

Investor Factsheet

Last Updated: 10 Dec 2014

iFAST

iFAST Corporation Ltd.

(Company Registration Number: 200007899C)

(Incorporated in the Republic of Singapore on 11 September 2000)

Stock Information

Listing:	SGX Mainboard (11 December 2014)
Offering Shares:	32,800,000
Cornerstone Shares:	19,000,000
Offering Price:	S\$0.95 Per New Share
Market Capitalisation:	S\$243.4 million
Counter Name/ Quote:	IFAST / AIY

About iFAST Corporation Ltd.

iFAST Corporation Ltd. ("iFAST") is an Internet-based investment products distribution platform, with assets under administration of approximately S\$5.13 billion as at end-September 2014. Incorporated in the year 2000 in Singapore, iFAST provides a comprehensive range of services, including investment administration and transactions services, research and trainings, IT services and backroom functions to banks, financial advisory firms, financial institutions, multinational companies, as well as investors in Asia. The company is also present in Hong Kong, Malaysia and China.

iFAST has two main business divisions, namely our Business-to-Consumer (B2C) website, Fundsupermart.com, targeted at DIY investors; and our Business-to-Business (B2B) platform that caters to the specialised needs of financial advisory (FA) companies, financial institutions and banks, including iFAST Global Prestige (iGP), a dedicated B2B arm to service High Net Worth clients.

The cornerstone investors are FIL Investment Management (Hong Kong) Limited and OWW Investments III Limited. In addition, Schroder Investment Management (Singapore) Ltd, Affin Hwang Asset Management Berhad and Lion Global Investors Limited have been allocated 5.0% of more of the New Shares.

Our Value Proposition

fundsUPERMART.com
INVEST GLOBALLY AND PROFITABLY



- Scalable business model to reach out to more customers by leveraging on our Internet-based model
- Wide range of over 1,800 investment products, including more than 1,600 funds to assist our 190,000 B2B adviser-assisted and B2C accounts
- Award-winning websites and mobile applications built upon our strong IT capabilities and proprietary technology

Banks, FA Companies & Financial Institutions

- Platform performs efficient collection of fees and manages backroom functions
- Competitive fee-sharing structure

FundsUPERMART.com DIY Investors

- Competitive and transparent fee structure
- Offers research and tools for analyses into investment products and portfolio
- Availability of Client Investment Specialist if advice is required



As at end September 2014

**Present in 4 jurisdictions
(Singapore, Hong Kong, Malaysia, China)**



Over 115 distribution agreements with global fund houses



Leverages on more than 150 FA firms and financial institutions, as well as over 5,000 FA representatives



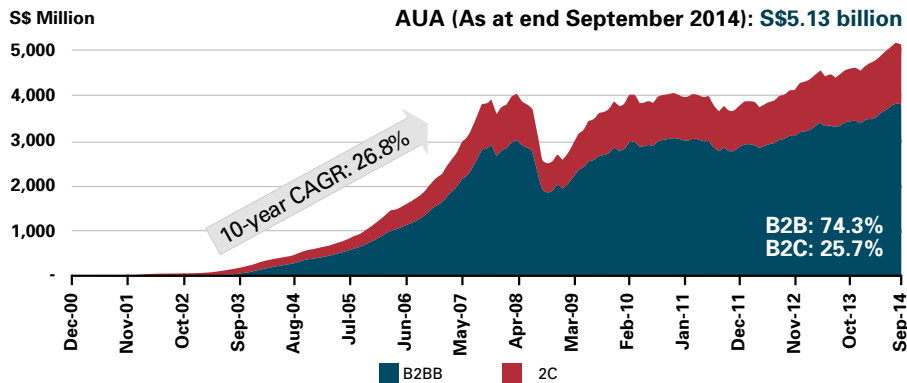
Over 1,800 investment products, including more than 1,600 funds, distributed through award-winning B2B and B2C platforms



Internet-based model reaches out to over 190,000 B2B adviser-assisted and B2C customer accounts

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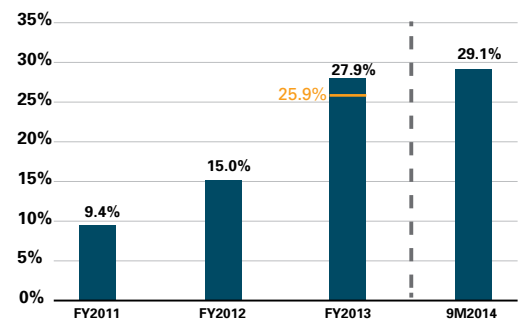
Group Assets Under Administration



Note:
Information determined or calculated as at 30 September 2014.

Profit Before Tax Margin

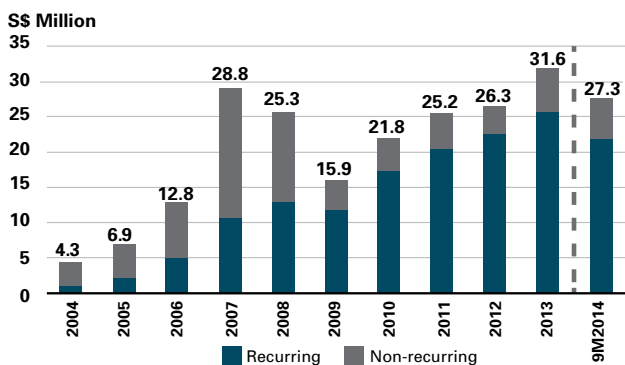
(based on NET Revenue)



Note:

The PBT Margin (based on net revenue) was 25.9% in FY2013, if the gain of S\$0.62 million from the Group Restructuring exercise in October 2013 was excluded.

Recurring vs Non-recurring Net Revenue



Average contribution of recurring net revenue to net revenue for the period 2004-2007: approximately **34.2%**

Average contribution of recurring net revenue to net revenue (for the period 2011-9M2014): approximately **81.6%**

Investment Highlights

Revenue Growth driven by Recurring Revenue which is based on Assets under Administration ("AUA")

The average contribution of recurring net revenue, which comprise recurring fees calculated based on AUA, was approximately 81.6% of net revenue for the period FY2011-9M2014

Continued Growth of Investment Platforms in Asia ex-Japan

Growth of investment platforms to be driven by demand for financial services and greater adoption of investment platforms by banks and financial institutions

Proprietary IT System

Our proprietary platform has minimised our reliance on third party developers, reduced our operating costs and we have the flexibility to deliver reliable and innovative services to our customers

Dividend Policy

Our Directors intend to recommend and distribute dividends of 60% of our net profit after tax (excluding exceptional items) for the fourth quarter of FY2014, and dividends of 60% of our net profit after tax (excluding exceptional items) for FY2015.

Financial Highlights¹

	FY2011	FY2012	FY2013	9M2013	9M2014
Net revenue (S\$ million)	25.20	26.29	31.58	23.51	27.33
Net revenue (YoY change)	N.A. ²	+4.4%	+20.1%	N.A. ²	+16.2%
Profit attributable to owners of the Company from continuing operations (S\$ million)	2.77	3.74	8.47	5.59	7.61
PBT margin (based on net revenue)	9.4%	15.0%	27.9%	25.3%	29.1%
EPS (S\$ cents)	1.38	1.86	4.20	2.77	3.75
Return on Equity (per annum) ³	13.2%	16.7%	35.8%	29.7%	41.0%

Notes:

1. Based on the results of the iFAST Group from continuing operations.
2. N.A. represents information not applicable for the period 2011-9M2014.
3. Return on Equity is calculated based on average shareholders' equity for the respective period.

Our Growth Strategies & Future Plans

Increase Penetration of our Platform

- B2B: Broaden the base of customers through working on signing up more banks, insurance companies, FAs and other financial institutions
- B2C: More tools to bring in higher traffic; more consumer educational efforts and continue to stay competitive in pricing

Enhance our Product Capabilities, IT and Services

- Broaden range of products to include ETFs, bonds and eventually, shares and securities (subject to relevant regulatory approvals)

Pursue Mergers and Acquisitions Strategy

- Opportunities in respect of related businesses with sizeable AUA and customer base that can complement our existing investment platform business.
- Explore opportunities to enter new markets in Asia Pacific through acquisitions, joint ventures and/or strategic partnerships

Expand our Business in the Chinese Market

- Tap into onshore Chinese market through iFAST China, which will operate as a provider of platform services in China
- Tap into offshore Chinese market through collaboration with our B2B Customers