

FOR IMMEDIATE RELEASE

iFAST Singapore launches FSMOne, a transparent and seamless way for the investors community in Singapore to invest in multiple products via one account

- iFAST Financial Pte Ltd ("iFAST Singapore"), the Singapore subsidiary of iFAST Corporation Ltd. ("iFAST Corp"), has launched the FSMOne account
- Investors using Fundsupermart.com ("FSM"), the B2C platform of iFAST Singapore, can now have access to the following in the newly-launched FSMOne account (www.fsmone.com):
 - ✓ All funds / unit trusts at a permanent 0% sales charge;
 - ✓ FSM MAPS (My Assisted Portfolio Solution), a range of five roboadvisory portfolios with different risk ratings, at 0% sales charge;
 - ✓ Bonds on a revamped "Bond Express" platform, which allows immediate execution on selected bonds, and lower investment amounts from S\$5,000 only for accredited investors (as opposed to market practice of S\$250,000);
 - ✓ Stocks and ETFs on the SGX/HKEX, with low transactional commission rates of 0.12% (for stocks) and 0.08% (for ETFs), and low minimum charges of S\$10 (for SGX stocks/ETFs) and HK\$50 (for HKEX stocks/ETFs) respectively; and
 - ✓ Insurance products, with a transparent fee and commission rebate structure of 30% 40% for clients.

SINGAPORE (8 *December* 2016) — iFAST Financial Pte Ltd ("iFAST Singapore"), the Singapore subsidiary of SGX-ST Mainboard-listed iFAST Corporation Ltd. ("iFAST Corp"), has launched the FSMOne account, on its Business-to-Consumer (B2C) platform, Fundsupermart.com ("FSM") which caters to Do-It-Yourself (DIY) investors.

FSMOne allows the investors community in Singapore to invest seamlessly and in a transparent way, in multiple investment products including funds, bonds and insurance products, as well as new investment products and services including roboadvisory portfolios known as FSM MAPS (My Assisted Portfolio Solution), stocks and Exchange Traded Funds (ETFs).



First investment platform to offer permanent 0% sales charge on all funds for all clients

FSMOne has reduced its sales charge on all funds / unit trusts to 0% permanently to further aid investors in achieving their investment goals more easily, while enjoying cost savings.

"We launched FSM in the year 2000 to give investors in Singapore easy access to a wide range of funds, supported by our focus on giving transparent information on sales charges and extensive research into funds, markets and portfolios. Our new permanent sales charge of 0% on all funds is an important step for all investors to save and invest globally and profitably for their goals," said Mr Lim Chung Chun, Chairman and CEO of iFAST Corp.

FSMOne at the forefront of offering a transparent fee structure

The launch of new investment products and services has been in line with the Group's communication to the investors community.

"Our continued push towards broadening the range and depth of investment products and services will strengthen our value proposition to our B2C clients and the investors community in their effort to achieve their wealth management goals seamlessly and in a transparent way," said Mr Lim Chung Chun.

"In particular, we want the investors community to know that FSMOne will be at the forefront when it comes to offering them a platform that has a transparent fee structure. Greater transparency in information can only empower and benefit investors. Transparency in information is something we strongly believe in. For instance, our fee and commission rebate structure is clearly spelled out to investors for the purchase of insurance products, which have historically been plagued by an opaque commission structure. This often works in favour of the bankers and agents selling the products, but at the expense of clients," added Mr Lim Chung Chun.

Insurance products on FSMOne provide a transparent fee and commission rebate structure of 30% - 40% to clients.



Introduction of robo-advisory portfolios (FSM MAPS) fills up an important gap in the market

FSM MAPS offers five different portfolios (ranging from Conservative to Aggressive) for investors of varying risk appetites and investment objectives to choose from. The sales charge on the five FSM MAPS robo-advisory portfolios is 0%.

"Our introduction of FSM MAPS fills up an important gap in the market. Some investors find the investment world increasingly complex and are gripped by uncertainty on what to buy, when to sell, and how to rebalance their portfolio especially in times of market volatility. While countries such as the US have seen the popularity of robo-advisory portfolios among the millennial crowd, our version of the robo-advisory portfolios is meant to automatically provide ready-made investment solutions to investors who want to invest without the stress," said Mr Lim Chung Chun.

Investors community in Singapore to have easier access to bonds with FSM Bond Express

The FSMOne account enables immediate execution on selected bonds with the revamped FSM Bond Express platform. In addition, instead of investing a minimum investment amount of S\$250,000 in a wholesale bond, accredited investors can now invest with a much smaller investment amount of S\$5,000. FSMOne offers over 500 bonds to investors, including retail and wholesale bonds. Price information is often lacking when investors research on bonds. With FSM Bond Express, investors can invest instantly in a select list of wholesale and retail bonds.

"The instant price discovery is a big transparent leap for investors when it comes to transacting in bonds. In addition, investing a minimum sum of \$\$250,000 can be taxing and not pro-diversification for many investors, so with the reduction to \$\$5,000, they can now have easier access to more bonds in their portfolio. This changes the bond distribution landscape in ways unseen so far for the investors community in Singapore," said Mr Lim Chung Chun.

FSMOne also offers stocks and ETFs at low commission rates

With the rollout of FSMOne account, investors can invest in stocks and ETFs listed on the Singapore Exchange ("SGX") and Hong Kong Exchange ("HKEX"), at low commission rates of 0.12% for stocks and 0.08% for ETFs. The minimum charges are

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also competitive, at S\$10 for SGX stocks/ETFs, and HK\$50 for HKEX stocks/ETFs.

"In Singapore, stocks are a big part of many investors' portfolios. With our stocks and ETFs offerings, we aim to make the service competitive for investors," said Mr Lim Chung Chun.

About Fundsupermart.com

Incorporated in the year 2000 in Singapore, Fundsupermart.com ("FSM") is the Business-to-Consumer (B2C) division of iFAST Financial Pte Ltd ("iFAST Singapore").

With the FSMOne account (<u>www.fsmone.com</u>), FSM provides a comprehensive range of investment products and services, with over 1,000 funds (0% sales charge on all funds permanently); over 500 bonds, including retail and wholesale bonds, and Singapore Government Securities; robo-advisory portfolios with FSM MAPS (My Assisted Portfolio Solution) at 0% sales charge; Singapore- and Hong Kong-listed stocks (0.12% commission rates) and ETFs (0.08% commission rates); and insurance products with a transparent fee structure and commission rebates of 30% - 40%.

iFAST Singapore is the Singapore subsidiary of SGX-ST Mainboard-listed iFAST Corporation Ltd. ("iFAST Corp"), which is also present in Hong Kong, Malaysia, China and India. iFAST Singapore holds the Capital Market Services licence and the Financial Advisers licence, issued by the Monetary Authority of Singapore, and is also a Central Provident Fund-registered Investment Administrator.

The investors community can visit the new FSMOne website at www.fsmone.com for their transactional and information needs. The URL for the FSM website, www.fundsupermart.com, continues to remain operational for the investors community. The FSM mobile application ("FSM Mobile") can also be used for transactional purposes, and can be downloaded on Apple App Store and Google Play.

For more information, please visit <u>www.fsmone.com</u>

About iFAST Corp

iFAST Corp (stock code: AIY) is an Internet-based investment products distribution platform, with assets under administration (AUA) of approximately \$\$6.00 billion as at 30 September 2016.

iFAST Corporation

Incorporated in the year 2000 in Singapore and listed on the SGX-Mainboard in December 2014, iFAST Corp is also present in Hong Kong, Malaysia, China and India. The Group provides a comprehensive range of investment products and services, to financial advisory (FA) firms, banks, financial institutions, multinational companies, as well as retail and high net worth (HNW) investors in Asia.

The Group offers access to over 3,500 investment products including funds, bonds and Singapore Government Securities (SGS), stocks, Exchange Traded Funds (ETFs), insurance products, and services including online discretionary portfolio management services (DPMS), research and investment seminars, financial technology (fintech) solutions, investment administration and transactions services.

iFAST Corp has two main business divisions, namely its Business-to-Consumer (B2C) platform, Fundsupermart.com ("FSM"), targeted at DIY investors; and its Business-to-Business (B2B) platform that caters to the specialised needs of FA companies, banks and financial institutions. Over 5,500 wealth advisers from more than 170 FA companies, banks and financial institutions, use the iFAST B2B platform.

The Group's mission statement is, "To help investors around the world invest globally and profitably". The Group won the "Most Transparent Company Award 2015, New Issues Category" at the SIAS Investors' Choice Awards 2015, as well as the "Best Investor Relations – Merit Award" for First-Year Listed Companies at the Singapore Corporate Awards 2015.

For more information, please visit www.ifastcorp.com

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iFAST Corporation

The initial public offering (IPO) of shares and listing of iFAST Corporation Ltd. on the Mainboard of the Singapore Exchange Securities Trading Limited (on 11 December 2014) was jointly sponsored by DBS Bank Ltd. and RHB Securities Singapore Pte. Ltd. (formerly known as DMG & Partners Securities Pte Ltd) as joint issue managers, bookrunners and underwriters and they assume no responsibility for the contents of this presentation.