

Investor Factsheet

Updated: 31 Dec 2015

STOCK INFORMATION

Listing:	SGX Mainboard (11 December 2014)
Shares in issue:	260,977,301 shares (as at 31 Dec 2015)
Market Capitalisation:	\$352.32 million @ \$1.35 per share (as at 31 Dec 2015 closing price)
Counter Name:	SGX Code: AIY Bloomberg Code: IFAST_SP_Equity
52-Weeks High:	\$1.595
52-Weeks Low:	\$1.090

ABOUT iFAST CORPORATION LTD.

iFAST Corporation Ltd. ("iFAST Corp" and together with its subsidiaries, the "Group") is an Internet-based investment products distribution platform, with assets under administration ("AUA") of approximately \$5.64 billion as at 31 December 2015.

Incorporated in the year 2000 in Singapore, iFAST Corp is also present in Hong Kong, Malaysia and China. The Group provides a comprehensive range of investment products and services to financial advisory ("FA") firms, financial institutions, banks, multinational companies, as well as retail and high net worth ("HNW") investors in Asia. The Group offers access to over 2,500 investment products including unit trusts ("funds"), bonds and Singapore Government Securities ("SGS"), exchange traded funds ("ETFs"), and services including online discretionary portfolio management services ("DPMS"), research and investment seminars, IT solutions, investment administration and transaction services.

iFAST Corp has two main business divisions, namely our Business-to-Consumer ("B2C") platform, Fundsupermart.com ("FSM"), which caters to investors who prefer to do their own investments online; and our Business-to-Business ("B2B") platforms, iFAST Central and iFAST Global Prestige, that cater to the requirements and business needs of FA firms, financial institutions and banks advising retail and HNW clients respectively. The B2B division also includes iFAST Pensions, which provides tax-effective employee benefit solutions to companies that want to administer pension schemes for their employees via an Internet platform.

KEY FINANCIAL SUMMARY FOR 4Q2015 AND FY2015

Net Profit, Revenue & EPS

- Net profit rose 15.1% YoY in FY2015 to \$12.10 million and fell 1.2% YoY in 4Q2015 to \$2.86 million (excluding IPO expenses of \$1.95 million in FY2014 and 4Q2014)
- Net profit rose 41.3% YoY in FY2015 and 201.7% YoY in 4Q2015 (including IPO expenses of \$1.95 million in FY2014 and 4Q2014)
- Net revenue grew 13.2% YoY in FY2015 to \$41.53 million
- EPS was down 8.1% YoY in FY2015 to 4.65 cents and 16.0% YoY to 1.10 cents in 4Q2015 (excluding IPO expenses of \$1.95 million in FY2014 and 4Q2014)

Assets under Administration (AUA)

- Net sales were positive at \$396 million in FY2015 and \$111 million in 4Q2015
- AUA rose 5.2% YoY to \$5.64 billion (as at 31 December 2015)
- AUA 10-year CAGR was 17.9% (as at 31 December 2015)

FINANCIAL HIGHLIGHTS (FY2011 - FY2015)¹

	FY2011	FY2012	FY2013 ²	FY2014 ³	FY2015
Net revenue (\$ million)	25.20	26.29	31.58	36.68	41.53
Net revenue (YoY change)	+15.7%	+4.4%	+20.1%	+16.1%	+13.2%
Net profit (\$ million)	2.77	3.74	7.86	10.51	12.10
PBT margin (based on net revenue)	9.4%	15.0%	25.9%	29.6%	30.7%
EPS (cents)	1.38	1.86	3.89	5.06	4.65
Dividend per share (cents)	0.44	0.54	1.984	5.38	2.79
Return on Equity (per annum)	13.2%	16.7%	33.2%	38.7%	16.4%

⁽¹⁾ Based on the results of the iFAST Group from continuing operations

⁽²⁾ Excluding one-off gain of \$0.62 million on distribution to owners of the Company in October 2013

⁽³⁾ Excluding IPO expenses of \$1.95 million in December 2014

⁽⁴⁾ Excluding dividend by way of distribution in specie in October 2013

OUR VALUE PROPOSITIONS

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 AUA
- Platform performs efficient collection of fees
- Competitive fee-sharing structure
- IT solutions and backroom functions managed by platform
- Research into investment products
- Adoption of a wrap account which seamlessly combines multiple investment product categories into one account



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
- Research into investment products
- Online discretionary portfolio management services ("DPMS")

AS AT 31 DECEMBER 2015



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



Over 115 distribution agreements with global fund houses



Over 2,500 investment products, including more than 1,800 funds, 550 bonds and 200 ETFs, distributed through award-winning B2B and B2C platforms

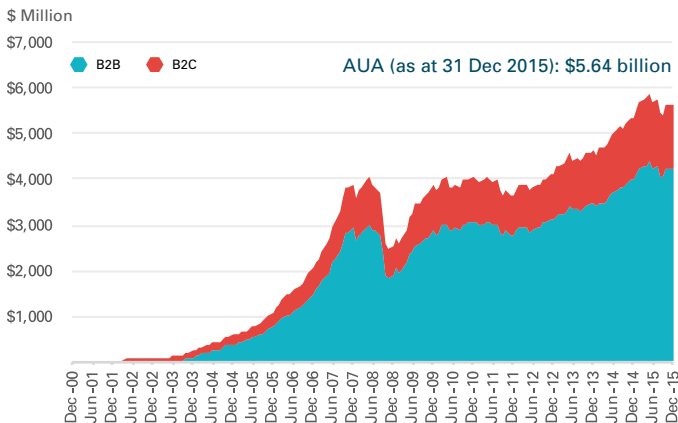


Our B2B platform caters to over 170 FA firms, financial institutions and banks as well as over 5,500 wealth advisers

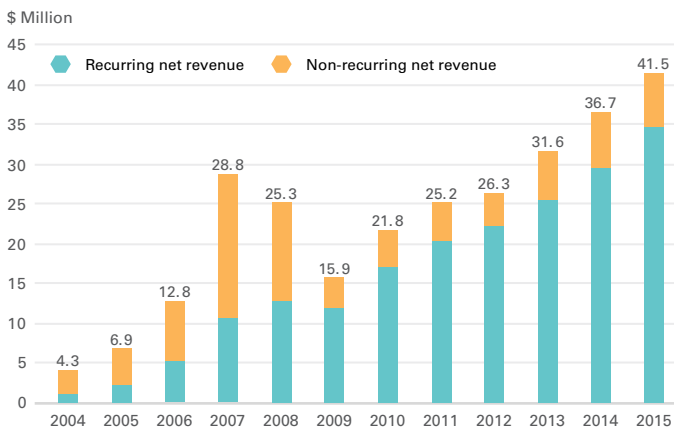


Over 210,000 B2B adviser-assisted and B2C customer accounts

ASSETS UNDER ADMINISTRATION ("AUA")



RECURRING VS NON-RECURRING NET REVENUE



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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 FACTSHEET.

DIVIDEND PAYOUT & GUIDANCE

- As previously indicated by the Group's Directors, the dividend payout for FY2015 is to distribute dividends of 60% of net profit (excluding exceptional items)
- The Group's Directors have proposed a final dividend for FY2015 (subject to shareholders' approval), arrived at 60% of our net profit for FY2015 (excluding exceptional items), amounting to 0.75 cents per ordinary share
- This is in line with the Group's Directors previous guidance
- In 2016, the Group's dividend guidance is: "For FY2016, our Directors intend to recommend and distribute dividends of 60% of our Group's net profit (excluding our China operation, and exceptional items)".

OUTLOOK

Enhancing Platform Capabilities

- In 2015, in addition to continuing efforts to grow the Group's businesses in the different countries organically, the Group has expanded the range of products and services
- New products and services launched in 2015 included:
 - Distribution of bonds (launch of Bonds@FSM in Singapore and launch of a regional bonds information portal, Bondsupermarket.com)
 - An online Discretionary Portfolio Management Service (online DPMS) in Hong Kong
- In addition, the Group completed the acquisition of Winfield Securities in Hong Kong in Jan 2016, which adds stockbroking capabilities to the Group

Clear Medium- To Long-Term Growth Strategies, Short-Term Financial Market Volatility

- The enhanced range of investment products and services will empower each FA company using our B2B platform to have the capabilities of a 'mini private bank' and be able to seamlessly advise investors across a full range of investment asset classes
- The Group has a clear vision and strategy in ensuring robust growth rates in AUA, revenue and profitability in the medium to long term. However, short-term financial market volatility may significantly affect the Group's revenue and profitability
- FY2016 has started with sharp downturns in global equity markets and the volatility is expected to have some negative impacts on the Group's revenue and profitability in 1Q2016

Strategies for iFAST China Business

- The Group obtained the Funds Distributor Qualification in China in October 2015. This will allow the Group's China operation (iFAST China) to run an investment products distribution platform in China
- The Group intends to have a soft launch of its China business in March 2016
- iFAST China is adopting a scalable strategy in growing its clients, AUA and revenue
- For the B2C business, the iFAST expects to have partnerships with local Chinese entities that already have a well-established online client base. This could include Internet companies or online media companies
- For the B2B business, an important part of our strategy involves a 'platform-cum-IFA incubator' strategy