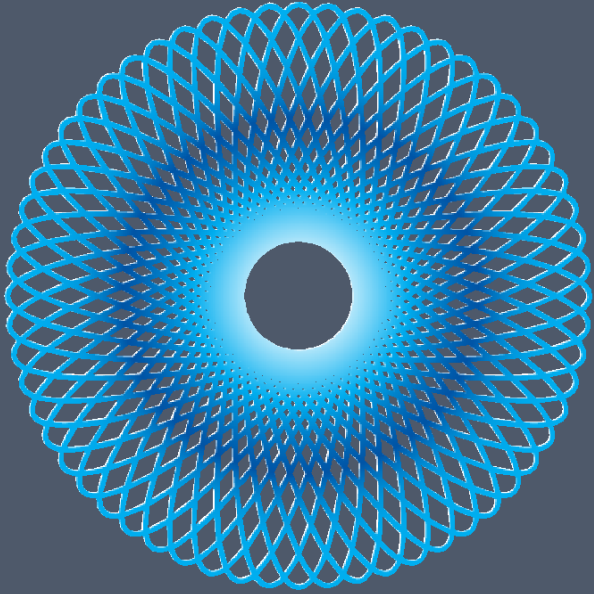
- 20+ years experience in founding and developing leading edge technology across a range of industries with Australian and international companies
- Previous experience include: Atrove Systems, BuzzNow, and Atmosphere Networks,



**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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