



4Q2017 & FY2017 Results Presentation

14 February 2018

iFAST

iFAST Corporation Ltd.

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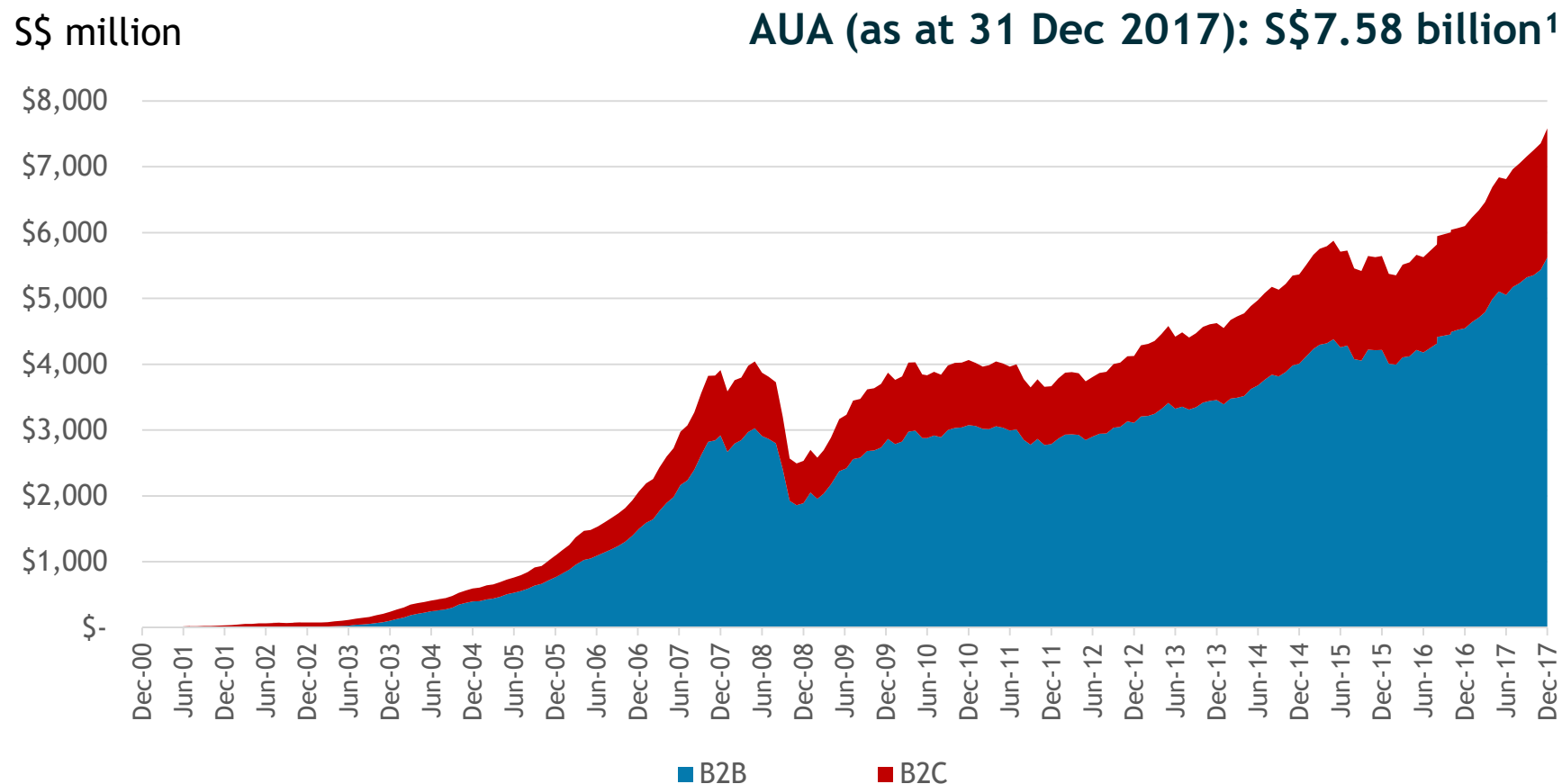
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Key Summary

- The Group's Assets Under Administration (AUA) increased 24.3% YoY, reaching another record high of S\$7.58 billion as at 31 December 2017, marking the sixth consecutive quarter of record AUA levels for the Group
- The improvements resulted from the Group's continuing efforts at strengthening its investment platforms in the various markets and positive market sentiment
- In FY2017, net sales stood at S\$942 million, compared to S\$235 million in FY2016
- The Group's revenue and profitability improved significantly over FY2017, with net revenue increasing 21.5% YoY to S\$49.45 million and net profit rising 65.9% YoY to S\$9.04 million. Excluding the China operation, the Group's net profit before tax and net profit after tax rose 47.3% YoY to S\$14.47 million and 45.8% YoY to S\$13.21 million in FY2017 respectively

Group AUA grew 24.3% YoY to record S\$7.58 billion



Note:

1. The Group's AUA as at 31 Dec 2017 includes its effective 16.06% share of the India Business

Key Summary

- The Group believes that the efforts over the last two to three years to broaden the range of products and services available on its platforms are showing some initial results
- The Group now runs a more comprehensive wealth management platform that will help bring the Group's AUA and overall business volume to the next level in the years ahead
- The Group believes that in the medium to long term, there is still a lot of room for growth as the current AUA is still a small amount relative to the size of the wealth management industry in Singapore and Asia
- Barring a major deterioration of the financial markets, the Group expects the operations in the existing key markets of Singapore, Hong Kong and Malaysia to show further YoY improvement in 2018
- China is still in its initial stages of building up, and China's losses in FY2018 are expected to be comparable to FY2017. In the years ahead, we expect China to be an important contributor to the Group
- Going forward, with the new range of services and capabilities launched across the various markets, the Group will continue to focus on gaining scale as a platform, while also ensuring continuing improvements in the service offerings
- The Directors have proposed a final dividend of 0.90 cents per ordinary share for FY2017 (final dividend for FY2016: 0.75 cents per ordinary share)
- The proposed final dividend for FY2017 brings the total dividend to 3.01 cents per ordinary share for FY2017, being 7.9% higher than the total dividend of 2.79 cents per ordinary share for FY2016
- The Group expects the dividend per share for FY2018 to be higher than FY2017.



Section I: Financial Results

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Presentation of Group's Results

Presentation of Group's results (including and excluding China)

- In view of the guidance we have provided on our China operation (that the China business would be expected to have a negative impact on the Group's overall operating profit on a consolidated basis in 2016 and 2017), and that our Dividend Guidance for FY2016 and FY2017 is based on 60% or more of the Group's net profit (excluding China operation, and exceptional items), we are presenting our presentation results based on the results of:
 - (1) Group (Singapore, Hong Kong, Malaysia) excluding China operation; and
 - (2) Group (Singapore, Hong Kong, Malaysia) including China operation
- By adopting such a structure in the presentation, investors are able to better assess the performance of the Group in our core operations in Singapore, Hong Kong and Malaysia, with and without the impact from our newer China operation

Financial Results for Group (excluding China operation) (4Q2017 vs 4Q2016)

S\$ (Million)	4Q2016	4Q2017	YoY change (%)
Revenue	21.28	28.04	+31.7
Net revenue	10.85	13.17	+21.4
Other income	0.47	0.98	+108.5
Expenses	8.98	10.60	+18.0
Net finance income	0.20	0.20	+0.0
Share of results of associates, net of tax	-0.07	-0.02	-72.9
Profit before tax	2.44	3.72	+52.3
Profit after tax	2.14	3.64	+70.3
Net profit attributable to owners of the Company	2.14	3.64	+70.3

Financial Results for Group (including China operation) (4Q2017 vs 4Q2016)

S\$ (Million)	4Q2016	4Q2017	YoY change (%)
Revenue	21.55	28.18	+30.8
Net revenue	10.98	13.30	+21.2
Other income	0.47	0.99	+109.3
Expenses	10.18	11.95	+17.3
Net finance income	0.20	0.20	+0.0
Share of results of associates, net of tax	-0.07	-0.02	-72.9
Profit before tax	1.40	2.53	+80.5
Profit after tax	1.10	2.45	+123.7
Net profit attributable to owners of the Company	1.15	2.51	+118.5

Financial Results for Group (excluding China operation) (FY2017 vs FY2016)

S\$ (Million)	FY2016	FY2017	YoY change (%)
Revenue	79.89	100.65	+26.0
Net revenue	40.46	49.01	+21.2
Other income	1.88	2.50	+32.7
Expenses	33.13	37.40	+12.9
Net finance income	0.82	0.72	-12.5
Share of results of associates, net of tax	-0.16	-0.33	+106.3
Profit before tax	9.82	14.47	+47.3
Profit after tax	9.06	13.21	+45.8
Net profit attributable to owners of the Company	9.06	13.21	+45.8

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Financial Results for Group (including China operation) (FY2017 vs FY2016)

S\$ (Million)	FY2016	FY2017	YoY change (%)
Revenue	80.60	101.17	+25.5
Net revenue	40.69	49.45	+21.5
Other income	1.88	2.50	+32.9
Expenses	37.16	42.28	+13.8
Net finance income	0.84	0.74	-11.7
Share of results of associates, net of tax	-0.16	-0.33	+106.3
Profit before tax	6.09	10.09	+65.5
Profit after tax	5.33	8.83	+65.6
Net profit attributable to owners of the Company	5.45	9.04	+65.9

Results Overview for Group (excluding China operation)

S\$ (Million)	FY2013 ¹	FY2014 ²	FY2015	FY2016	FY2017
Revenue	69.47	78.35	85.34	79.89	100.65
Net revenue	31.58	36.68	41.53	40.46	49.01
Other income	0.16	0.24	1.53	1.88	2.50
Operating expenses	23.58	25.62	30.06	33.13	37.40
Net finance income	0.03	0.10	0.75	0.82	0.72
Share of results of associates, net of tax	-	-0.01	-0.02	-0.16	-0.33
Profit before tax	8.20	11.39	13.73	9.82	14.47
Profit after tax	7.62	11.00	13.08	9.06	13.21
Net profit attributable to owners of the Company	7.86	11.03	13.08	9.06	13.21
EPS (cents)	3.89	5.31	5.03	3.46	5.01

Notes:

1. Excluding one-off gain of S\$0.62 million on distribution to owners of the Company in October 2013
2. Excluding IPO expenses of S\$1.95 million in December 2014. Including IPO expenses of S\$1.95 million in December 2014, net profit stood at S\$8.56 million in FY2014
3. Excluding dividend by way of distribution in specie in October 2013

Results Overview for Group (including China operation)

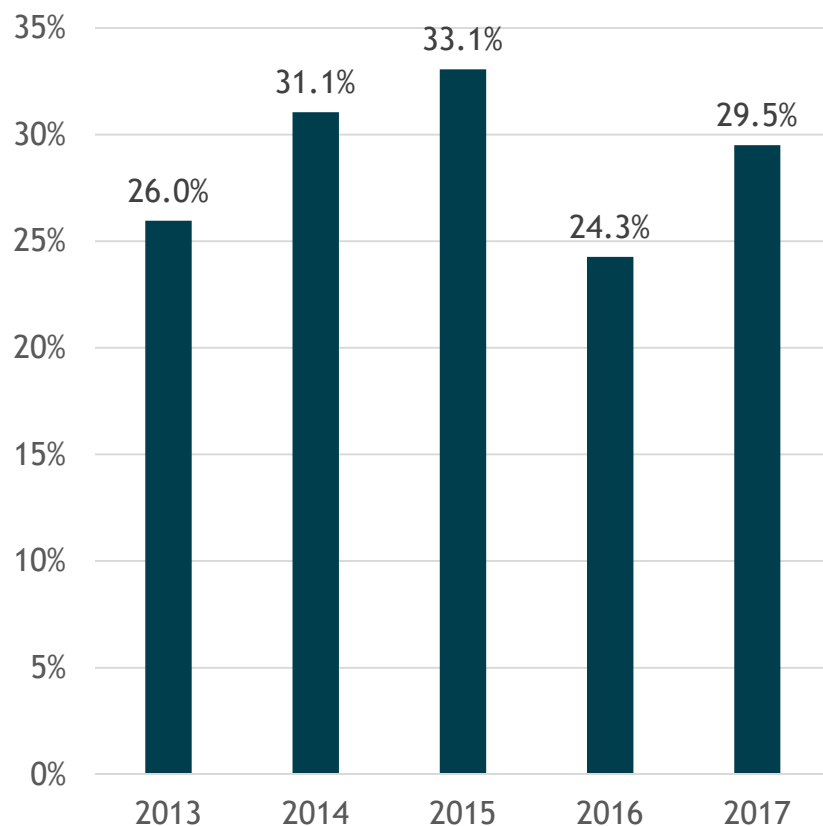
S\$ (Million)	FY2013 ¹	FY2014 ²	FY2015	FY2016	FY2017
Revenue	69.47	78.35	85.34	80.60	101.17
Net revenue	31.58	36.68	41.53	40.69	49.45
Other income	0.16	0.24	1.53	1.88	2.50
Operating expenses	23.58	26.14	31.08	37.16	42.28
Net finance income	0.03	0.10	0.80	0.84	0.74
Share of results of associates, net of tax	-	-0.01	-0.02	-0.16	-0.33
Profit before tax	8.20	10.87	12.75	6.09	10.09
Profit after tax	7.62	10.48	12.10	5.33	8.83
Net profit attributable to owners of the Company	7.86	10.51	12.10	5.45	9.04
EPS (cents)	3.89	5.06	4.65	2.08	3.43
Dividend per share (cents)	1.98 ³	5.38	2.79	2.79	3.01

Notes:

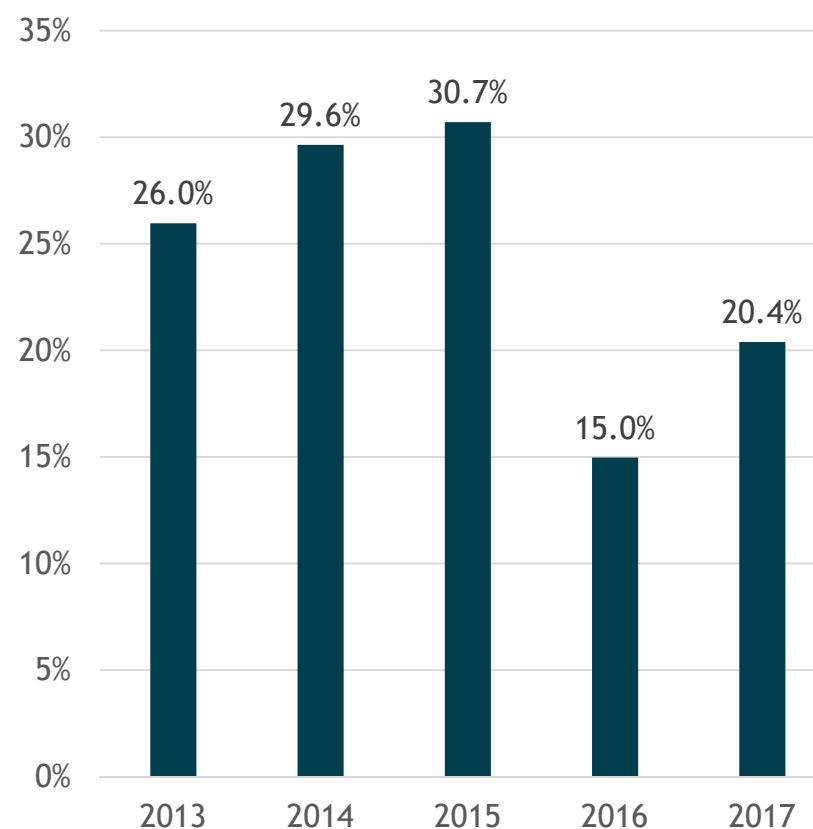
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3. Excluding dividend by way of distribution in specie in October 2013

PBT margin for Group (based on net revenue)

(excluding China operation)



(including China operation)



Notes:

1. PBT margins (2013) exclude one-off gain of S\$0.62 million on distribution to owners of the Company in Oct 2013
2. PBT margins (2014) exclude IPO expenses of S\$1.95 million in Dec 2014

Financial Ratios

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Operating Cashflows	7.13	10.18	14.18	5.63	13.22
Capital Expenditure	1.57	2.34	5.45	6.61	7.47

S\$ (Million)	31 Dec 2013	31 Dec 2014	31 Dec 2015	31 Dec 2016	31 Dec 2017
Net Current Assets	20.70	63.16	68.32	64.39	60.18

S\$ (Million)	31 Dec 2013	31 Dec 2014	31 Dec 2015	31 Dec 2016	31 Dec 2017
Shareholders' Equity	23.97	66.91	76.56	78.45	81.24

Cash position

	As at 31 Dec 2016 (S\$ million)	As at 31 Dec 2017 (S\$ million)
Cash and cash equivalents	22.46	33.50
Other investments ¹	32.13	22.41
Total cash and other investments	54.59	55.91

Note:

1. Other investments comprise investments in available-for-sale financial assets and held-for-trading financial assets under current assets

Number of issued shares

	As at 31 Dec 2016	As at 31 Dec 2017
Total number of issued shares (excluding treasury shares)	262,223,415	264,672,618

Our Consolidated Financial Position as at 31 Dec 2017

	S\$'000
NON-CURRENT ASSETS	
Fixed Assets	2,308
Intangible Assets	13,622
Associates	1,616
Other Investments	3,849
Deferred Tax Assets	542
Others	346
	22,283
CURRENT ASSETS	
Trade & Other Receivables	37,225
Prepayments & Others	1,315
Other Investments	22,413
Cash & Cash Equivalents	33,498
	94,451
TOTAL ASSETS	116,734
HELD UNDER TRUST	
Cash at Bank - Trust Accounts	275,461
Client Ledger balances	(275,461)

Our Consolidated Financial Position as at 31 Dec 2017 (cont'd)

	S\$'000
CURRENT LIABILITIES	
Trade & Other Payables	33,189
Finance Lease	5
Current Tax Payable	1,079
	<u>34,273</u>
NON-CURRENT LIABILITIES	
Deferred Tax	1,195
Finance Lease	13
	<u>1,208</u>
EQUITY	
Share Capital	65,545
Accumulated profits	17,361
Other Reserves	(1,670)
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	<u>81,236</u>
Non-Controlling Interests	17
TOTAL EQUITY	<u>81,253</u>
TOTAL EQUITY & LIABILITIES	<u>116,734</u>

Proposed Final Dividend for FY2017 and Dividend Guidance for FY2018

Proposed Final Dividend for FY2017 - Schedule	
Dividend per share	0.90 cents per ordinary share
Ex-dividend date	24 April 2018
Record date and time	26 April 2018 (5.00 pm)
Payment date	8 May 2018

- The Group's Dividend Guidance for FY2017 is: "For FY2017, our Directors intend to recommend and distribute dividends of 60% or more of our Group's net profit (excluding our China operation, and exceptional items)"
- The Directors have proposed a final dividend of 0.90 cents per ordinary share for FY2017 (final dividend for FY2016: 0.75 cents per ordinary share), which will be subject to approval by shareholders at the company's Annual General Meeting in April 2018
- The proposed final dividend brings the total dividend to 3.01 cents per ordinary share for FY2017, which is equivalent to about 60.2% of the Group's net profit (excluding our China operation, and exceptional items) for FY2017 and is 7.9% higher than the total dividend of 2.79 cents per ordinary share for FY2016
- The Group expects the dividend per share for FY2018 to be higher than FY2017.

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Section II: Performance Trends

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Group AUA Trends



Singapore: 68.3%



Hong Kong: 22.1%



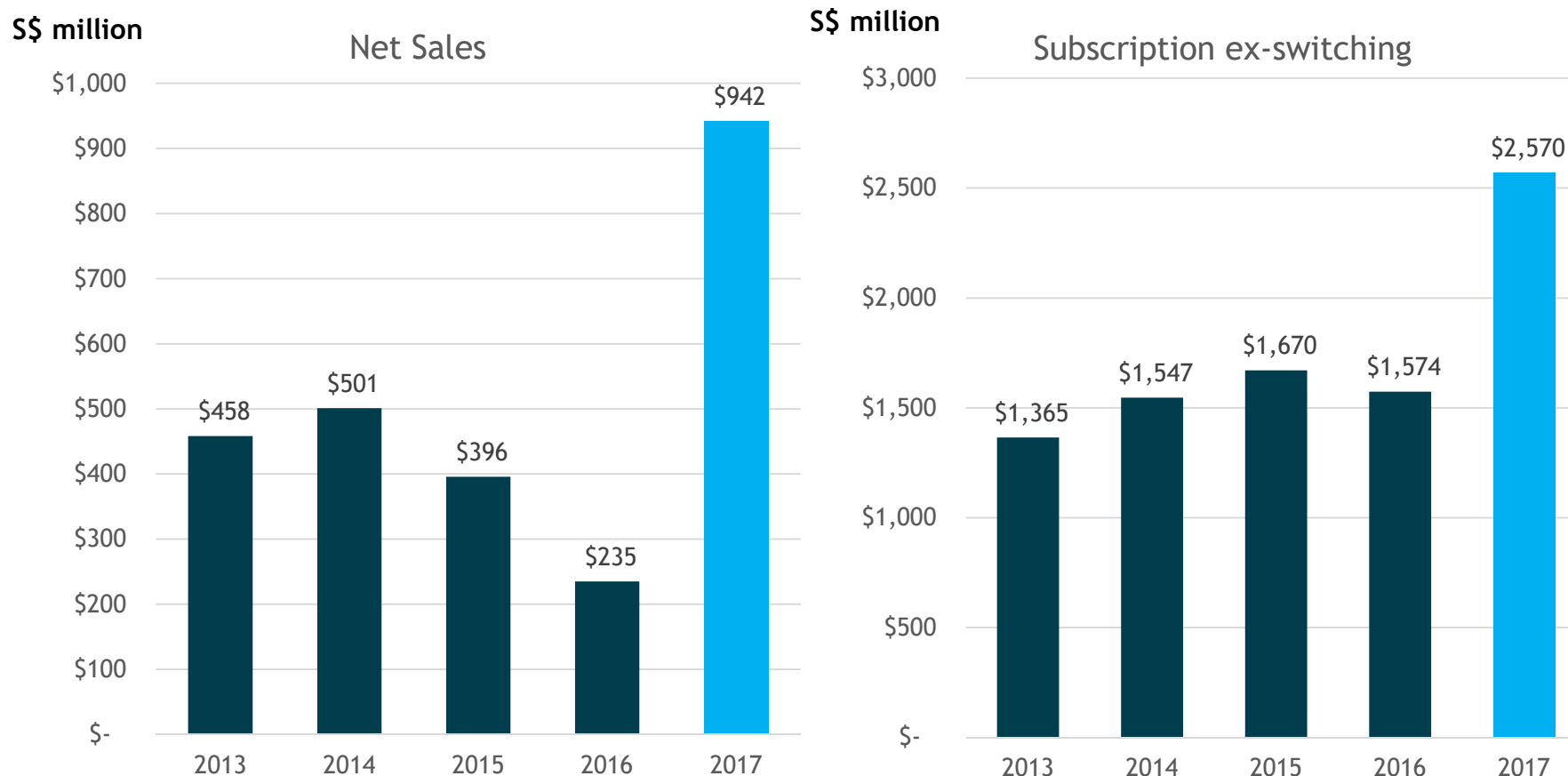
Malaysia: 7.4%



Others: 2.2%

- The AUA contribution from the China Business and India Business (based on the Group's effective 16.06% share of the India Business) is included in the 'Others' category
- The Group's AUA rose 24.3% YoY and 5.9% QoQ to a record S\$7.58 billion (as at 31 Dec 2017)
- Growth in AUA was across all geographical segments: Singapore's AUA increased 19.3% YoY, Hong Kong's AUA grew 27.4% YoY, while Malaysia's AUA grew 52.0% YoY
- The contribution from the Bonds / ETFs / Stocks business stood at a combined 7.5% of the Group's AUA level (as at 31 Dec 2017)

Net sales & Subscription ex-switching



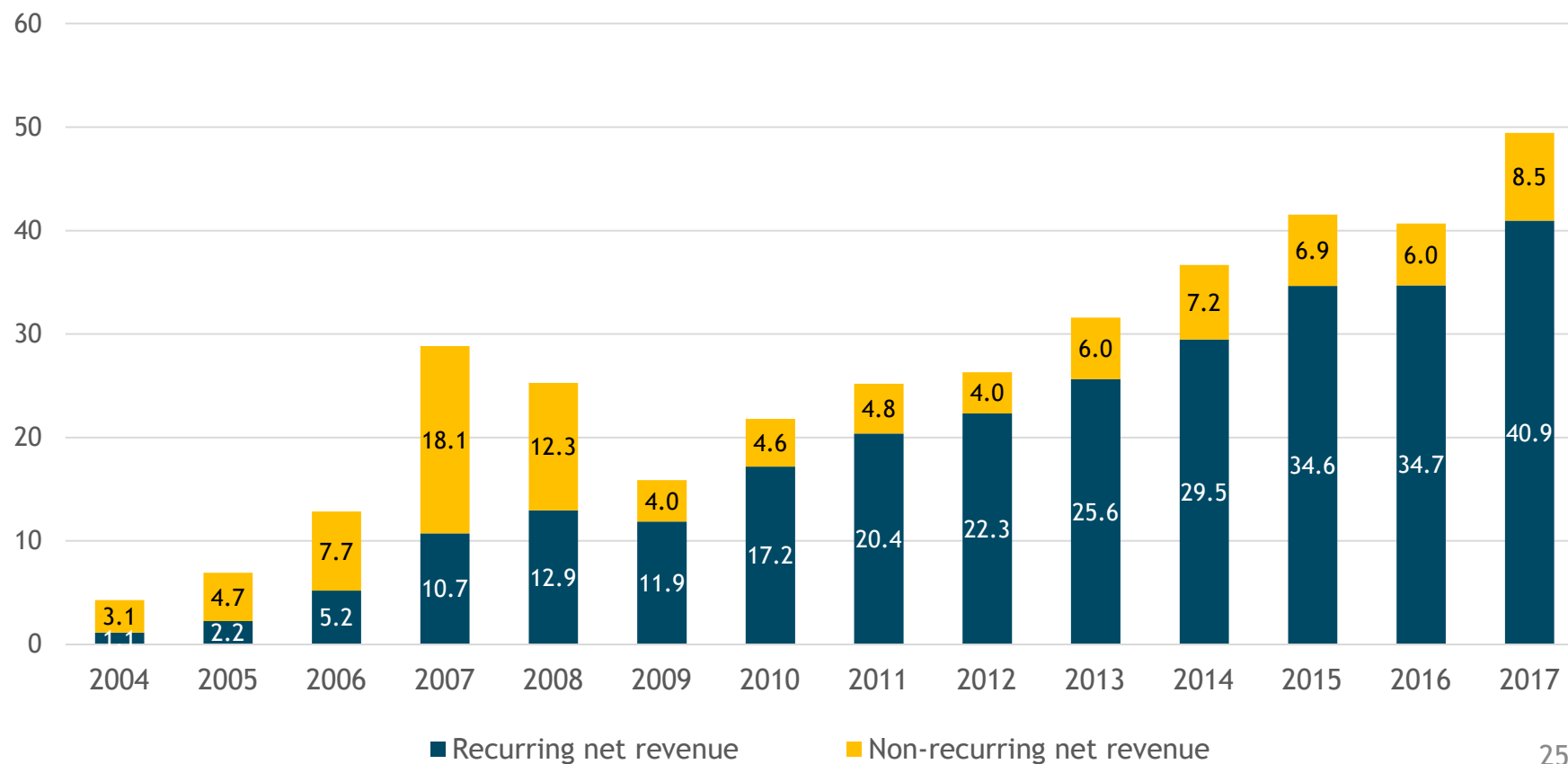
Notes:

1. Net sales stood at S\$173 million in 1Q2017, S\$246 million in 2Q2017, S\$230 million in 3Q2017 and S\$293 million in 4Q2017
2. Subscription ex-switching stood at S\$547 million in 1Q2017, S\$646 million in 2Q2017, S\$650 million in 3Q2017, and S\$727 million in 4Q2017

Net revenue breakdown between recurring and non-recurring sources

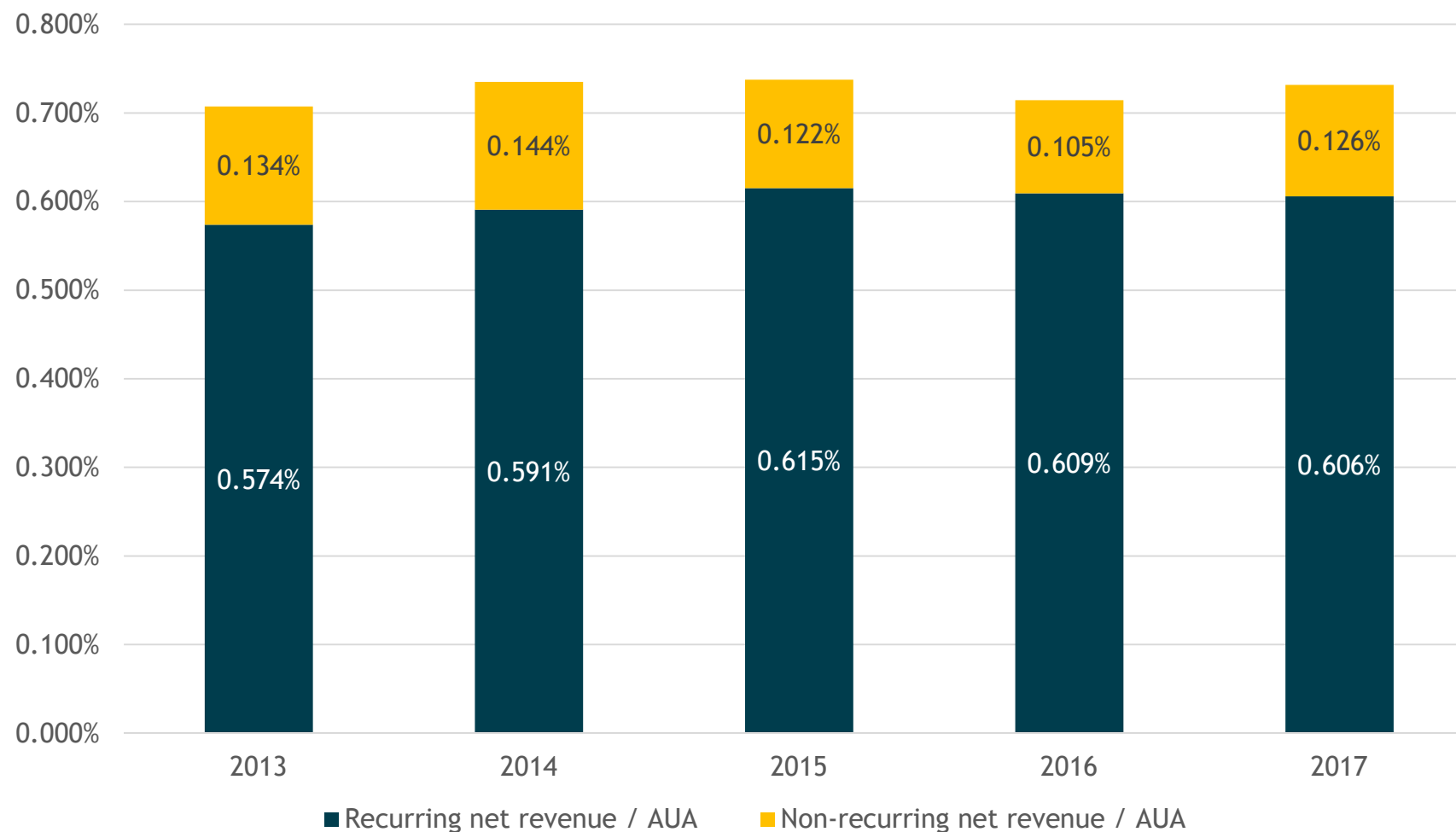
S\$ million

Average contribution from recurring net revenue as opposed to non-recurring net revenue in the period from 2012 to 2017 was 83.0%

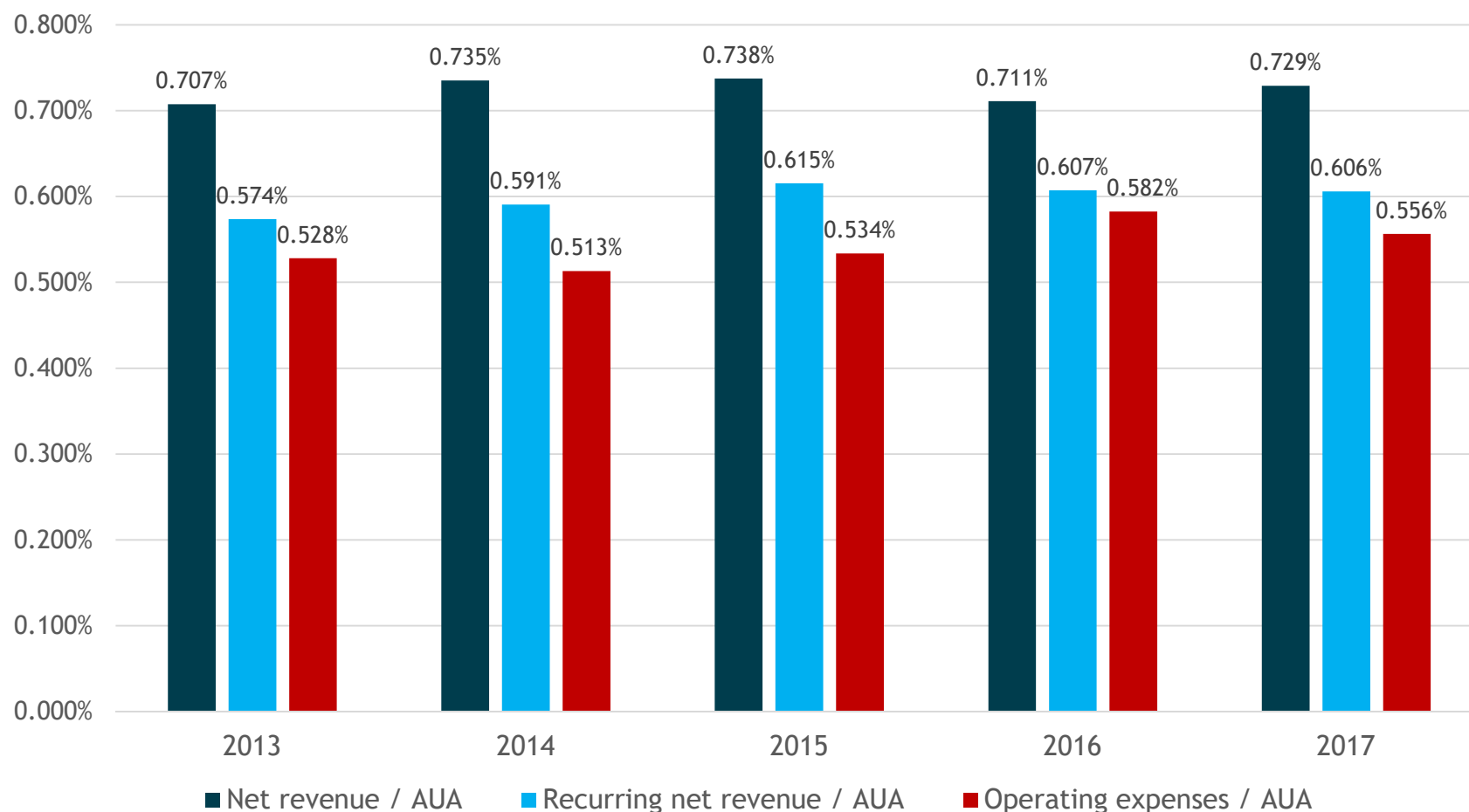


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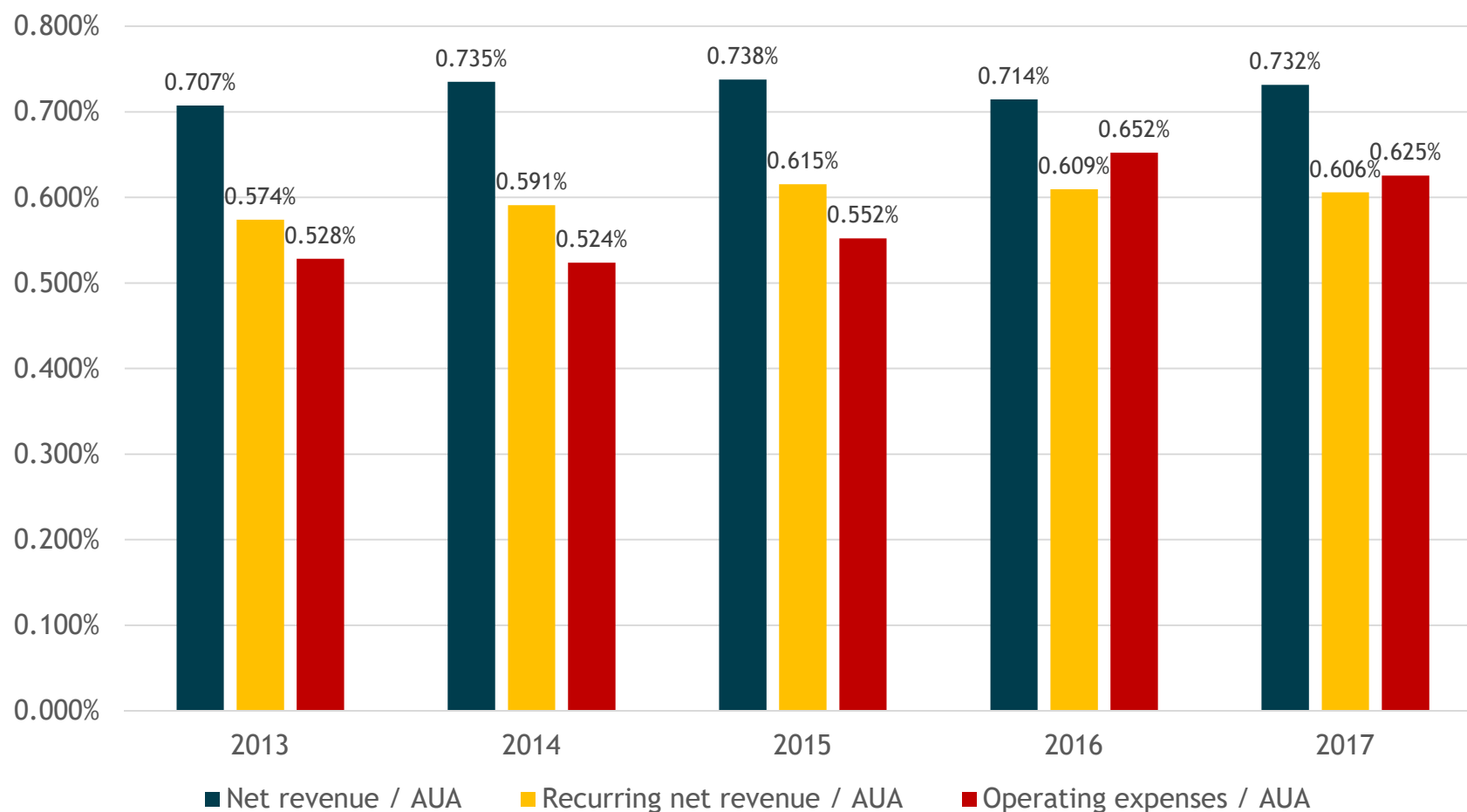
Net revenue as a ratio of average AUA



Net revenue and operating expenses as a ratio of average AUA for Group (excluding China operation)



Net revenue and operating expenses as a ratio of average AUA for Group (including China operation)



Recurring and Non-Recurring Net Revenue

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	25.62	29.48	34.64	34.71	40.95
Non-recurring net revenue	5.96	7.20	6.89	5.98	8.50
Total net revenue	31.58	36.68	41.53	40.69	49.45
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	+14.7	+15.1	+17.5	+0.2	+18.0
Non-recurring net revenue	+50.9	+20.8	-4.4	-13.2	+42.2
Total net revenue	+20.4	+16.1	+13.2	-2.0	+21.5

Net Revenue - Geographical Segment

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Singapore	24.10	25.72	30.04	29.54	34.77
Hong Kong	6.50	9.48	9.55	8.66	10.78
Malaysia	0.98	1.48	1.94	2.26	3.47
China	-	-	-	0.23	0.43
Group	31.58	36.68	41.53	40.69	49.45
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	FY2017
Singapore	+13.0	+6.7	+16.8	-1.7	+17.7
Hong Kong	+48.1	+45.8	+0.7	-9.4	+24.5
Malaysia	+71.9	+50.5	+31.1	+16.7	+53.5
China	-	-	-	NM	+83.4
Group	+20.4	+16.1	+13.2	-2.0	+21.5

Note:

1. NM denotes Not Meaningful

Net Revenue - B2B Business Segment

B2B Net Revenue (S\$ Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	18.16	21.09	24.50	24.49	28.85
Non-recurring net revenue	3.06	4.46	4.09	3.86	5.15
Total B2B net revenue	21.22	25.55	28.59	28.35	34.00
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	+13.3	+16.1	+16.2	-0.02 ¹	+17.8
Non-recurring net revenue	+45.0	+45.8	-8.3	-5.6	+33.4
Total B2B net revenue	+17.0	+20.4	+11.9	-0.8	+19.9

Note:

1. The decline is less than 0.1%

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Net Revenue - B2C Business Segment

B2C Net Revenue (S\$ Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	7.46	8.39	10.15	10.22	12.10
Non-recurring net revenue	2.90	2.74	2.79	2.12	3.35
Total B2C net revenue	10.36	11.13	12.94	12.34	15.45
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	FY2017
Recurring net revenue	+18.2	+12.5	+20.9	+0.7	+18.4
Non-recurring net revenue	+57.6	-5.5	+1.9	-24.1	+58.0
Total B2C net revenue	+27.1	+7.4	+16.3	-4.6	+25.2

Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	4Q2016	4Q2017	YoY Change (%)	FY2016	FY2017	YoY Change (%)
Singapore	2.23	2.87	+29.0	9.07	11.91	+31.3
Hong Kong	0.18	0.56	+215.8	0.53	1.82	+242.4
Malaysia	0.10	0.31	+183.3	0.38	1.07	+182.3
Others ¹	(0.07)	(0.02)	-72.9	(0.16)	(0.33)	+106.3
Profit before tax (excluding China operation)	2.44	3.72	+52.3	9.82	14.47	+47.3
Tax expense	(0.30)	(0.08)	-75.2	(0.76)	(1.26)	+65.1
Net profit after tax (excluding China operation)	2.14	3.64	+70.3	9.06	13.21	+45.8
China operation	(0.99)	(1.13)	+14.6	(3.61)	(4.17)	+15.5
Net profit (including China operation)	1.15	2.51	+118.5	5.45	9.04	+65.9

Note:

1. Representing share of results of associates

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Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	FY2013	FY2014	FY2015	FY2016	FY2017
Singapore	8.39 ¹	9.37 ²	11.82	9.07	11.91
Hong Kong	0.40	2.10	1.65	0.53	1.82
Malaysia	(0.36) ⁴	(0.04) ⁴	0.28	0.38	1.07
Others ³	-	(0.01)	(0.02)	(0.16)	(0.33)
Profit before tax (excluding China operation)	8.43	11.42	13.73	9.82	14.47
Tax expense	(0.57)	(0.39)	(0.65)	(0.76)	(1.26)
Net profit after tax (excluding China operation)	7.86	11.03	13.08	9.06	13.21
China operation	-	(0.52)	(0.98)	(3.61)	(4.17)
Net profit (including China operation)	7.86	10.51	12.10	5.45	9.04

Notes:

1. Excluding a one-off gain of S\$0.62 million on distribution to owners of the Company in October 2013
2. Excluding IPO expenses of S\$1.95 million in December 2014
3. Representing share of results of associates
4. Excluding shares of non-controlling interest in FY2013 and FY2014

FY2017 Results & Outlook - Singapore



- AUA of the Singapore operation grew 19.3% YoY (+5.3% QoQ), reaching a record high of S\$5.18 billion as at 31 December 2017
- Net revenue grew 17.7% YoY to S\$34.77 million in FY2017, while net profit before tax grew 31.3% YoY to S\$11.91 million in FY2017
- The revenue growth was mainly attributed to increases in investment subscriptions of the various investment products distributed on both B2B and B2C platforms
- After the launch of HKEX stockbroking services in December 2016, the Singapore operation launched SGX stockbroking services on the B2C and B2B division in June and July 2017 respectively, followed by US stockbroking services in December 2017 on the B2C division, providing further access for customers to invest in global markets
- For the B2C business, more customers have been investing into the relatively new products in addition to unit trusts distributed on FSMOne (including bonds, stocks, ETFs and robo-advisory portfolios).
- For the B2B business, the Group believes that the more complete range of investment products and its fintech capabilities will continue to give B2B FA companies stronger wealth management capabilities in reaching out to more high net worth clients presently served by private banks

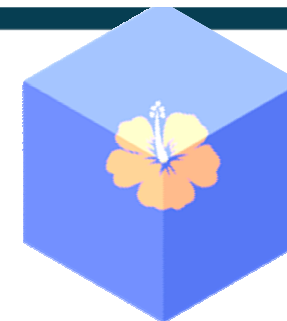
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FY2017 Results & Outlook - Hong Kong



- Hong Kong's AUA grew 27.4% YoY (+4.4% QoQ) to S\$1.68 billion as at 31 December 2017
- Net revenue increased 24.5% YoY to S\$10.78 million and net profit before tax improved 242.4% to S\$1.82 million in FY2017
- Positive market sentiment contributed to the significant improvement in AUA, sales and revenue, with the Hong Kong operation experiencing good growth momentum in both its B2B and B2C segments, and sales in both unit trusts and bonds saw a strong growth in FY2017
- The Hong Kong operation continued to broaden the range and depth of the products and services on its platforms, and with the launch of multi-products FSMOne platform in November 2017, Hong Kong B2C customers are now able to invest in multiple products, including unit trusts, bonds, stocks, ETFs and managed portfolios (robo-advisory portfolios) via one account
- iFAST Fintech Solutions division was launched in Hong Kong in October 2017, to provide fintech solutions to support business partners and other financial institutions

FY2017 Results & Outlook - Malaysia



- Malaysia's AUA grew 52.0% YoY (+9.7% QoQ) to hit a record high of S\$557.73 million as at 31 December 2017
- Net revenue grew 53.5% YoY to S\$3.47 million and net profit before tax grew by 182.3% YoY to S\$1.07 million in FY2017
- The strong growth in Malaysia revenue has been contributed by a significant growth in the unit trust business, and following the introduction of bonds and robo-advisory portfolios in 2Q2017, there has been good growth in the number of investors opening an investment account in recent quarters

FY2017 Results & Outlook - China



- China's AUA grew 318.0% YoY to RMB 406.6 million as at 31 December 2017 (31 December 2016: RMB 97.3 million)
- The China business remains in the early stages of building the iFAST brand among potential clients and investment practitioners in China's wealth management industry
- Net revenue continued to improve, increasing by 83.4% in FY2017, benefitting from improvements in both the onshore and offshore China markets
- Gross revenue in China operation decreased YoY in FY2017 due to some ad-hoc contributions from institutional business in 2016 which have been negatively affected by local regulatory changes since the beginning of 2017
- As the China operation continues to ramp up its activities in China with additional headcounts and a new office in Shanghai (since 3Q2016), expenses increased 20.9% YoY in FY2017, while the loss from the China operation increased by 15.5% YoY to S\$4.17 million in FY2017
- The China operation has continuously increased the range of fund house partners and the funds carried on the platform; as at 31 December 2017, the China operation has signed up over 65 fund houses, with over 2,500 funds on its platform

FY2017 Results & Outlook - China



- The China operation is continuing to bring in sales through its team of in-house wealth advisers (under the 'platform-cum-IFA incubator' strategy). The recruitment and training for this advisory arm will continue, as the Group sees more potential in the inflows from this strategy
- For the China B2B onshore business, the China operation is working to expand its network with existing B2B partners in the market. The China operation has signed up with more than 30 B2B partners (including Internet and financial services companies), which the Group foresees could boost future AUA and sales numbers
- The Group also see opportunities in the offshore segment, increased contributions can be expected in the future for the B2B offshore business, with more Chinese companies looking at helping their clients invest internationally
- Various efforts have been taken to step up the initial growth of the China operation over the last two years. For FY2018, the Group expects the losses in China to be comparable to FY2017. In the years ahead, we expect China to show good growth potential



Section III: Appendices

iFAST

iFAST Corporation Ltd.

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Business Overview

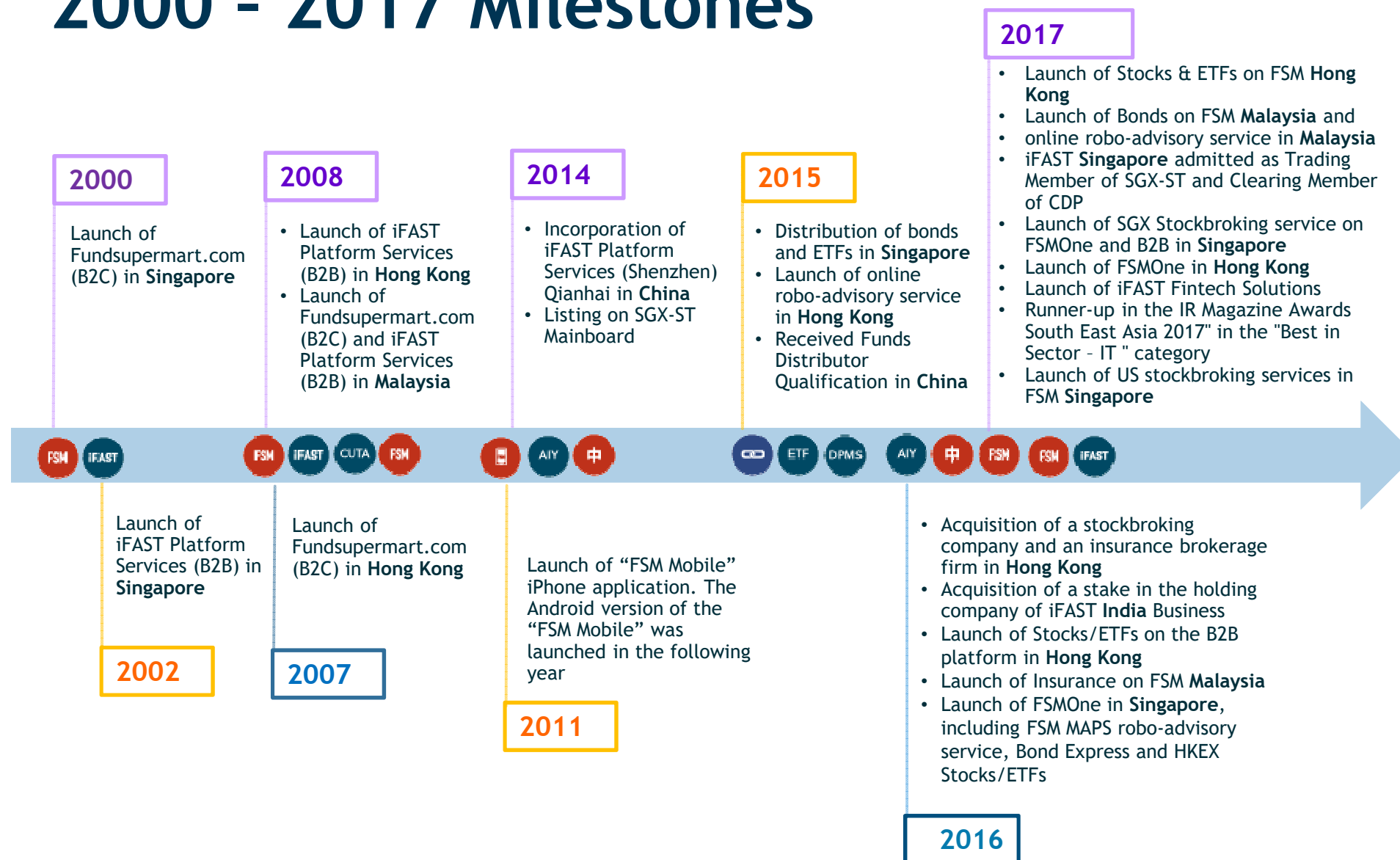
- We are an Internet-based investment products distribution platform with assets under administration (AUA) of S\$7.58 billion as at 31 December 2017 (stock code: AIY)
- Two main business divisions:
 - Business-to-Consumer (B2C) platform, Fundsupermart (including its new FSMOne multi-products account in Singapore), targeted at DIY investors (AUA of S\$1.96 billion); and
 - Business-to-Business (B2B) platform that caters to the specialised needs of over 290 financial advisory (FA) companies, financial institutions and banks (AUA of S\$5.62 billion), which in turn have more than 6,700 wealth advisers
- The Group offers access to over 7,500 investment products including unit trusts, bonds and Singapore Government Securities (SGS), stocks, Exchange Traded Funds (ETFs), insurance products, and services including online robo-advisory portfolios, research and investment seminars, financial technology (fintech) solutions, and investment administration and transaction services
- Our mission statement is, “To help investors around the world invest globally and profitably”
- Winner of the “Most Transparent Company Award 2015, New Issues Category” at the SIAS Investors’ Choice Awards 2015, and the “Best Investor Relations - Merit Award” for First-Year Listed Companies at the Singapore Corporate Awards 2015. In the Singapore Governance and Transparency Index (SGTI) released in 2016 and 2017, iFAST Corp ranked within the top 15% among SGX-listed companies.



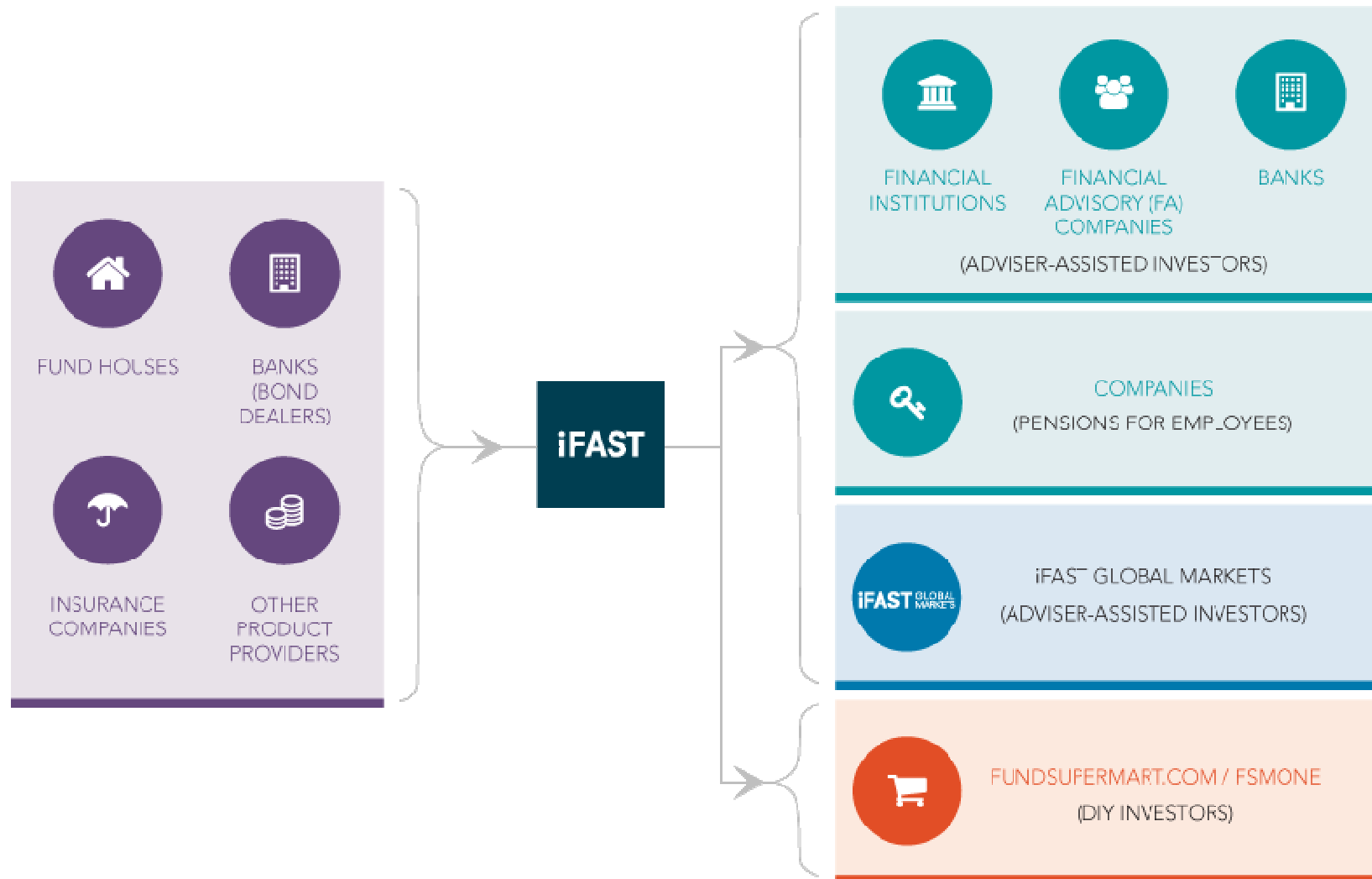
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2000 - 2017 Milestones



Business Model



Our Value Proposition

Product Providers

- One platform, multiple B2C and B2B customers
- No need to enter into individual distribution agreement and business relationship with customers



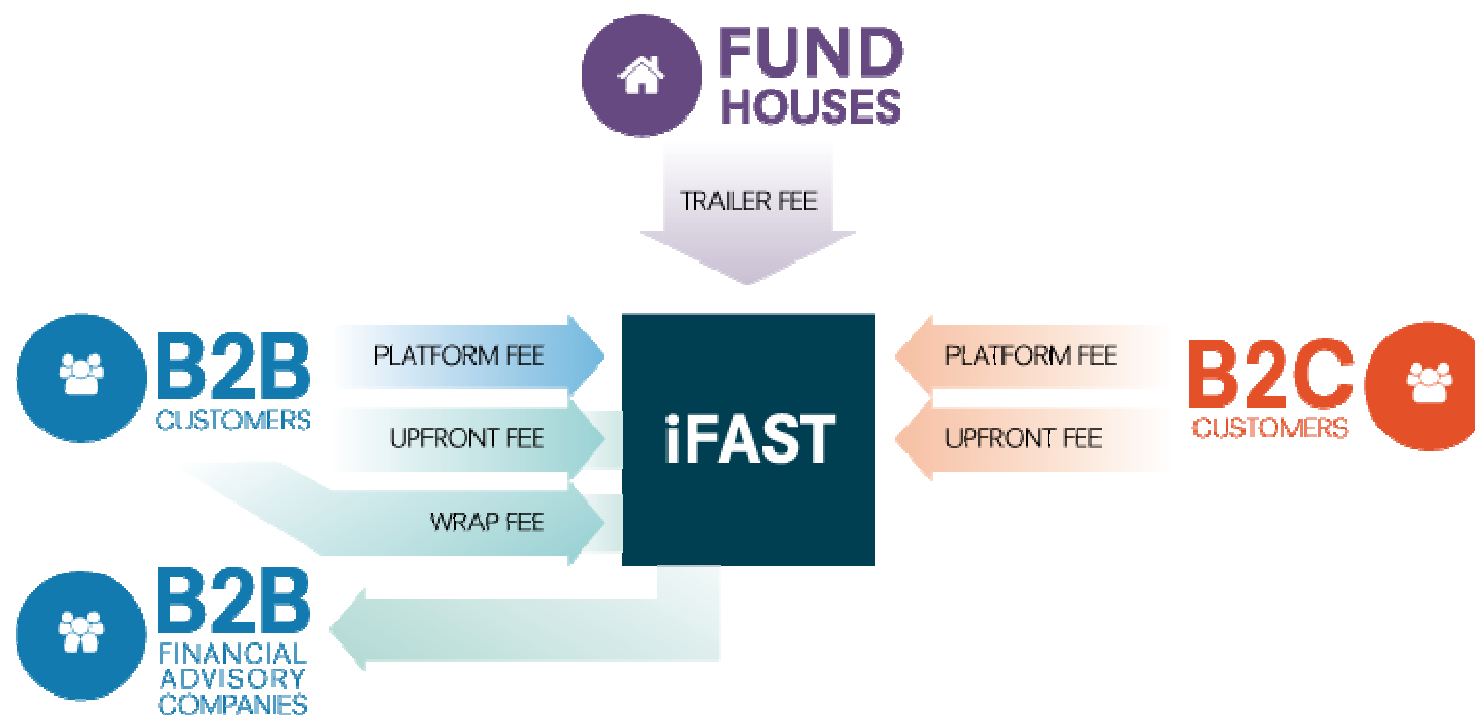
B2B FA Companies, Financial Institutions and Banks:

- One platform, multiple investment products
- Adoption of recurring revenue business model based on Assets Under Administration (“AUA”)
- Platform performs efficient collection of fees
- IT solutions and backroom functions managed by platform
- Competitive fee-sharing structure
- Research into investment products
- Adoption of a wrap account which seamlessly combines multiple investment product categories into one account
- Online discretionary portfolio management services (DPMS)

B2C DIY Investors

- One platform, multiple investment products
- Competitive and transparent fee structure
- Award-winning websites and mobile applications
- Availability of Investment Advisers if advice is required
- Online robo-advisory portfolio services

Fees Illustration





Thank you.

For more information,
please visit
www.ifastcorp.com

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