THANK

FinClear is an Australian owned and managed wholesale business that provides trading infrastructure, services and technology solutions to financial planners, stockbrokers, wealth managers and fintech’s.

Our Journey So Far

2015	2016	2017	2018	2019	2020	2020	2021
FinClear founded by David Ferrall	FinClear acquires Lonsec Stockbroking	FinClear becomes operational as an ASX Clearing Participant	FinClear acquires core technology assets of Dion Australia	Named an AFR Boss Most Innovative Company	FinClear is an IMAP Innovation Finalist and again named an AFR Boss Innovation Company	Magellan Financial Group becomes a major shareholder	FinClear acquires Pershing Australia

FinClear by the numbers

2,000+
Planner/ Advisor Clients

850,000
end clients

$120b
FUA

$50m
FY2022 Revenue

$100m
Group net assets

125
staff members across 3 states

ASX

CHESS – the value of investing on HIN

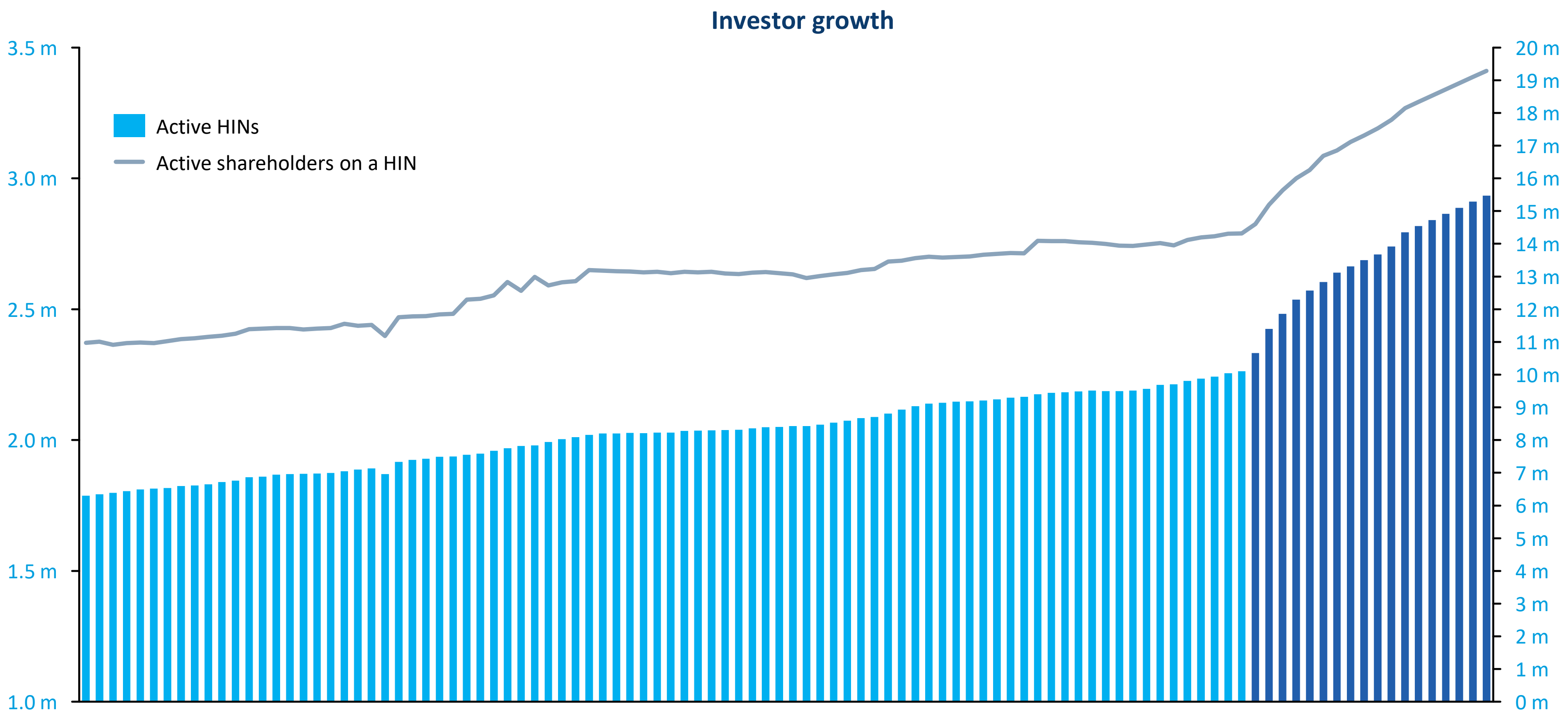
ASX update

7 December 2021

ASX

Industry trends

The typical investor has changed



CHESS

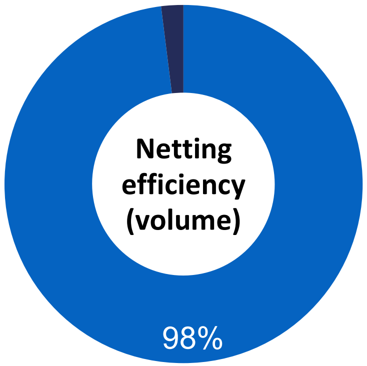
Cash equities clearing, settlement and sub-register

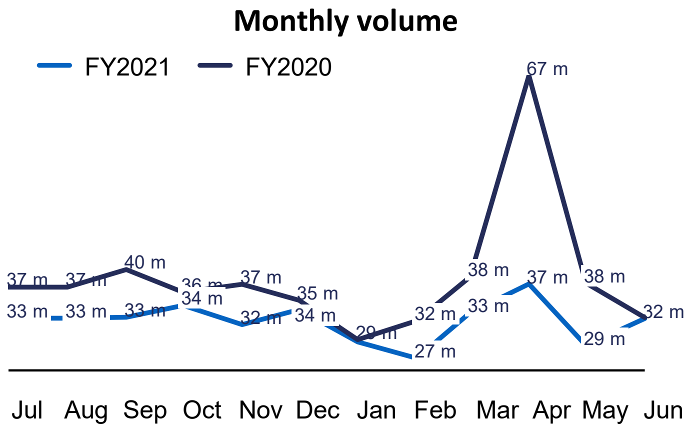
Clearing
- Netting efficiency reduces costs and risk
- Credit protection to participants and investors

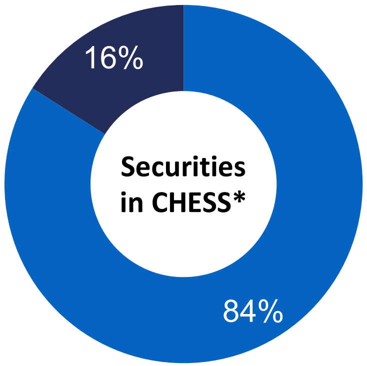
Settlement
- Exchange of cash and securities
- ETFs, mFunds, Govt Bonds
- IPOs and Placements (primary market facility)

Issuer services
- Sub-register of security holdings
- Corporate actions (including entitlements)
  - Primary market facility
  - Takeover processing
- Dividend entitlements
- Investor details

Ageing CHESS technology is still performing well



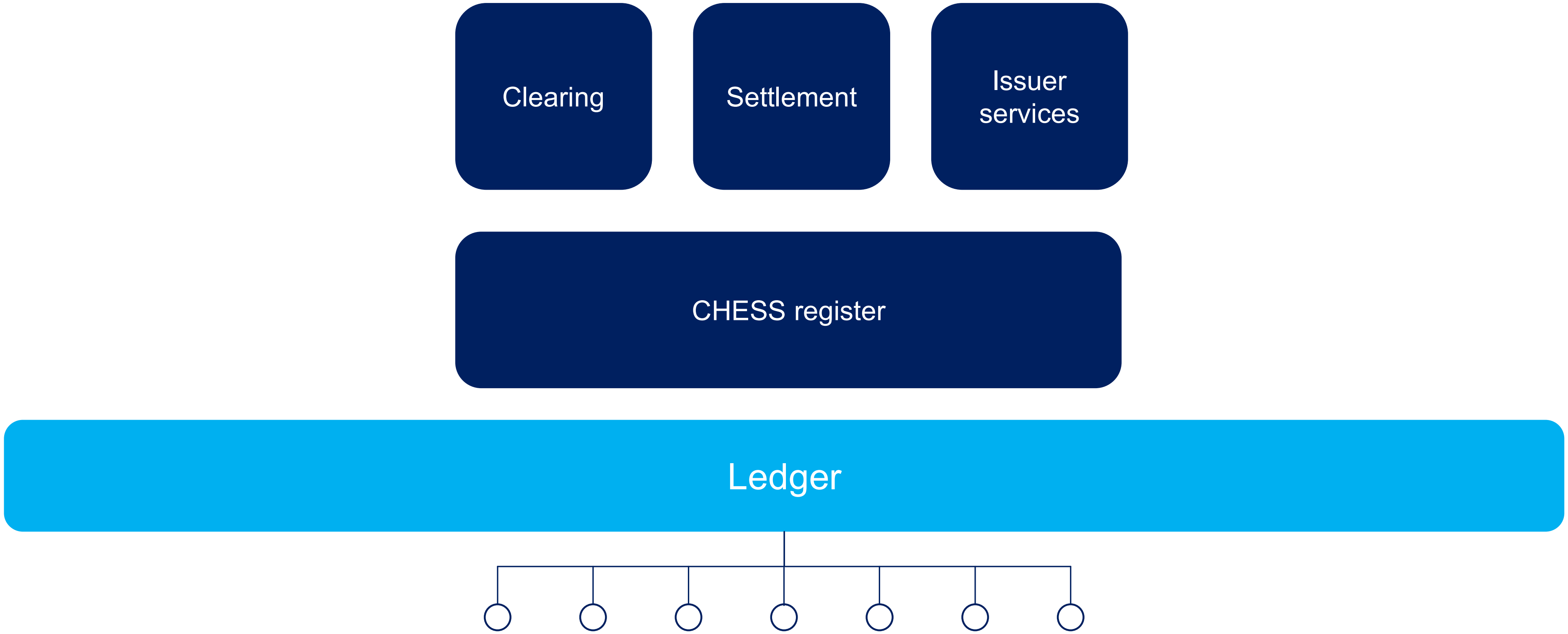




* By qualifying market capitalisation

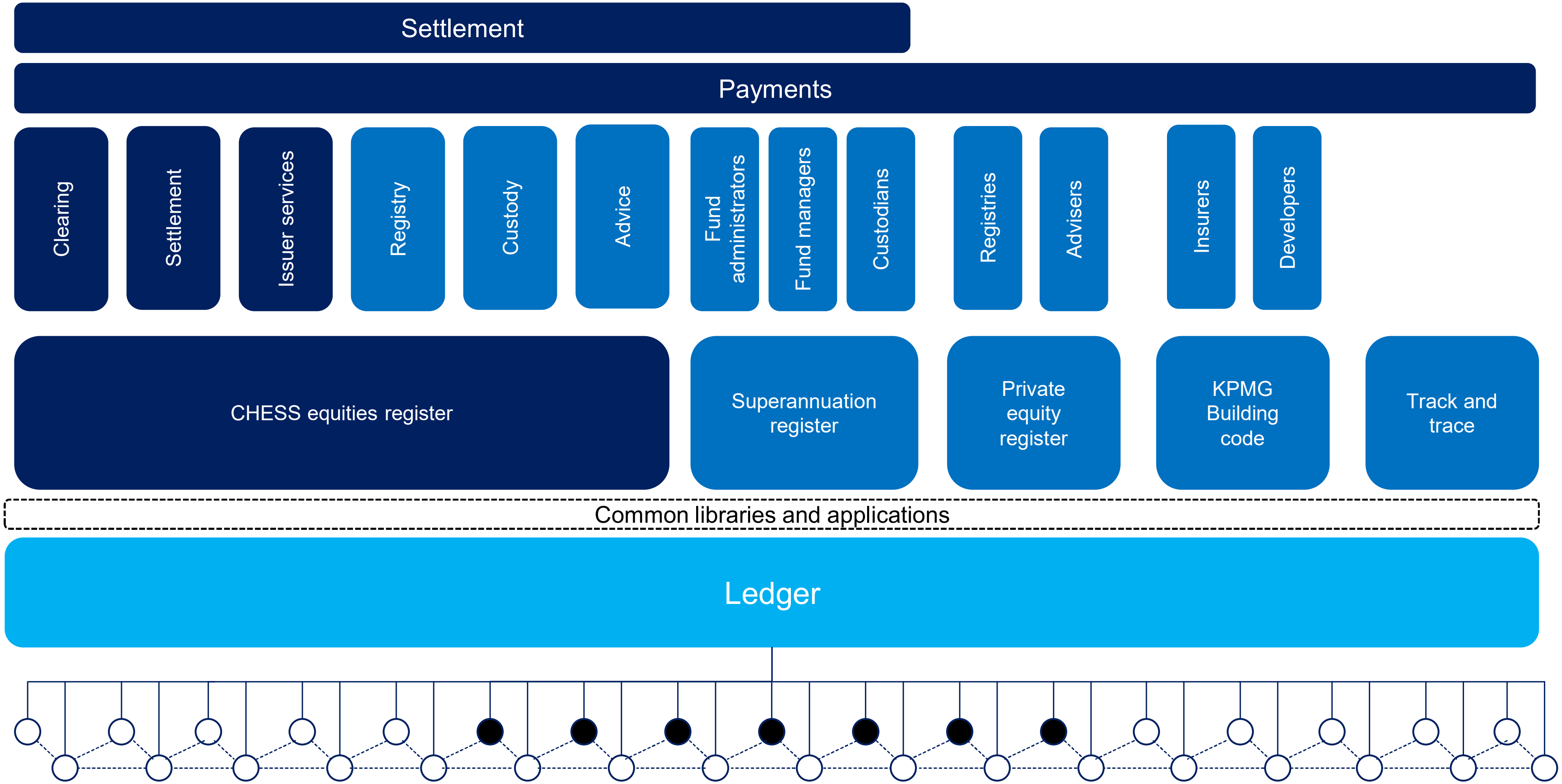
Distributed ledger technology

An open platform for growth



Distributed ledger technology

An open platform for growth



CHESS replacement benefits

Contemporary technology enabling digitisation and simplification of processes

Upgrade messaging to global ISO 20022 standard

New customer functions e.g. DRP/BSP electronic elections

New connectivity options

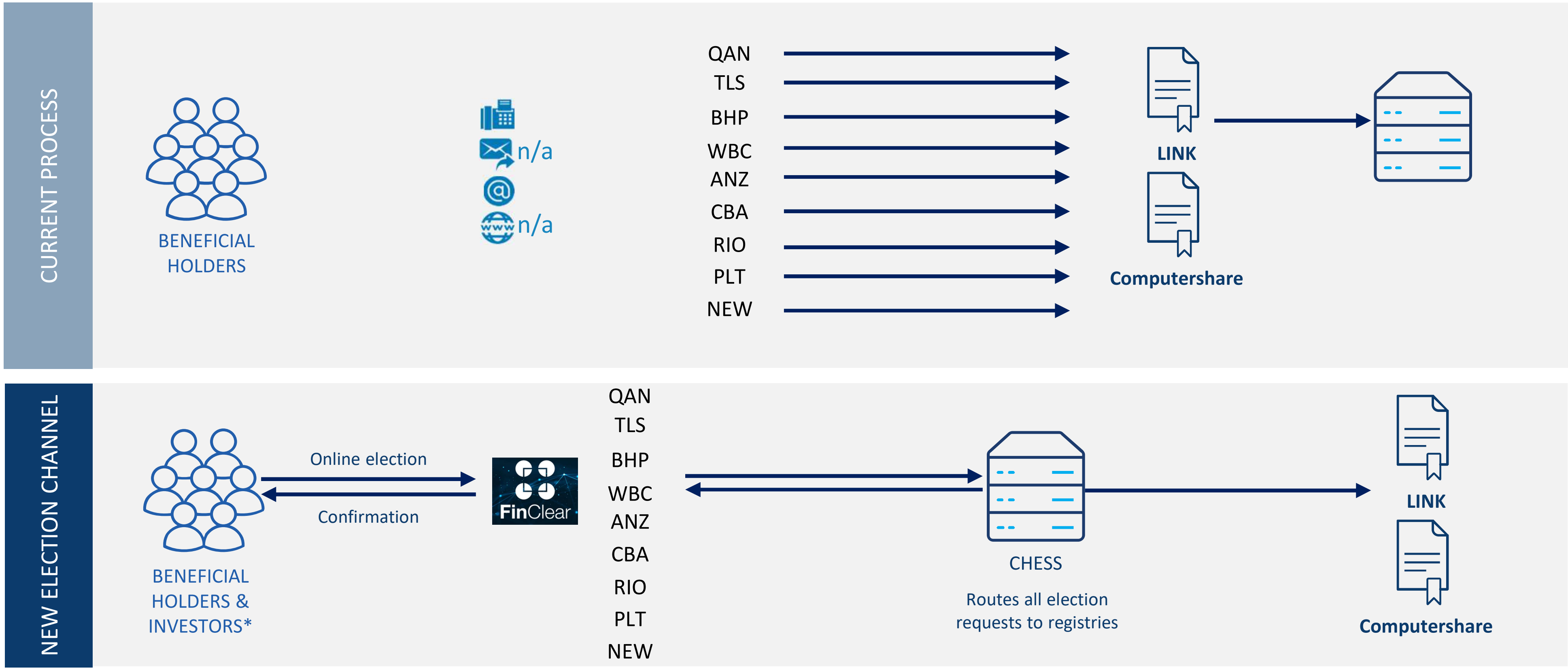
New, open technology to support global inter-operability and accelerate innovation

Strengthened investor protections, improved performance and security

Simpler permissioning of data

CHESS replacement delivering improvements to corporate actions

New functionality provides STP solution replacing the need for multiple party contacts

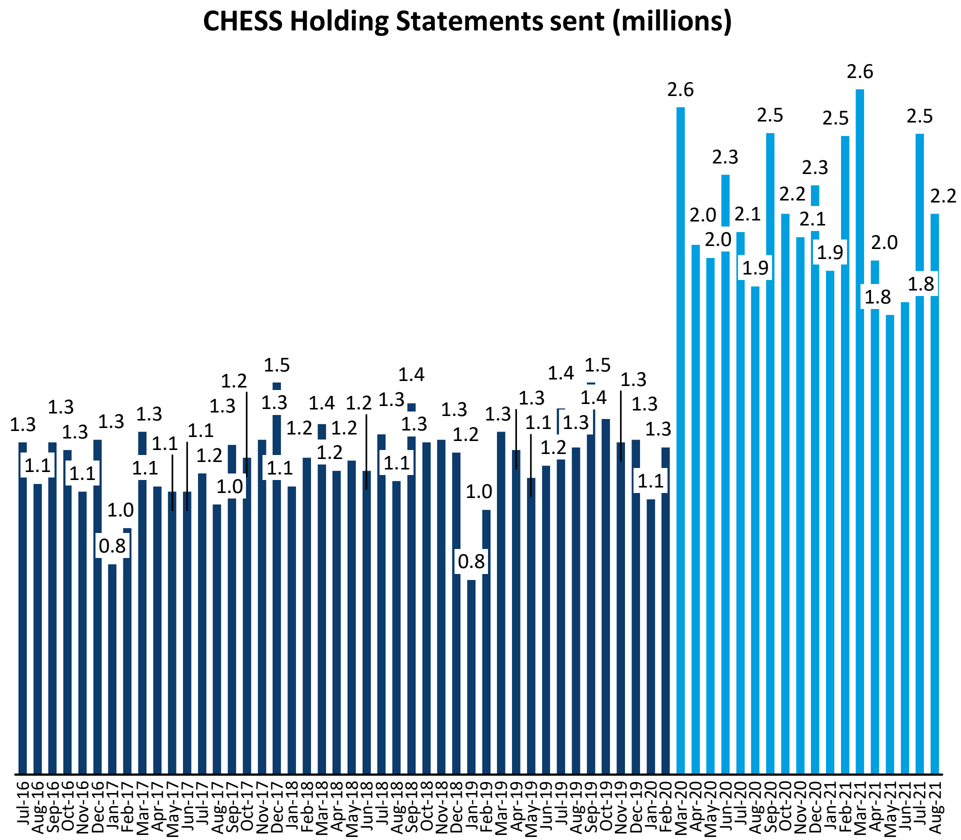


Commercial in Confidence

Electronic Statements

Market changes are generating more statements

- A material increase in the volume of CHESS holding statements sent out since the COVID pandemic began:
  - Smaller transactions
  - More investors
  - Higher volume of trades
  - Increased corporate event activity
- Although there is a slight downward trend in volumes, there does appear to be a 'new normal' volume of statements being sent
- From 13 December ASX will offer electronic delivery of CHESS Holding Statements



Thank you.

FinClear Professionally Managed Portfolios

Low Fees
0.3% p.a. FinClear Fee + Investment Manager Fee*

0%
Zero brokerage on all MDA accounts

$0
No hidden additional costs**

Fee Cap
Finclear fee capped***

Fees are ex GST. $300 minimum FinClear Fee per account p.a. *Investment Manager Fee range from 0.2-0.45%. **ETP ICRs not included. ***FinClear fee cap applies on account balances over

FinClear Professionally Managed Portfolios	Asset Category	Finclear Management Fee	Investment Management Fee	Total Fees
Lonsec Listed Model Portfolios - Balanced	Multi-Asset	0.330%	0.165%	0.495%
Lonsec Listed Model Portfolios - Growth	Multi-Asset	0.330%	0.165%	0.495%
Lonsec Listed Model Portfolios - High Growth	Multi-Asset	0.330%	0.165%	0.495%
Lonsec Listed Managed Portfolio - Core	Australian Equities	0.330%	0.385%	0.715%
Lonsec Listed Managed Portfolio - Income	Australian Equities	0.330%	0.385%	0.715%
Lonsec Listed Managed Portfolio - Emerging Leaders	Australian Equities	0.330%	0.495%	0.825%
Lonsec Listed Managed Portfolio - Listed Income	Australian Fixed Interest	0.330%	0.495%	0.825%
Bluebird Australian Equity Portfolio - Core	Australian Equities	0.330%	0.220%	0.550%
Bluebird Australian Equity Portfolio - Income	Australian Equities	0.330%	0.220%	0.550%
Bluebird Australian Equity Portfolio - Growth	Australian Equities	0.330%	0.220%	0.550%
Bluebird Australian Equity Portfolio - High Growth	Australian Equities	0.330%	0.220%	0.550%
Bluebird Australian Equity Portfolio - ESG Core	Australian Equities, ESG	0.330%	0.220%	0.550%
iShares Enhanced Strategic Portfolio - Conservative	Multi-Asset	0.220%	0.110%	0.330%
iShares Enhanced Strategic Portfolio - Moderate	Multi-Asset	0.220%	0.110%	0.330%
iShares Enhanced Strategic Portfolio - Balanced	Multi-Asset	0.220%	0.110%	0.330%
iShares Enhanced Strategic Portfolio - Growth	Multi-Asset	0.220%	0.110%	0.330%
iShares Enhanced Strategic Portfolio - Aggressive	Multi-Asset	0.220%	0.110%	0.330%

** All fees are GST inclusive. ETP MERs and ICRs not included.*

** Please note that our service along with the above portfolios will need to be approved if not already by your AFSL*

ASX


FinClear