

FY2025 Investor Forum Presentation

ASX Release: 6 November 2024, Melbourne

Praemium Limited (ASX:PPS) attaches the presentation for the upcoming FY2025 Investor Forum being held from 2.30pm today, Wednesday 6 November 2024.

For virtual attendance via Microsoft Teams, please pre-register using the link provided

https://bit.ly/PPS_Investor_Forum

This announcement is authorised by the Chief Executive Officer of Praemium Limited. For further information contact David Coulter, Chief Financial Officer, Ph: 1800 571 881



Investor Forum

6th November 2024

Presented by

Praemium Executive Leadership

**At Praemium we acknowledge the
Traditional Custodians of Country.**

**We pay our respect to their Elders
past and present.**

Disclaimer

The material contained in this document is a presentation of general information about the Praemium Group's activities current as at the date of this presentation (6 November 2024) and is supplementary to the Group's previous ASX filings as applicable.

It is provided in summary and does not purport to be complete. You should not rely upon it as advice for investment purposes as it does not take into account your investment objectives, financial position or needs. These factors should be considered, with or without professional advice when deciding if an investment is appropriate.

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Agenda



Strategy

Denis Orrock
Chief Strategy Officer



Spectrum

James Edmonds
Chief Operating Officer



Technology

Richard Large
Chief Technology Officer



Risk & Governance

Lorna Stewart
Chief Risk and Corporate
Operations Officer



OneVue & Superannuation

Brett Marsh
Head of OneVue Integration

Introductions



Denis Orrock
Chief Strategy Officer

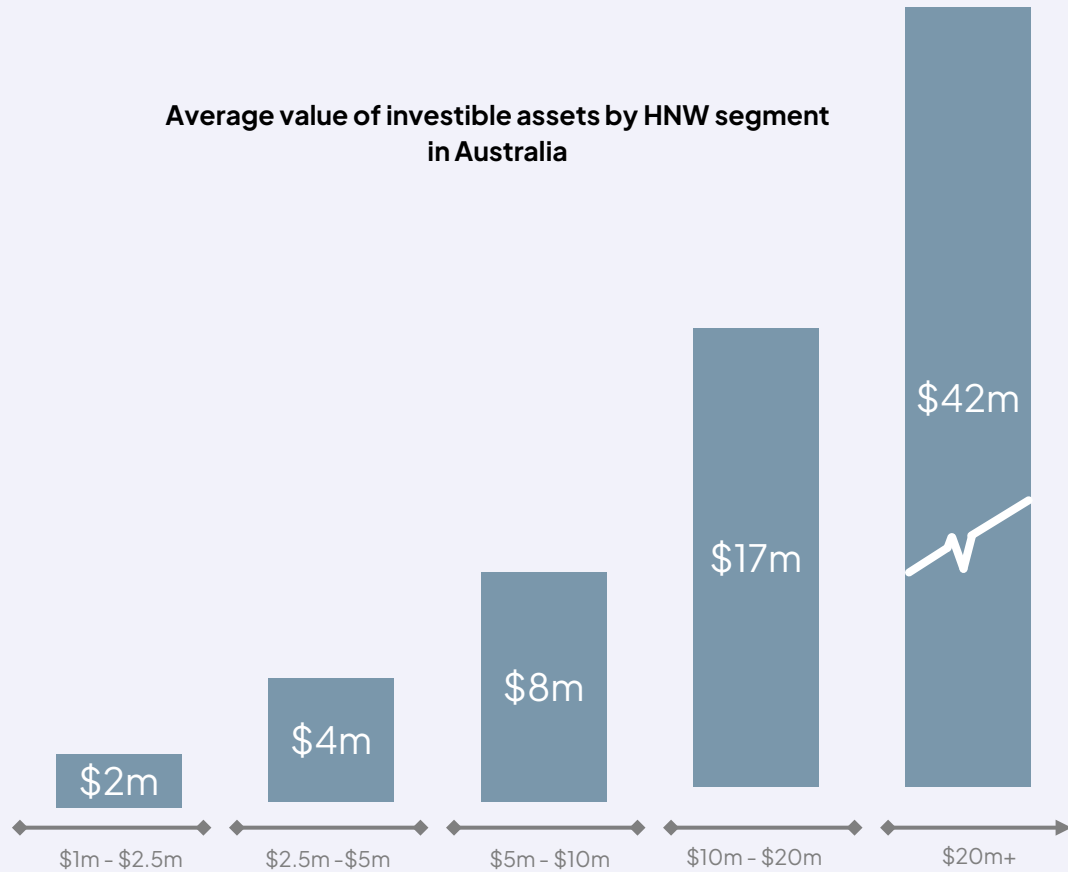
Our 3-year strategy

Growth through client satisfaction

Sophisticated Wealth.

This market is BIG, needs advice and is willing to pay for it...

Average value of investible assets by HNW segment in Australia



\$3.2 trillion

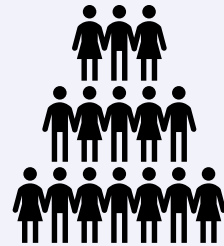
This is our core business area that is also incredibly attractive
The Private Wealth market IS our market

*Excludes the Top 600 Investors which account for \$625b in investable assets
CoreData Analysis presented Oct 24

And with less advisers, platforms empower advisers to grow



Money Management and IFA data



1.02m
HNW investors
in Australia

CoreData

68%
of HNWI advisers place
HIGH IMPORTANCE on
reporting platforms

HNW advisers are driving the future of wealth management

1 in 3

HNW advisers
manage non-custodial
assets

2x

*Double the number of
HNW-focused advisers see
access to a broad range of
assets as growing in
importance vs non-HNW
advisers*

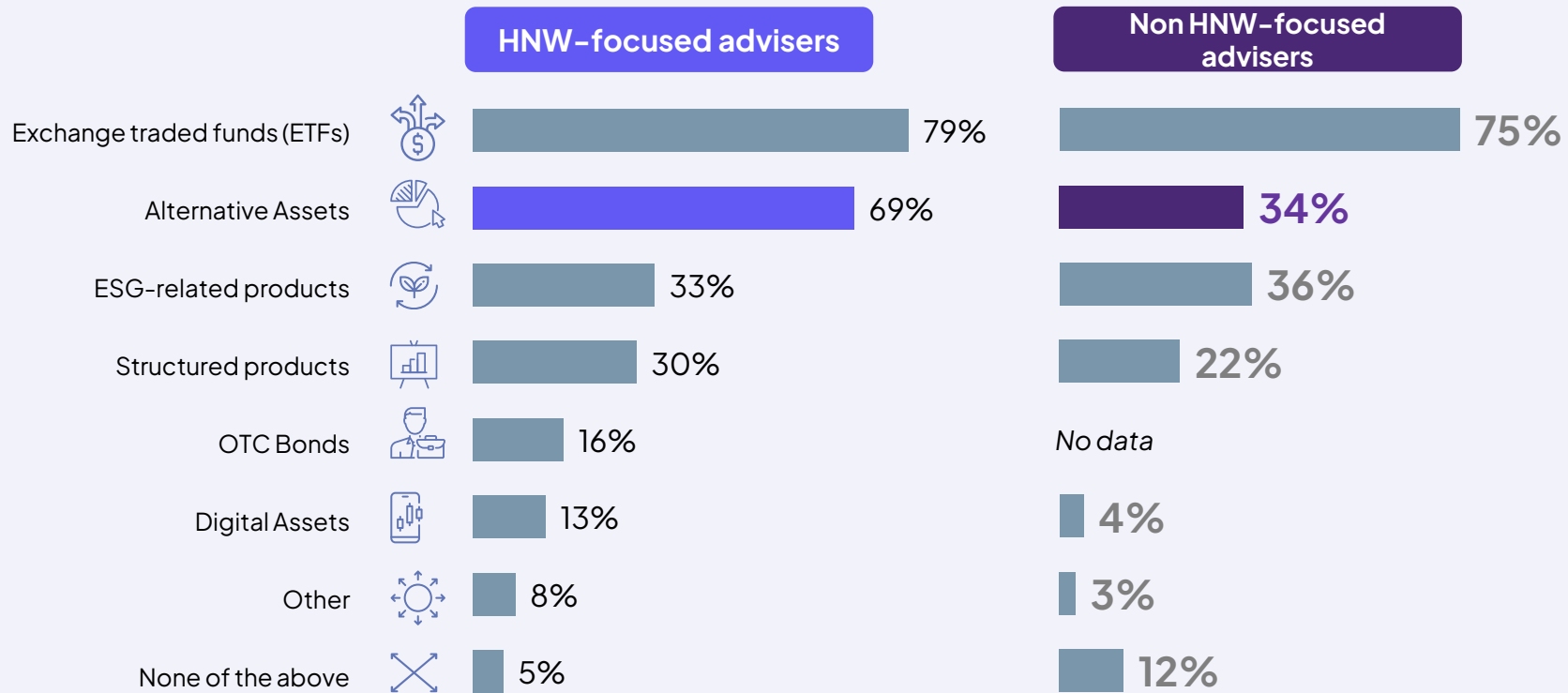
73%

of advisers see technology
as key to achieving growth
over the next 5 years

Advisers need technology

Especially as they enter an expanded product set (alternative assets)

Expected Products In Future (By Practice*)



\$6.0b
in alts held with Praemium,
and growing at 20% p.a.

Base; HNW-focused advisers n=91; Non HNW-focused advisers n=67
A1. What types of products do you expect to use to meet future client demands? (Multiple response)

*HNW-focused advisers: 25% or more clients with over \$1M investment portfolio; Non HNW-focused advisers: Less than 25% clients with over \$1M investment portfolio

Praemium is perfectly placed



New Operating
Model



Service Uplift
Review



CoreData
research



Launch of
Spectrum

Marketing Refreshed for Sophisticated Wealth

Our ambition

To be the leading platform for HNW advice



- **Dominate the non-custodial market**



- **Platform of choice for sophisticated custodial**



- **Leader in the back-office broker space**

How we will win

Praemium differentiators

Service excellence

- ▶ Clear, client-centric service focused on outcomes (white glove experience).
- ▶ Provide proactive service – addressing the needs of this sophisticated audience based on deep industry learnings.
- ▶ Unique service support for trading and execution, corporate actions, reporting and account management.

Solution focused

- ▶ Crafting solutions which are unique to the needs of the HNWI/ UHNW and Family Office market.
- ▶ Collaborate with clients on product development – exceeding their expectations on speed to market.
- ▶ Focus on our core strengths to be a market leader in non-custody and custody solutions and best-in-class alternatives capability.

Introductions



James Edmonds
Chief Operating Officer



Spectrum

Product highlights

A new standard in HNW advice



- **Tailored solutions for sophisticated clients**



- **Maximise efficiency with Limited Power Of Attorney**



- **Integrated portfolio management**



- **Streamlined information access**

Product benefits

Sophisticated solution for sophisticated investor needs



- **Breadth of investment access**



- **Superior trading and execution support**



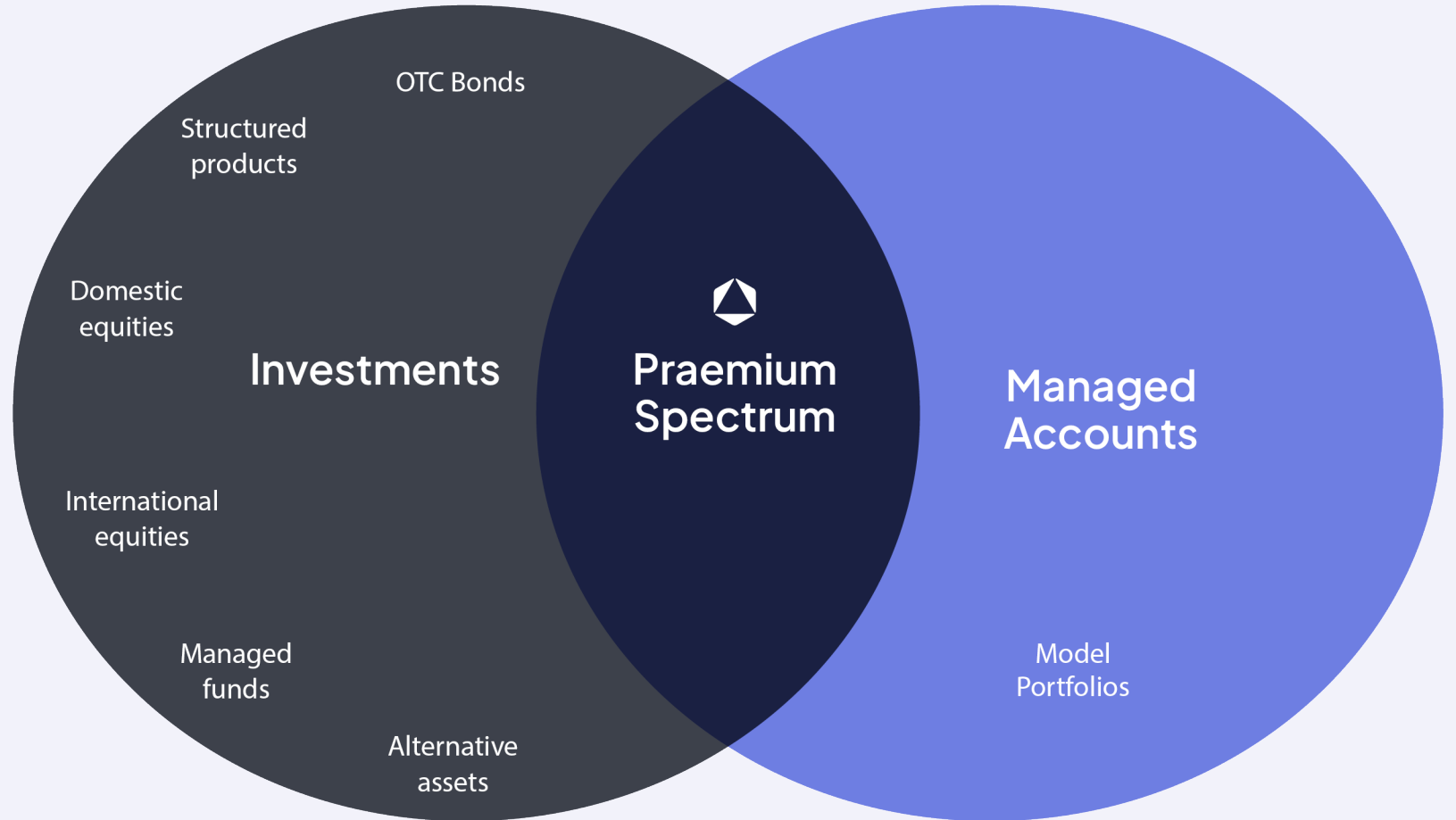
- **Efficient HIN administration**



- **Multi-currency capability**

The ultimate HNW solution

We support whatever investment strategy you want to create & provide the trading & execution, administration and reporting to implement it.



Unrivalled access to alternative assets

\$6.0b

FUA in alternative assets held with Præmium | Approx 11% total FUA

20%

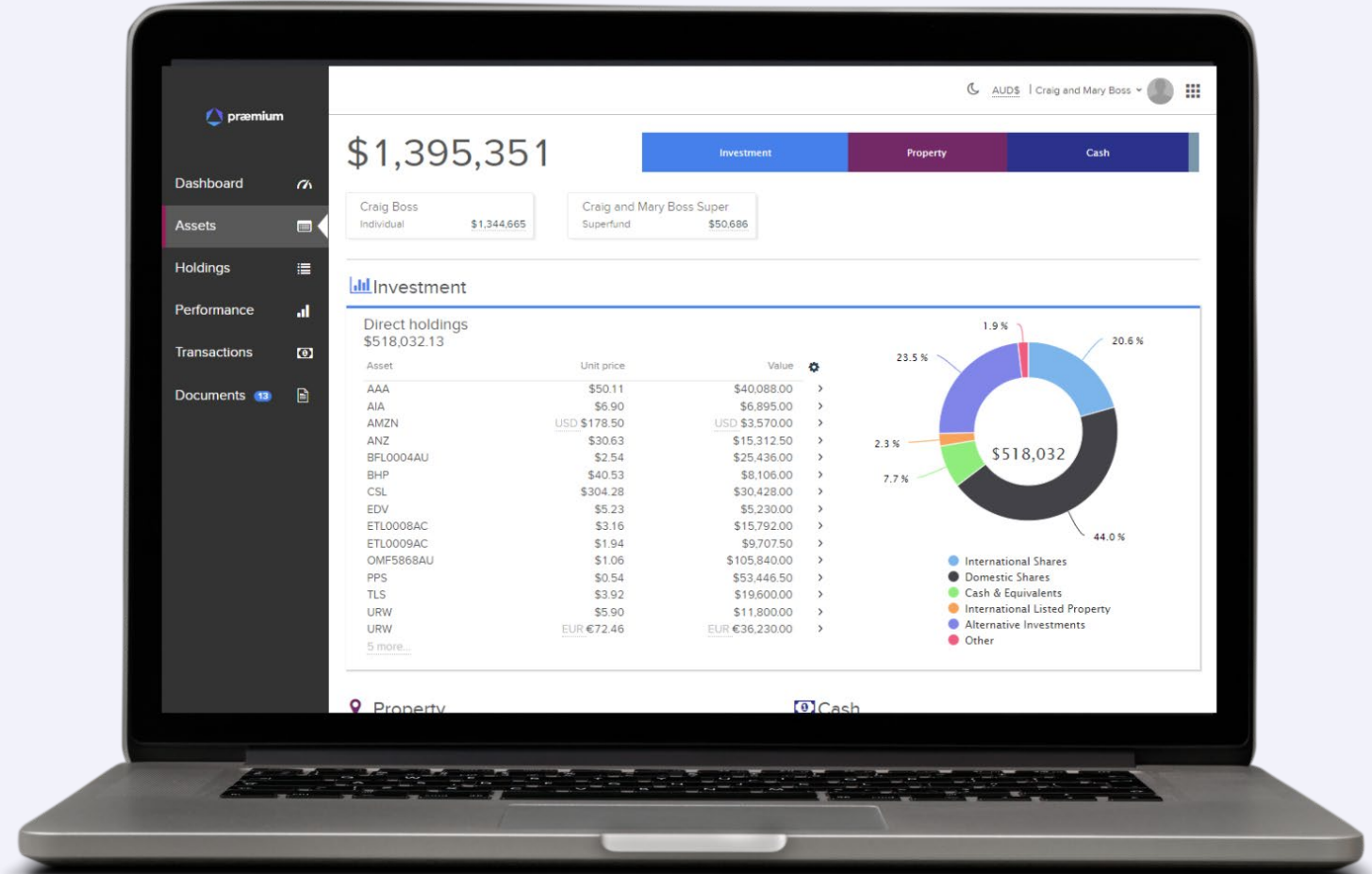
Annualised growth in alternatives on Præmium

2,324

Assets available in Præmium's alternative asset universe

Total wealth view Market-leading reporting

Comprehensive tax, performance and valuation reporting encompassing custody and non-custody assets.



Questions

Introductions



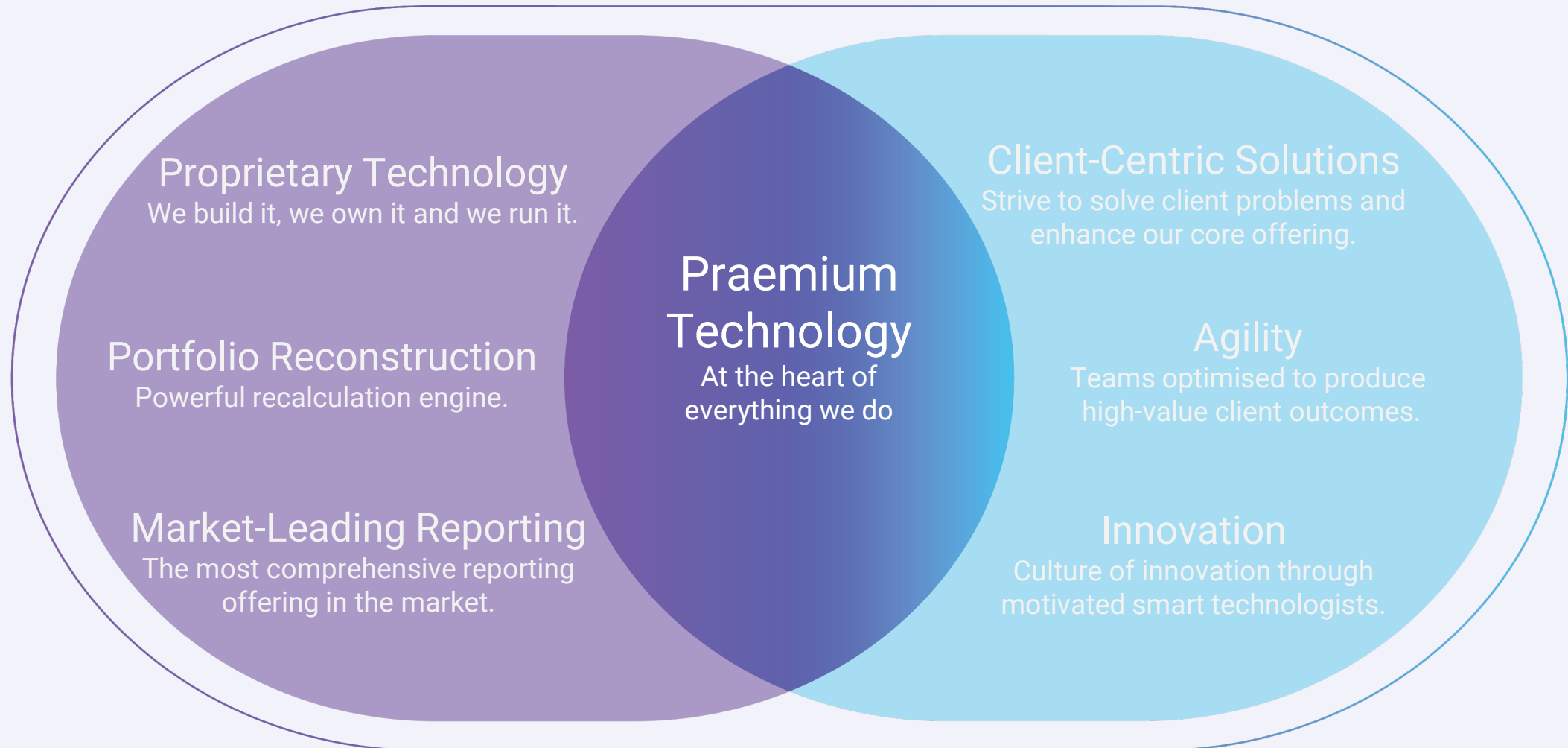
Richard Large

Chief Technology Officer



Technology

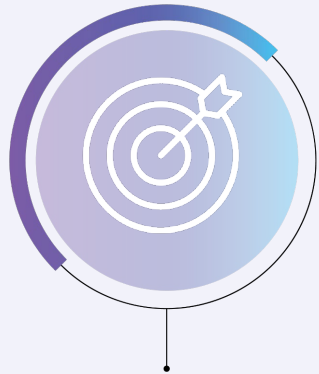
Technology core to our client offering



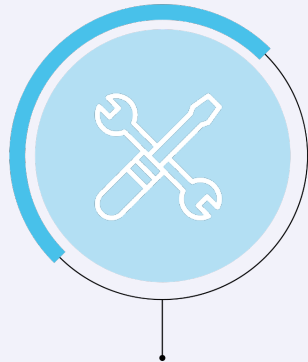
Technology foundations

Focus & enhance

In addition to building Spectrum and integrating the OneVue business...



Technology
Operating
Model



Infrastructure
Refresh



Reporting
Experience



Integrations /
Data



Data Science /
AI

IT operating model review

Review

1. How do we set our teams up for maximum efficiency and success?
2. Aim to improve quality and productivity.
3. Alignment with industry best practice.
4. Ensure our people have the right technical guidance to support professional development and produce high-quality work.



Results

- ▶ Delivery teams more self-sufficient.
- ▶ Technical capability uplift.
- ▶ Recruited experienced senior people.
- ▶ Higher performing teams.

Infrastructure strategy

Next-gen infrastructure uplift

Cloud Refresh

Leverages newest technologies offered in the Azure landscape to maximise performance and stability and minimise disruptions and cost.

Performance

Driving forward performance enhancements in the platform to meet the needs of clients.

Automation

Streamlines costs, removes human error and ensures standardisation.

Security

Maintain robust security measures to protect sensitive data and prevent unauthorised access.



The most comprehensive report solution in the market



4.5m reports generated annually

Reporting uplift

- ▶ An initiative to review and enhance the entire report generation supply chain.
- ▶ Improving efficiency, resilience, and enhancing the user experience.
- ▶ Higher demand for large-scale reporting events.

On-demand adviser reporting, made simple

Standard or custom report packs for single or multi-portfolio structures at a click of a button.

Event driven reporting

With real-time data integrity and validation functionality prior to report generation, event-driven reporting is easy.

Reporting Breadth & Depth

53 Reports and 430+ customisations to suit every client need. Single account or bulk report generation via Report Publisher.

Export Centre

Offering 44 exports, covering Tax Components, Fee Breakdowns, Pricing, Disposal Method Settings and Audit Reporting.

Driving innovation

Through market-leading integrations

300+ APIs

Market-leading API suite allowing our clients to integrate with Præmium.

1.1m calls a week

130+ Imports

Extensive range of feeds from banks, local & international brokers & pricing to meet all client needs.

4k files consumed a week

Outbound feeds

Exporting over 10k EPI feeds a week for clients, to power their businesses.

1m transactions exported per week

Export Centre

Engineered to enhance portfolio administration efficiencies, across 1000s of portfolios.

5k exports a month

Data science and AI

Adoption is accelerating across key areas

Service and Support

Piloting the use of AI in our service area to better understand customer sentiment, enhance quality, and reduce support agent training times to better support advisers.

AI- ready cybersecurity and corporate governance

Setting guardrails and building foundations for ethical and secure use of AI.

Productivity toolkit

Using pair programmers, we are integrating AI to enhance our development process and deliver new features at a faster pace. Expanding the use of Microsoft AI products to enhance productivity and decision-making.

Predictive models

By integrating behavioural data with our artificial intelligence engine, we can generate predictive notifications. These alerts are triggered when the AI detects activity patterns that suggest a client may be considering leaving the platform.

Introductions



Lorna Stewart

Chief Risk and Corporate Operations Officer



Risk & Governance

Purpose and Vision

□ Purpose

An enabling function who supports the business to achieve their operational and strategic goals in a safe and compliant manner to achieve outcomes.

Subject Matter experts who efficiently provide the business with the tools and templates to manage risk and compliance and meet statutory obligations.

Provide oversight and challenge to give our internal and external stakeholders confidence that the business is well managed and governed.

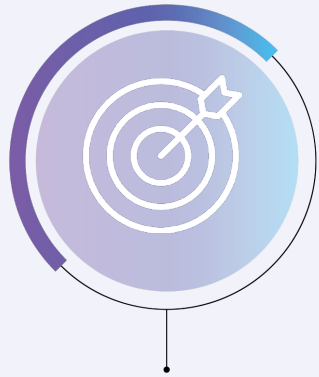
□ Vision

Collaborative partnership with the business and proactively involved in business outcomes as part of the design solution.

Respected subject matter experts who provide insight, are forward looking and proactive and keep abreast and trained on latest trends.

Have delivered tools and templates that empower the business to feel empowered and capable of managing risk, governance and compliance.

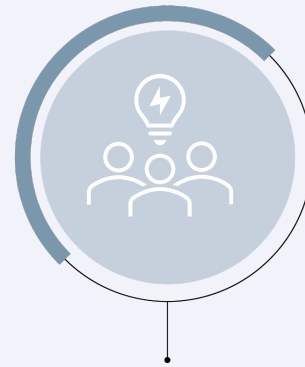
Value add journey



Operating
Model



Governance, Risk &
Compliance
Enhancement



Insights and
Business Partnering



ESG Focus



Assurance

Key risk focus areas

Key Risk Focus Areas	Managing the risks
Strategic risk	<ul style="list-style-type: none"> • Board and executive oversight of strategy, monitoring of market trends and competition. • Dedicated project management team. • Tracking of sales growth and risks provided regularly to the Board and executive.
Operational Risk	<ul style="list-style-type: none"> • Robust Compliance Framework of obligations with identified controls and owners • Policy management framework with appropriate policy suite • Good recruitment and training programs • Business continuity and disaster recovery processes / plans. • Avenues to report incidents and concerns regarding errors, weakness, or misconduct
Integration Risks	<ul style="list-style-type: none"> • Separate project manager, sponsor and governance group of whole of ELT • Program looking at process improvement opportunities not just integration. • Client and technology migration and expectation management key focus areas.
Technology, cyber and data risk	<ul style="list-style-type: none"> • Processes for managing software development. • Highly skilled team with well defined roles, responsibilities, policies and processes. • Multiple data loss prevention controls, real time alerts and incident response framework • Independent audit and assurance programs

Introductions



Brett Marsh

Head of OneVue Integration



OneVue Integration

Introduction

Why OneVue?

- ▶ Tapped into Praemium's target market
- ▶ High quality client base
- ▶ Staff bring incremental core capability
- ▶ Synergies on offer

Integration

- ▶ Analysis and Assessment
- ▶ Building
- ▶ Client Migration
- ▶ Decommissioning

Process of migration

Keys to a successful client migration

Clients

- ▶ All clients have been engaged.
- ▶ Future state identified.
- ▶ Working through detailed plans.

Staff

- ▶ BAU is healthy.
- ▶ Involvement in transition activities.
- ▶ Demonstrating value.

Product readiness

- ▶ Gap identification.
- ▶ Build for key items.
- ▶ Product migration.

Client migration

- ▶ Operational readiness.
- ▶ Client management.
- ▶ Data migration.

Status



Goals

- ▶ Maintain existing profitability
- ▶ Transition Cost Management
- ▶ Timeframe
- ▶ Synergies



Status

- ✓ Tracking
- ✓ Tracking
- ✓ Tracking
- ✓ Tracking



Superannuation

Superannuation

Market

- ▶ Fund Consolidation.
- ▶ Emergence of mega funds.
- ▶ Smaller funds with differentiation.

some smaller funds have proven to be strong performers – both against their return objectives and performance tests – Morningstar Mergers and Megafunds: The 2024 Superannuation Landscape

Status

- ✓ \$4bn existing FUA in Praemium Super SMA.
- ✓ Workflow and process improvements.
- ▶ Next: Holistic review of the end-to-end adviser and member experience.

Questions



præmium

Sophisticated **Wealth**