

# FY24 Full Year Results

—  
20 August 2024

**HUB** 24

Empowering better  
financial futures, together

# Overview

**1. Highlights & operating review**

*Andrew Alcock, Managing Director*



**2. Financial results**

*Kitrina Shanahan, Chief Financial Officer*



**3. Strategy & outlook**

*Andrew Alcock, Managing Director*



# Highlights & operating review

**Andrew Alcock**

CEO & Managing Director



# Leading the wealth industry as the best provider of integrated platform, technology & data solutions



Australia's best platform<sup>1</sup>



#1 for annual platform and retail superannuation net inflows<sup>2,3</sup>



#2 net inflows across all super funds from member switching incl industry funds<sup>3</sup>



#1 managed accounts capability<sup>1</sup>



SMSF Software provider of the year<sup>4</sup>



#2 SMSF software market share<sup>5</sup>



#2 market share for corporate compliance software<sup>6</sup>



Leading client portal solution

HUB<sup>24</sup>

CLASS

myprosperity

HUB<sup>CONNECT</sup>

NowInfinity

1. Investment Trends Platform Competitive Analysis and Benchmarking Report 2023

2. HUB24 ranked first for quarterly and annual platform net inflows. Latest available data, Strategic Insights Master Trusts, Platforms & Wraps, March 2024. Excludes the migration of FUA from BT to Mercer in June 2023 quarter

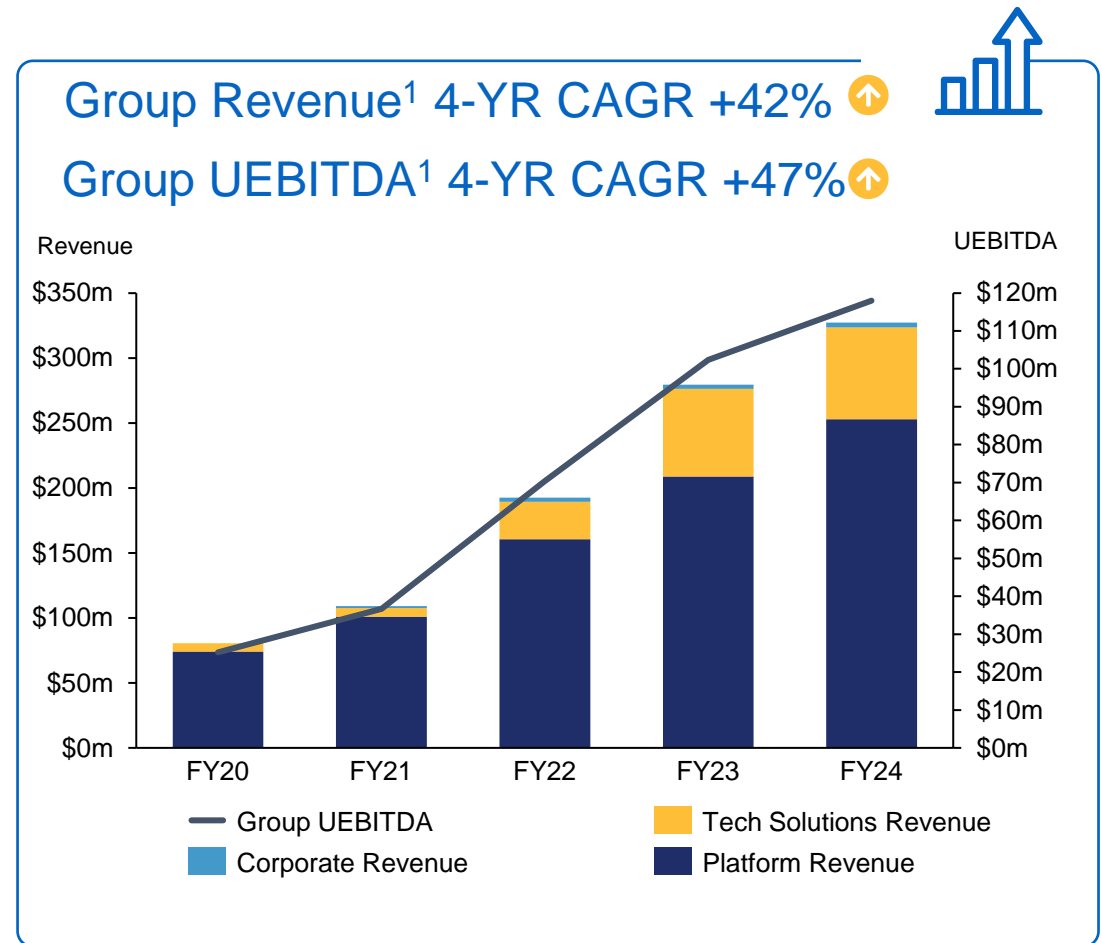
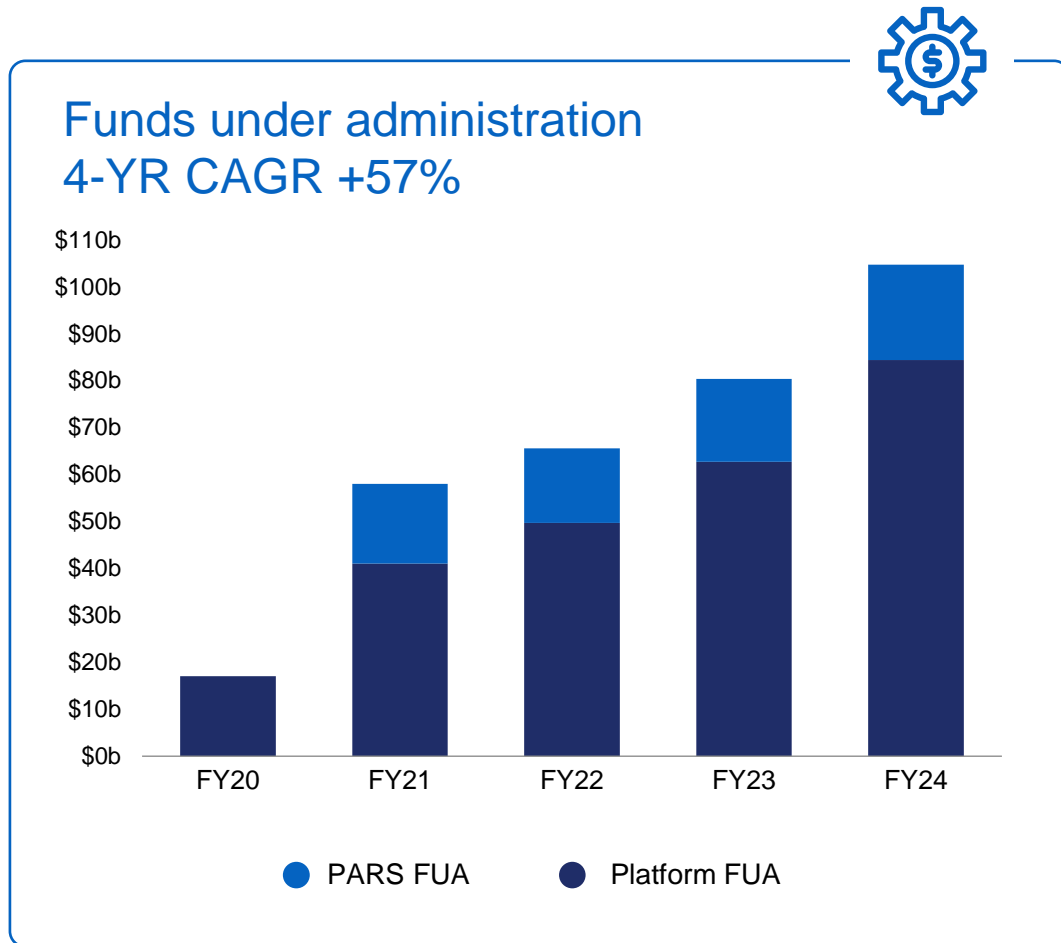
3. The Conexus Institute, State of super 2024 report. Rankings based on FY23 and include all APRA regulated superannuation funds. Switching refers to member fund-switching

4. SMSF Adviser Awards 2023




5. Market share based on ATO SMSF statistics. As at 31 March 2024

6. Market share based on ASIC company registration statistics. As at 30 June 2024

# Consistently delivering growth and shareholder value



# FY24 financial highlights<sup>1</sup>

	Revenue	Underlying EBITDA <sup>2</sup>
 Total Group	\$327.3m ↑ 17%	\$118.0m ↑ 15%
 Platform	\$252.8m ↑ 21%	\$103.0m ↑ 21%
 Tech Solutions	\$70.7m ↑ 5%	\$22.1m ↑ 1%

Total FUA  
**\$104.7b**  
 ↑ 30%

Platform FUA  
**\$84.4b<sup>3</sup>** ↑ 35%  
 \$87.1b as at 14 Aug 2024<sup>4</sup>

PARS FUA  
**\$20.3b**  
 ↑ 15%

Statutory NPAT **\$47.2m** Up 24%

Underlying NPAT<sup>2</sup> **\$67.8m** Up 15%

Final Dividend **19.5cps** Up 5%  
 Fully franked<sup>5</sup>

Underlying EPS (diluted) **81.1cps** Up 14%

# FY24 business highlights

- ✔ Record net inflows of \$15.8 billion<sup>1</sup>
- ✔ #1 Platform across major adviser & industry surveys<sup>2</sup>
- ✔ Completion of large, complex client migrations and the integration program for Xplore Wealth
- ✔ Strong growth of NowInfinity - supporting more customers with corporate compliance
- ✔ Commenced rollout of significant enhancements for Class customers
- ✔ myprosperity offer launched for national advice networks
- ✔ Strengthened our data infrastructure and security to enable our strategy and support our customers



Launched **new products** and solutions to meet evolving client needs, including:

- Discover, a cost-effective solution designed for clients with less complex needs
- Pilot for enhanced HNW offer with integrated non-custody admin & reporting
- Leading reporting feature HUB24 Present enhanced to enable personalised client reports
- AGILE new innovative longevity solution added to HUB24 platform

# Consolidating our position as Australia's Best Platform



2023 Platform Competitive Analysis and Benchmarking Report

**Best Platform Overall**

HUB24

**#1 Best Overall Platform<sup>1</sup>**  
2 years running

**#1 Best Platform Managed Accounts Functionality<sup>1</sup>**

- #1 Best Mobile Platform<sup>1</sup>
- #1 Best Reporting<sup>1</sup>
- #1 Best Online Business Management<sup>1</sup>



2024 Adviser Technology Needs Report

**Overall satisfaction: Wrap Platform**

HUB24

**#1 Overall Satisfaction Wrap Platforms<sup>2</sup>**

**#1 Platform advocacy<sup>2</sup>**

- #1 NPS for platform users<sup>2</sup>
- #1 Tax Optimisation tools<sup>2</sup>
- #1 Contact Centre Support<sup>2</sup>
- #1 Practice Management Reporting<sup>2</sup>
- #1 Regulatory Support Tools<sup>2</sup>
- #1 Online Transaction Capabilities<sup>2</sup>
- #1 Demonstrating Client Value<sup>2</sup>
- #1 Range of investment Options<sup>2</sup>



- **Overall Best Advice Platform<sup>3</sup>**
- **Overall Satisfaction<sup>3</sup>**
- **Best Adviser Experience<sup>3</sup>**
- **Best Client Experience<sup>3</sup>**
- **Ease of Onboarding<sup>3</sup>**
- **Best Investment Options<sup>3</sup>**
- **Best Online/Call Centre Support<sup>3</sup>**
- **Best BDM Support<sup>3</sup>**



- **#1 Overall Satisfaction<sup>4</sup>**
- **#1 Platform Offering<sup>4</sup>**
- #1 BDM Support<sup>4</sup>
- #1 Reporting & Communication<sup>4</sup>
- #1 IT/Web functionality<sup>4</sup>
- #1 Brand Image and Reputation<sup>4</sup>



- **SMSF Advice Platform of the Year<sup>5</sup>**

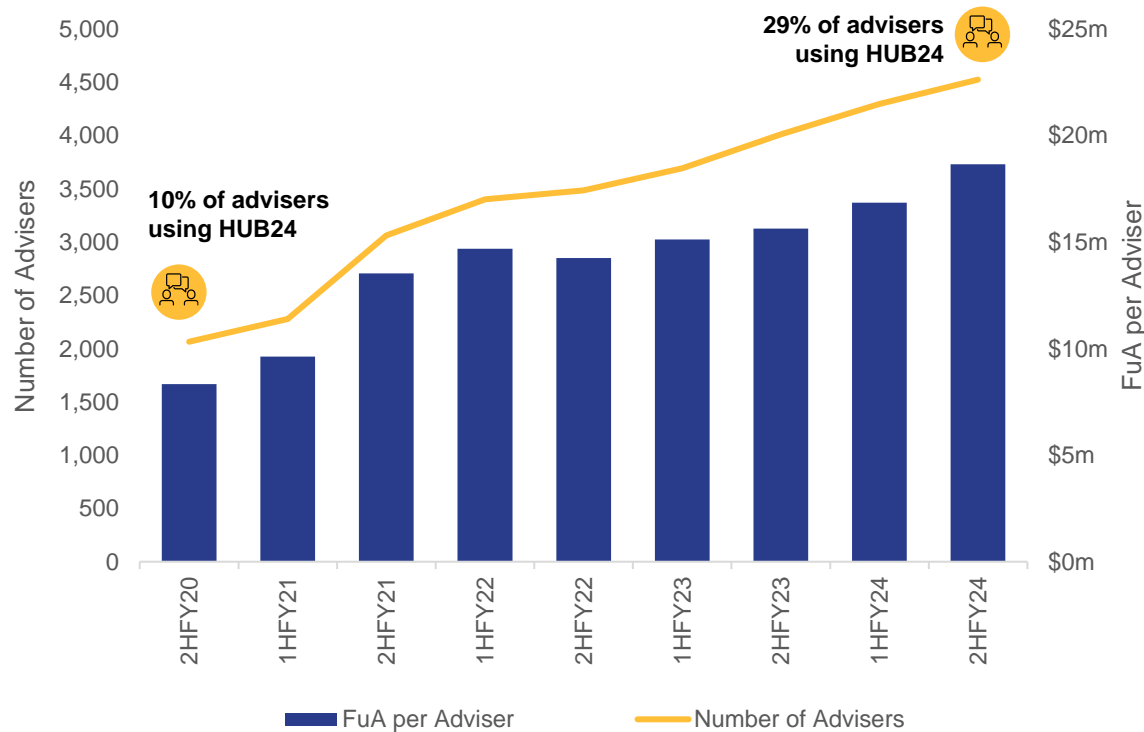


# Growing adviser base supporting net flows and market share gains

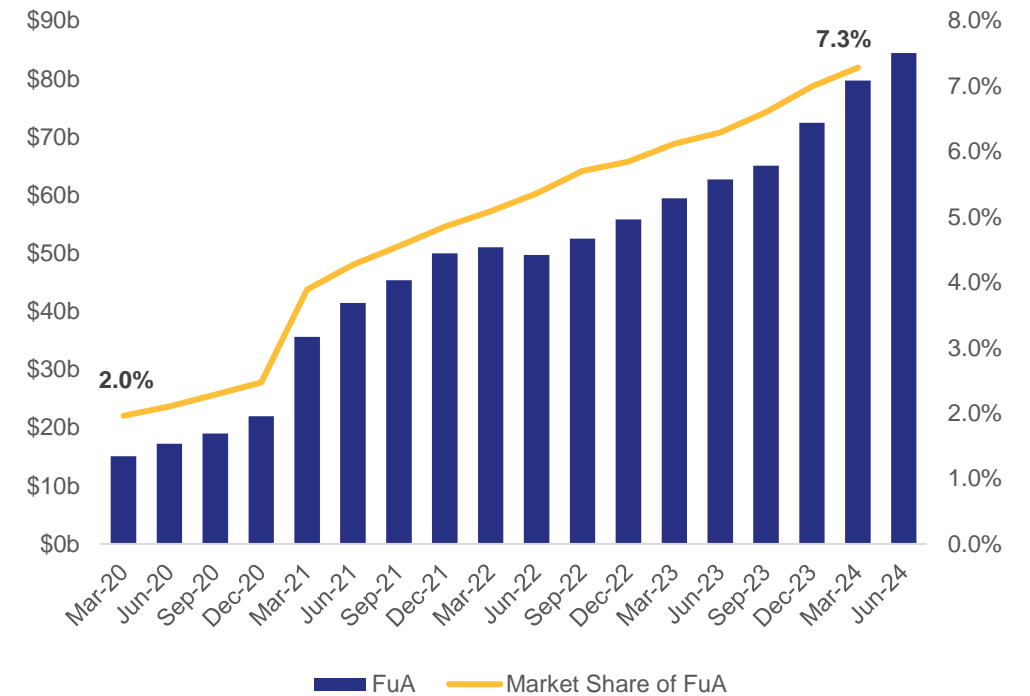
**Advisers 4-YR CAGR +22%**  
**29% of advisers use HUB24<sup>1</sup>**

**Market share increased from ~2% to ~7% over last 4 years<sup>2</sup>**  
**#1 organic market share gains over last 12 months<sup>2</sup>**

**Advisers using HUB24 and FUA per adviser<sup>1</sup>**



**HUB24 custody FUA and market share<sup>2</sup>**



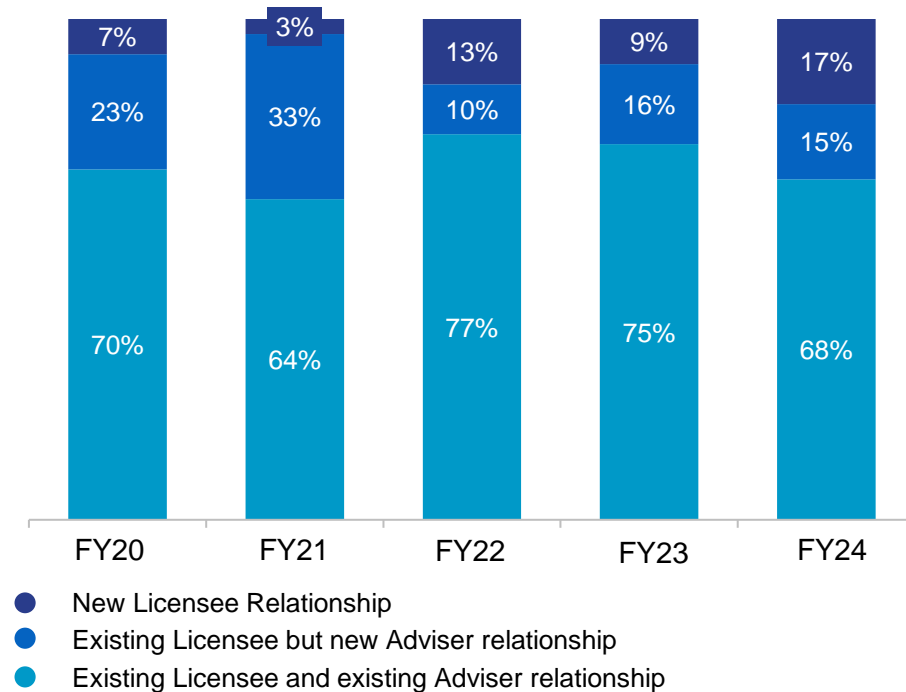
1. HUB24 market share of advisers is based on Adviser Ratings Musical Chairs Q1 2024

2. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2024. Organic market share gain rank based on 12 months to March 2024 and excludes Mercer's acquisition of BT Super in June 2023 quarter

# Significant growth opportunity from existing and new advisers

## Net inflows from new and existing advisers

Composition of net inflows by tenure of adviser relationship



## Latent opportunity



HUB24 has access through relationships to more than **76%** of the total adviser market<sup>1</sup>



FUA per adviser at FY24 was \$19m, up from \$8m in FY20<sup>3</sup>

Industry average FUA per adviser estimated to be \$70m per adviser, providing further opportunity for growth<sup>3</sup>

10% of advisers using the platform at FY24 have more than \$50m FUA on HUB24, up from 8% in FY23

New adviser relationships deliver transition/flow benefits for up to 6 years<sup>4</sup>

Leading, secure client portal technology enabling collaboration between financial professionals, enhancing productivity and customer experience



**~75k households<sup>1</sup>**

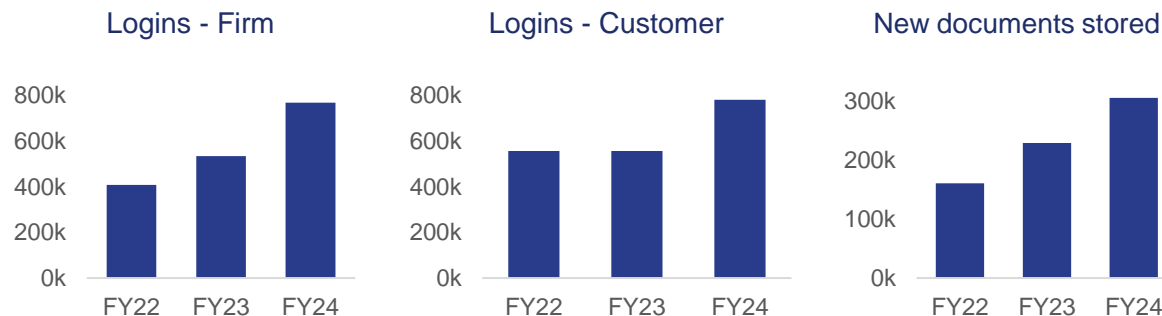
+12k households in FY24



**497 wealth practices<sup>1</sup>**

+57 practices in FY24

**Increased engagement and usage** as value proposition resonates with financial professionals



**Continued growth** in new users and opportunity pipeline



**Enterprise offer launched** with strong demand - two agreements now signed with large national advice networks providing opportunity to access >1,800 advisers

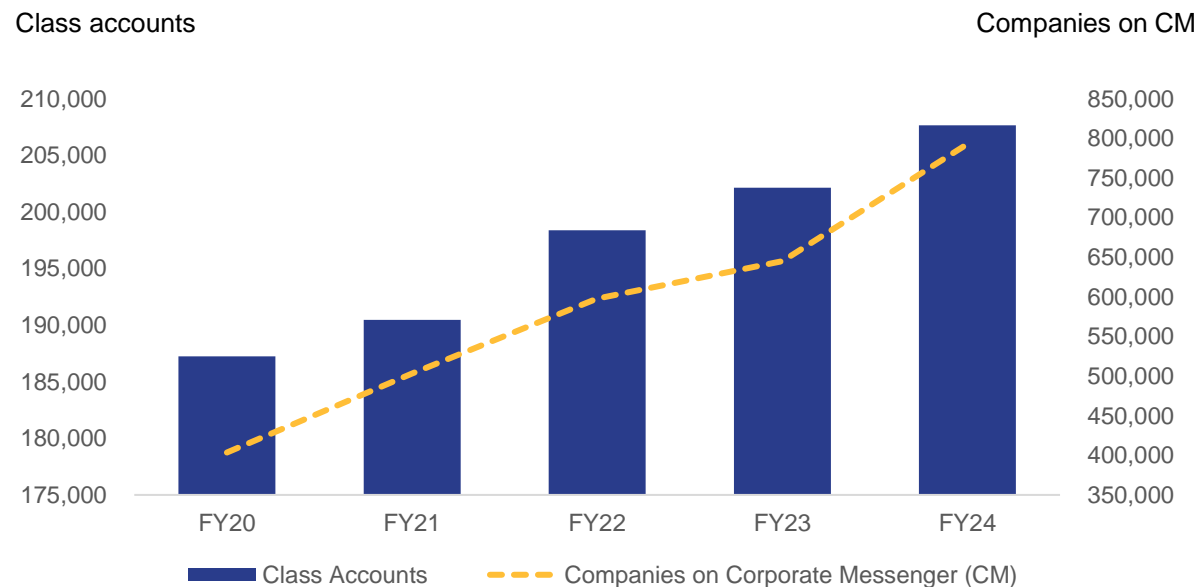


**Class client portal** powered by myprosperity in development with rollout commencing in FY25



**Opportunities to unlock further value** by leveraging myprosperity's capabilities to create an ecosystem for financial professionals and create 'whole of wealth' view

# Class and NowInfinity – consistent growth and customer advocacy



Class SMSF market share **30.7%** and **growing at 1.5x system**<sup>1</sup>

**More than 207,000** total Class accounts

**More than 792,000** Companies on Corporate Messenger and **growing at 2.0x system**<sup>2</sup>



Investing in **program of significant enhancements** to deliver efficiency & enhanced capabilities for SMSFs including direct registry and document feeds



**New Class client interface** leveraging myprosperity capability in development for delivery FY25



**Strong customer value proposition** and service excellence resulting in increased customer satisfaction<sup>3</sup>



**Class Super - SMSF Software Provider of the Year**<sup>3</sup>

# Enhancing our culture and engaging our people



**893**

FTE at 30 June 2024



**76%** Top quartile<sup>1</sup>

HUB24 Group Employee Engagement<sup>1</sup>



**Top 10 Best Places to Work**

In 2024 AFR Boss Awards<sup>2</sup>



**Endorsed employer of choice for women**

By Work180<sup>3</sup>



## Strengthening our employee value proposition for ongoing success

Developing our diverse and inclusive culture, supported by new Group values

Continuing to enhance our employee value proposition to attract, retain and develop our people

Expanding our graduate and intern programs and increasing focus on early career professionals

Increased investment in learning and development to enhance capabilities and increase internal career progression

## New HUB24 Group Values

Aligning our teams and supporting a high-performance culture



**Enable**  
our clients



**Create**  
possibilities



**Succeed**  
as one



**Deliver**  
with integrity

# Building a sustainable business

	Working with industry experts to prepare for new sustainability reporting standards <sup>1</sup>
	Committed to United Nations Global Compact to align to UN Sustainable Development Goals
	Delivered digitisation & innovation initiatives supporting industry scalability
	Supporting a diverse and inclusive workplace and achieved gender diversity targets
	Increased employee engagement to 76%
	Established carbon emissions roadmap towards net zero by 2030 <sup>2</sup>
	Contributed to range of community initiatives to empower better financial futures
	Continued to invest in data privacy and cybersecurity





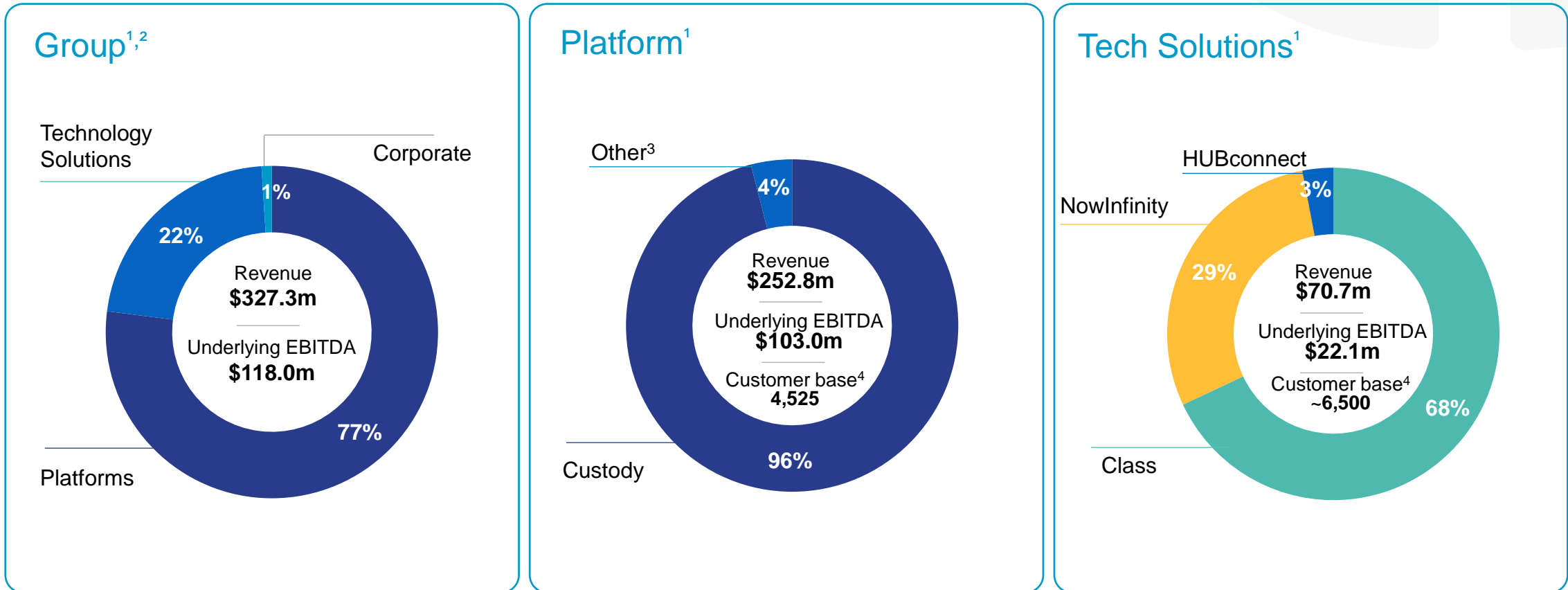
# Financial results

**Kitrina Shanahan**

Chief Financial Officer



# Group snapshot as at 30 June 2024<sup>1</sup>

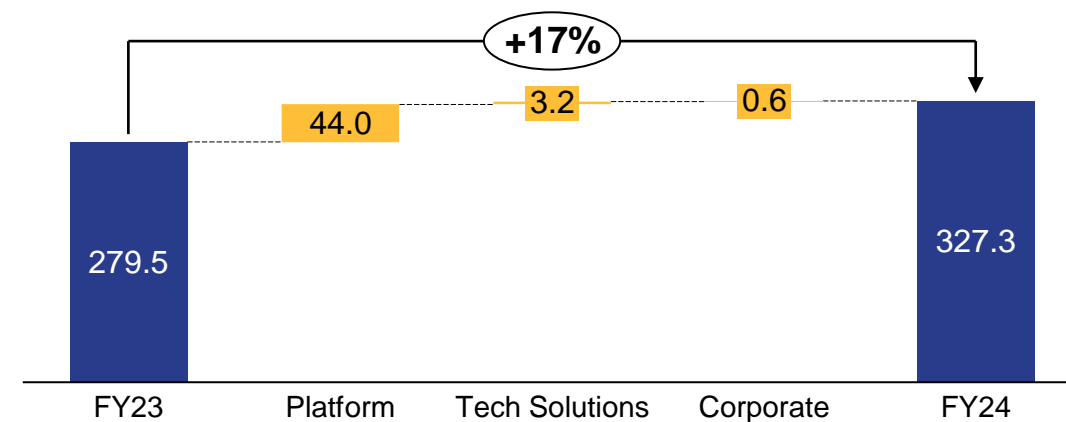




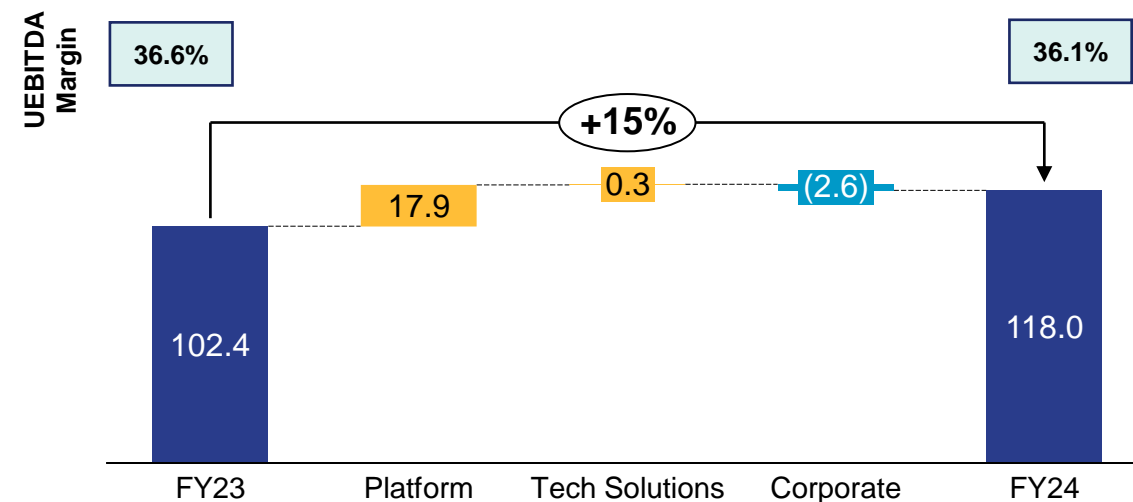
# Group financial results

	FY24	FY23	Change
	\$m	\$m	%
Operating Revenue	327.3	279.5	17%
Operating Expenses	(209.3)	(177.1)	18%
Underlying EBITDA <sup>1</sup>	118.0	102.4	15%
<b>Underlying EBITDA margin<sup>1</sup> (%)</b>	<b>36.1</b>	<b>36.6</b>	<b>(0.5)</b>
<b>Cost to income ratio (%)</b>	<b>63.9</b>	<b>63.4</b>	<b>0.5</b>
EBITDA	104.5	91.3	14%
Underlying NPAT <sup>2</sup>	67.8	58.8	15%
Statutory NPAT	47.2	38.2	24%
<b>Full Year Dividends (cents per share, fully franked)</b>	<b>38.0</b>	<b>32.5</b>	<b>17%</b>
<b>Underlying Diluted Earnings per share (cents)</b>	<b>81.1</b>	<b>70.9</b>	<b>14%</b>

## Operating Revenue (\$m)



## Underlying EBITDA (\$m)

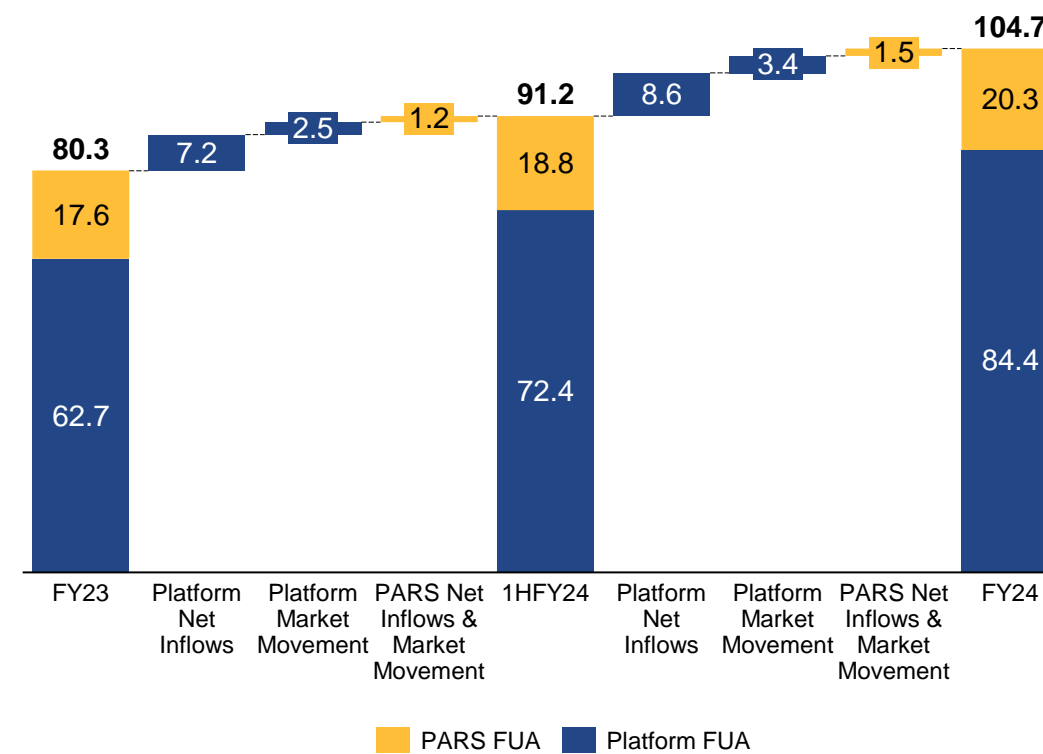


# Platform financial results

- Strong UEBITDA growth to \$103m driven by record net inflows of \$15.8b and positive market movements of \$5.9b resulting in strong FUA and revenue growth
- UEBITDA margins stable in FY24 at ~40%

	FY24	FY23	Change
	\$m	\$m	%
Platform FUA	84.4b	62.7b	35%
PARS FUA	20.3b	17.6b	15%
Total FUA	104.7b	80.3b	30%
Platform Net Inflows	15.8b	9.7b	62%
<b>Revenue</b>	<b>252.8</b>	<b>208.8</b>	<b>21%</b>
<b>Operating Expenses</b>	<b>(149.8)</b>	<b>(123.7)</b>	<b>21%</b>
<b>Underlying EBITDA<sup>1</sup></b>	<b>103.0</b>	<b>85.1</b>	<b>21%</b>
<b>Underlying EBITDA margin<sup>1</sup> (%)</b>	<b>40.7</b>	<b>40.8</b>	<b>(0.1)</b>

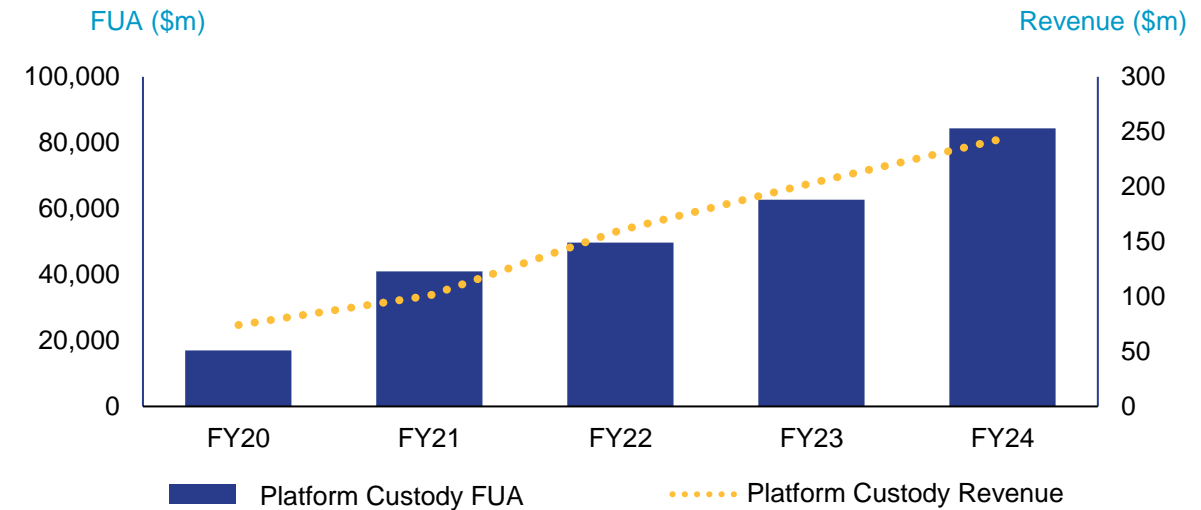
## Funds Under Administration (\$b)



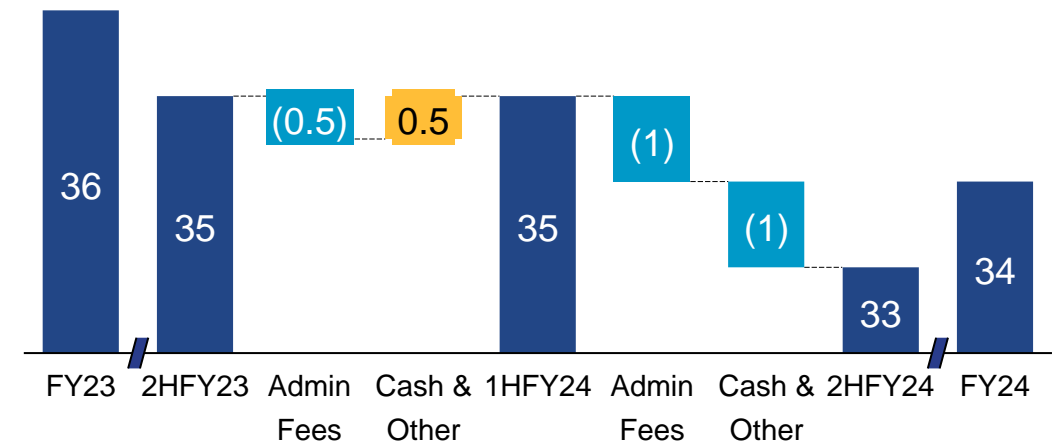
# Platform custody revenue and revenue margin

- ➔ FUA growth of 35% in FY24 with approximately 75% of the growth driven by net inflows and 25% driven by markets
- ➔ Platform revenue margin declined 2 bps in FY24 to 34 bps
  - ~1bp decline due to lower admin fee margins from tiering and capping impacts, higher portion of institutional FUA and a small impact from revisions to published rate cards
  - ~1bp due to lower cash management fee due to lower deposit spreads from December 2022 and a lower average cash as a % FUA in 2HFY24
  - Average cash as a % FUA in FY24 was 7.4%, down from 8.4% in FY23 (with the majority of the reduction in 2HFY24)
- ➔ The number of accounts on the Platform for FY24 were up 30% YoY

Platform FUA and Custody Revenue (\$m)<sup>1</sup>



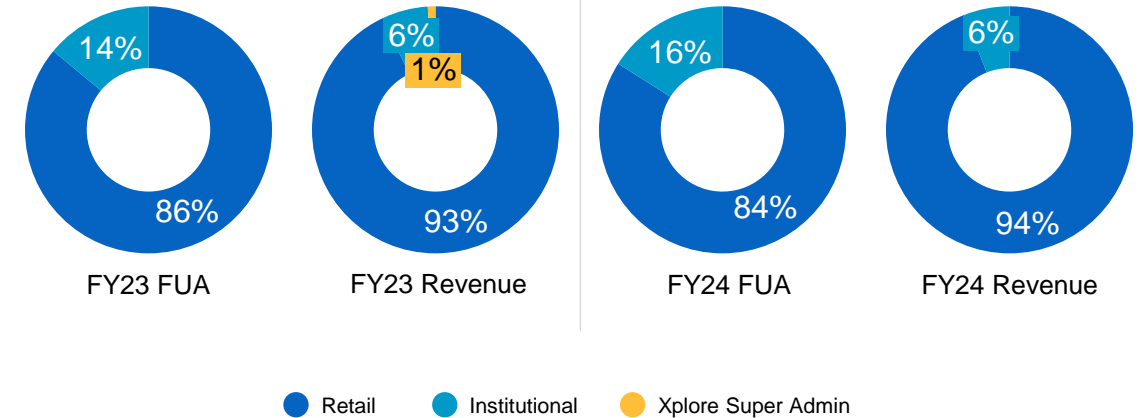
Platform Revenue Margin (bps)<sup>2</sup>



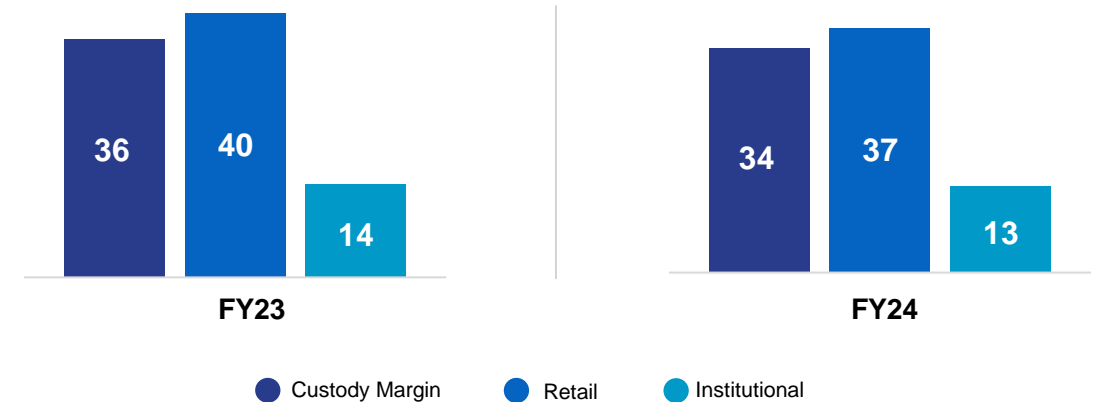
# Composition of platform revenue

- Composition of FUA has seen an increase in Institutional FUA driven by the ~\$4b of large migrations for Insignia Financial and Equity Trustees
  - Institutional as a % of total platform FUA increased by 2%, which includes High-Net-Wealth clients and Private Labels which attract high value portfolios at wholesale pricing reflecting scale efficiencies
  - Retail clients represent 84% of Platform FUA (86% FY23) and 94% of revenue (93% FY23).
  - Mix of portfolios and timing of migrations impacting revenue composition across Retail and Institutional<sup>1</sup>
- PARS revenue growing in line with PARS accounts which increased 3% compared to FY23

Portfolio composition of custody FUA and revenue (%)



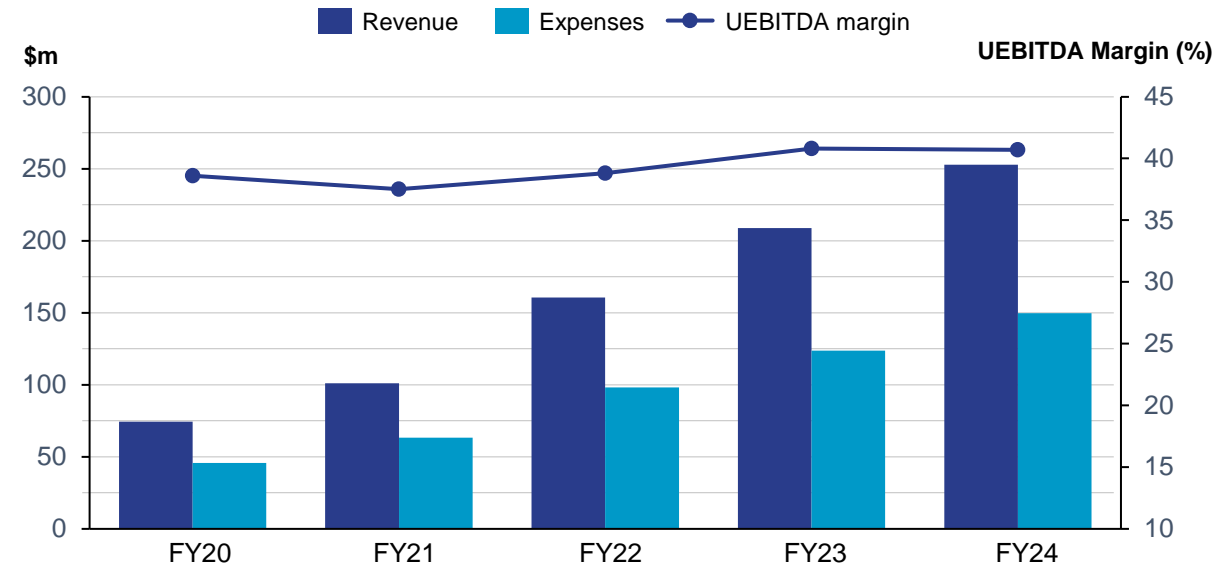
Custody revenue margin by channel (bp)<sup>2</sup>



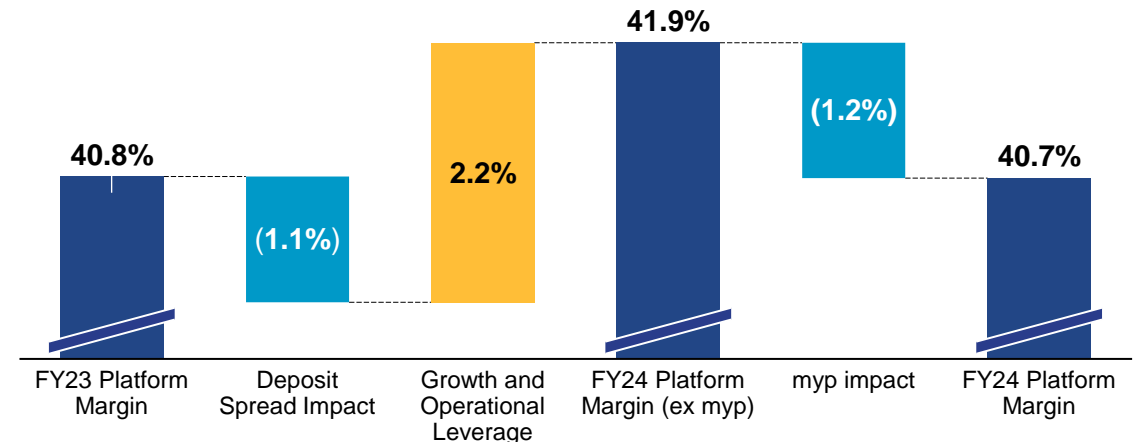
# Platform UEBITDA and margins

- ➔ \$103.0m Platform UEBITDA for FY24 up 21% on FY23
- ➔ Platform UEBITDA margin broadly stable at 40.7% in FY24 with scale benefits offset by the impacts of:
  - Lower deposit spreads<sup>1</sup>
  - Lower employee vacancy rates; and
  - Acquisition of myprosperity (11 additional months in FY24)
- ➔ Platform UEBITDA margin excluding myprosperity expanded 1.2% to 41.9% in FY24 benefiting from operating leverage
- ➔ First full year contribution from myprosperity with FY24 UEBITDA loss of \$1.4m
  - In line with expected loss of \$1.0-1.5m

Platform Revenue and Expenses (\$mn)



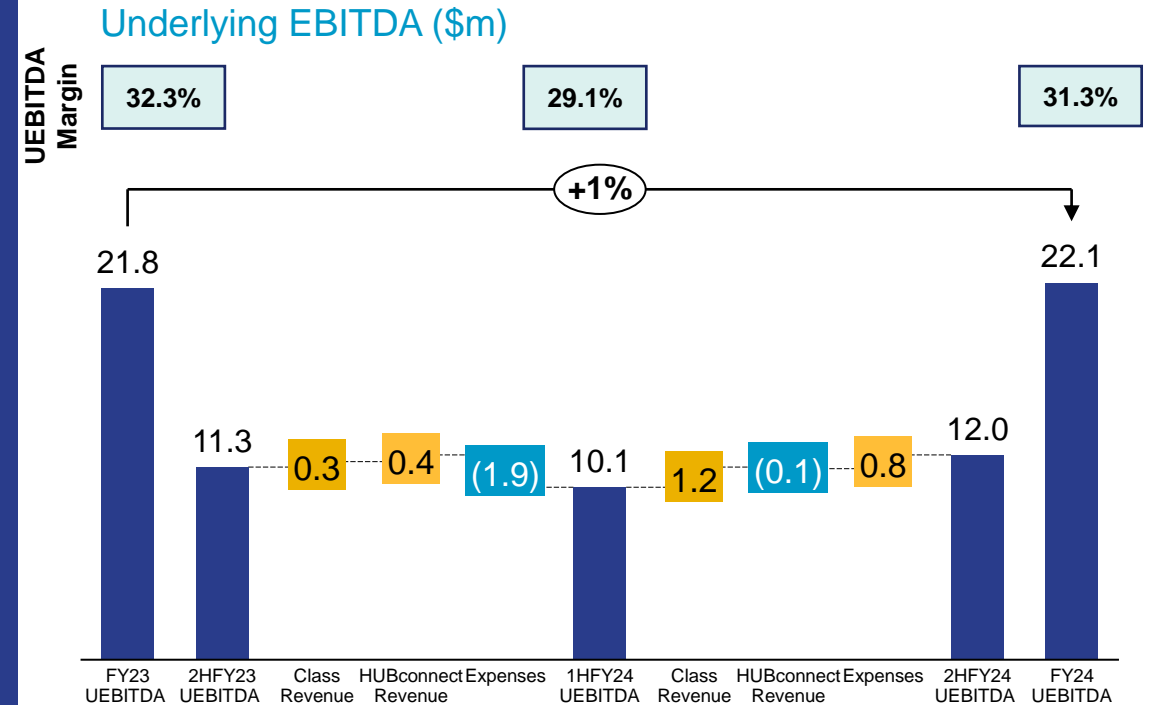
Platform EBITDA margin (%)



# Tech Solutions financial results

- Delivering consistent and reliable revenue growth of 5% supported by above system growth in Class and NowInfinity<sup>1,2</sup>
  - Class price increase and disciplined cost management moving into FY25
- UEBITDA margin down 1% to 31.3% due to strategic investment in data infrastructure of ~\$1m to support the integration of group capabilities

	FY24	FY23	Change
	\$m	\$m	%
Class accounts <sup>3</sup>	207,669	202,149	3%
Class Document Orders <sup>4</sup>	191,094	178,644	7%
Companies on Class Corporate Messenger <sup>5</sup>	792,922	645,190	23%
<b>Revenue</b>	<b>70.7</b>	<b>67.5</b>	<b>5%</b>
<b>Operating Expenses</b>	<b>(48.6)</b>	<b>(45.7)</b>	<b>6%</b>
<b>Underlying EBITDA<sup>4</sup></b>	<b>22.1</b>	<b>21.8</b>	<b>1%</b>
<b>Underlying EBITDA margin<sup>4</sup> (%)</b>	<b>31.3%</b>	<b>32.3%</b>	<b>(1.0)</b>

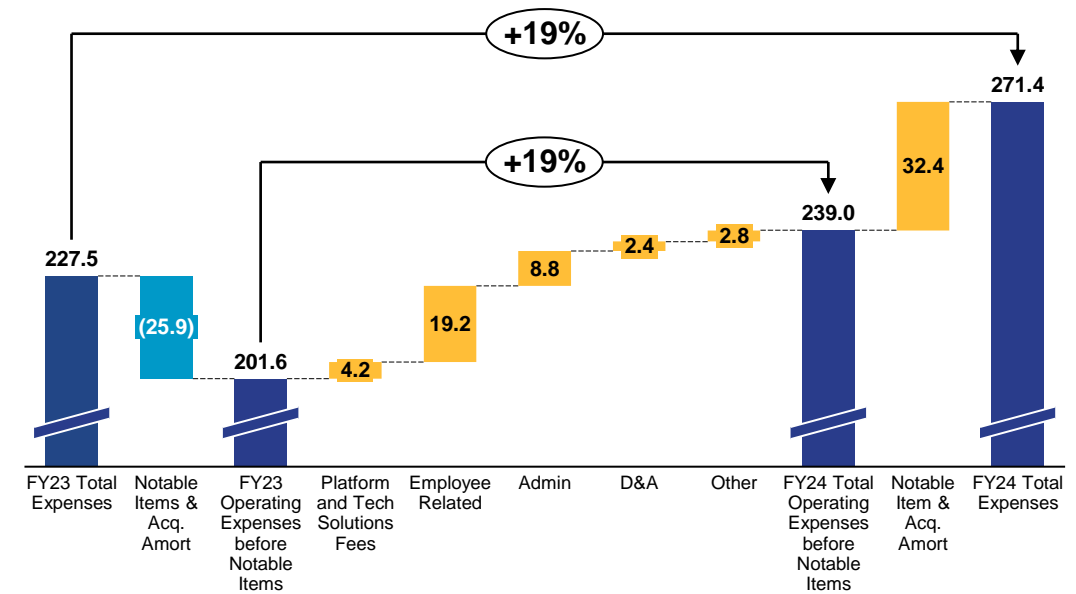


**Strategic investment in FY24**  
 Building data infrastructure and security  
 Expanding HUBconnect capabilities  
 Machine learning capabilities to assist with adviser compliance and productivity

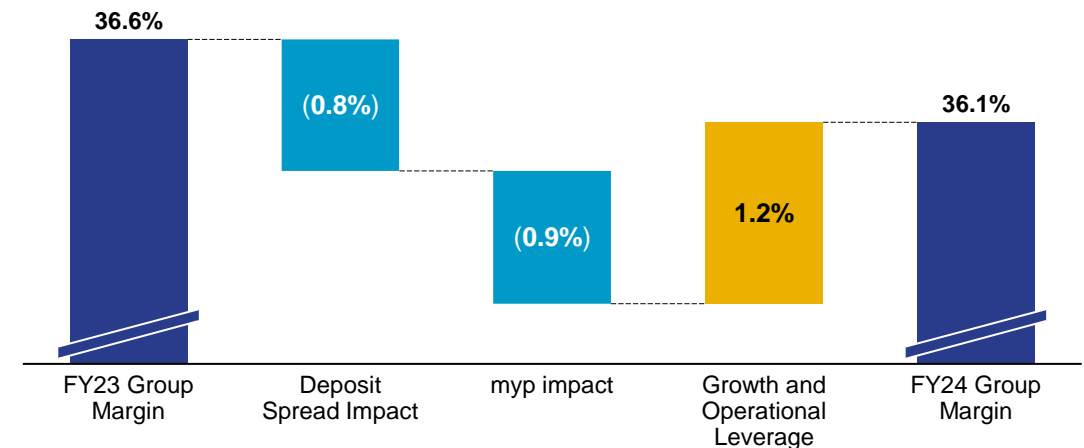
# Group expenses and margins

- Investing to support scale and support future growth
- Group expenses before notable items increased 19% YoY driven by the acquisition of myprosperity, and investment in headcount to support the scaling of the business, ongoing product development and our strategy to drive future growth
- Group FTE increased by 7% YoY to 893 (FY23: 838). FTE increase driven by continued investment in the business (+55) with majority of investment in technology and myprosperity
  - FTE growth skewed to 1HFY24 (+45) with lower rate of growth in 2HFY24 (+10)
- UEBITDA margin down 0.5% YoY to 36.1% with the benefits of scale offset by:
  - Lower deposit spreads<sup>1</sup>
  - Lower employee vacancy rates; and
  - Acquisition of myprosperity (11 additional months in FY24)
- Disciplined approach to investment, balancing UEBITDA margin expansion with investment to support scale and pursue growth

Group Expenses (\$m)



UEBITDA margin (%)



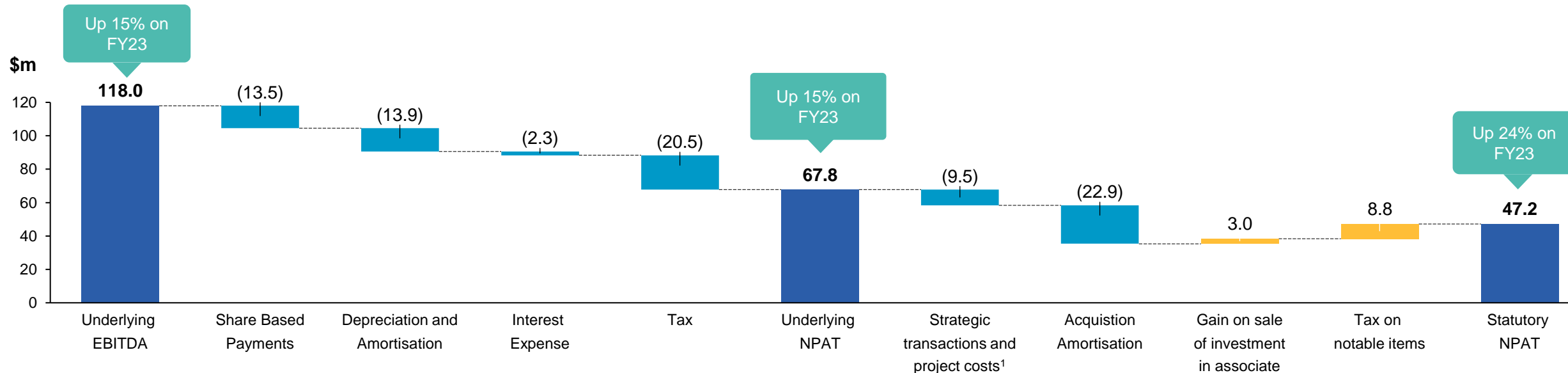
# Increasing profitability

Statutory NPAT up 24% and Underlying NPAT up 15%

- \$9.5m of strategic transaction and project costs in relation to Xplore integration and large migrations<sup>1</sup>
- Any further migration related expenses will be included in UEBITDA from FY25

- Higher acquisition amortisation due to alignment of useful lives of acquired intangibles with \$22.9m in FY24 (FY25 expected to be ~\$26m)<sup>2</sup>

- Higher share-based payments due to the increase in probability of Performance Rights vesting
- \$3m gain on sale recognised on completion of acquisition of Diverger by Count



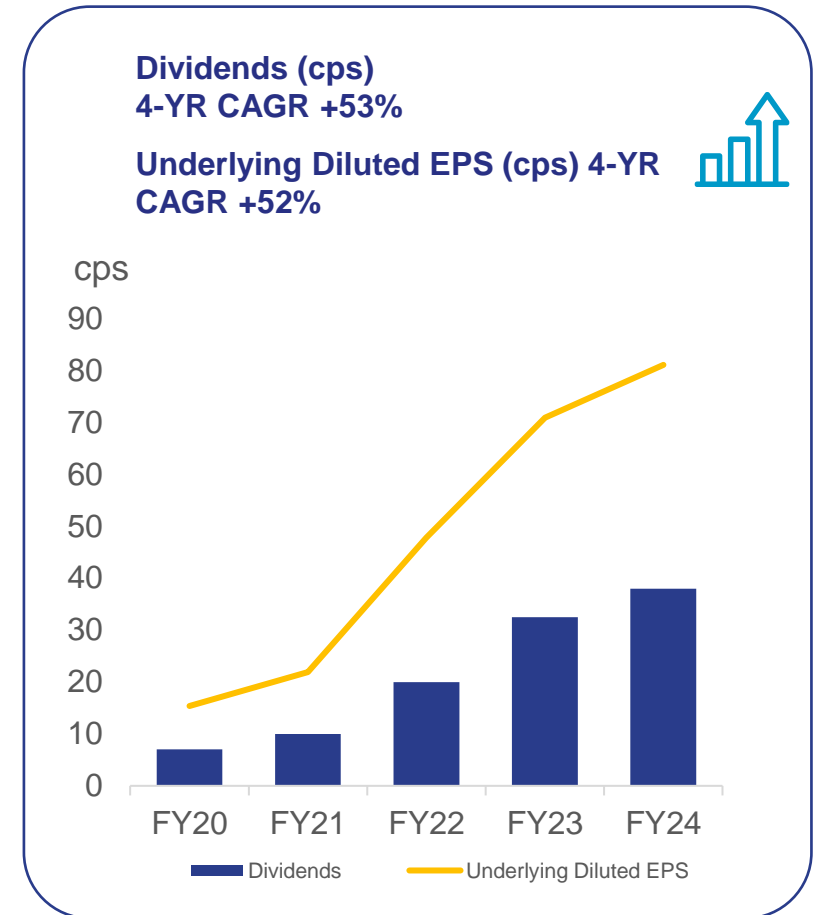
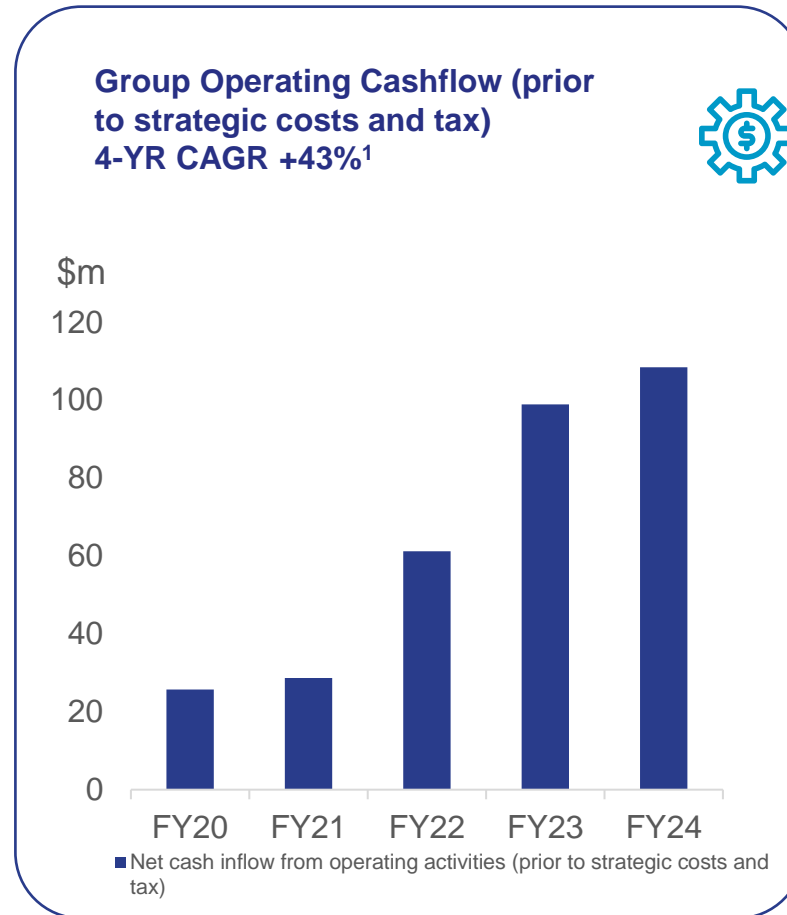
1. Number includes administrative and resourcing costs related to strategic transactions and projects including Xplore integration and large migrations.

2. During 2HFY24 the HUB24 Group completed a review of the useful life of acquired software intangibles, which predominantly relate to Class and myprosperity, and has determined to align them with the useful life of internally developed software intangibles. This change in useful life estimates was applied prospectively from 2HFY24 and increased acquisition related amortisation by \$7 million in the half.



# Strong financial performance and capital management

- ➔ Final dividend of 19.5 cps up 5% YoY
  - Total FY24 dividends of 38.0 cps up 17%
- ➔ Strong balance sheet with cash balances of \$88m and operating cashflows of \$109m<sup>1</sup>
- ➔ Share buy-back of ~360k shares during FY24 for \$12.5m
- ➔ Mitigating dilution from Employee Share Schemes (ESS) through buy-backs
  - \$10m of shares purchased in FY24 to service the ESS





# Strategy & outlook

**Andrew Alcock**  
Managing Director

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# Evolving industry dynamics providing opportunities



## Demand for professional advice is increasing, supply is limited

**2.3 million** Australians with unmet advice needs<sup>1</sup>

Cost of advice continuing to **increase**

**Increasing demand** for accountant, audit and finance professionals

Trend towards advisers servicing **HNW clients** to increase profitability



## Client needs driving innovation

**Growth in SMSFs** continuing, driven by demand from **younger generations**

**Ageing population** driving need for effective retirement products

**\$4.9 intergenerational wealth transfer** driving need for strategies and solutions<sup>2</sup>

**Increasing demand** for innovative solutions for **High-Net-Worth** clients

**Cyber-security** driving demand for secure online portal solutions



## Financial professionals need efficiency to drive productivity

**Increasing demand** from advisers and their clients for complete view of wealth

**Increasing adoption** of managed portfolio solutions

Data integration and quality **continue to challenge licensees, advisers and accountants**

**Compliance** burden driving **cost & complexity**



## Regulation & industry transformation is driving market dynamics

**Licensee model is evolving** and new aggregators and disaggregation from institutions

**Quality of advice review** has potential to improve **advice accessibility** and **adviser efficiency**

Evolving regulatory environment **increasing complexity**

**Specialist platforms** continue to dominate net inflows as a result of their customer focus and innovation

# Leveraging our combined capabilities to lead industry change



### Lead today

Delivering customer value and growth



### Create tomorrow

Creating integrated wealth technology and platform solutions



### Build together

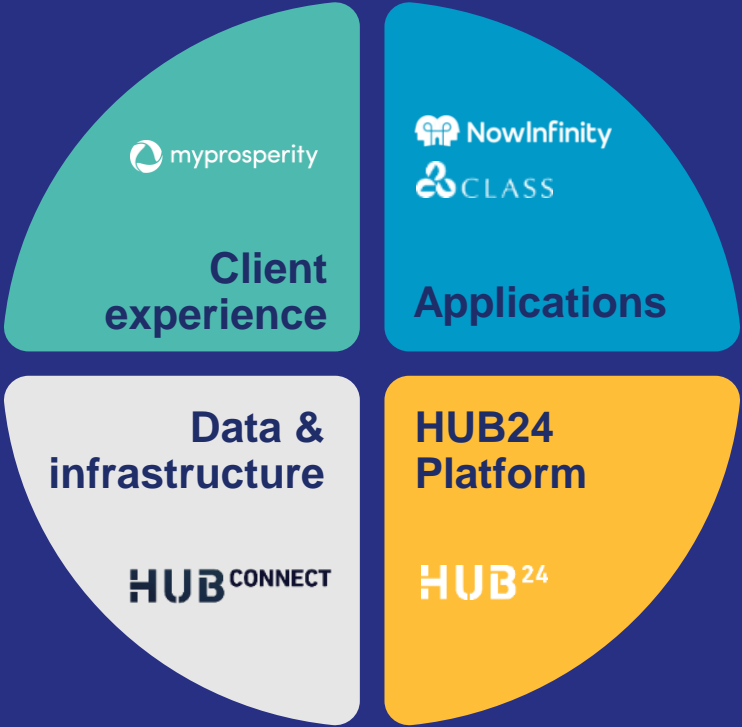
Collaborating to shape the future of the wealth industry



### Be future ready

Developing our people, capabilities and infrastructure to support our future growth strategies

Be the best provider of integrated platform, technology and data solutions



To enhance productivity for financial professionals though

- One way of doing business with access to market-leading solutions
- Single view of wealth for financial professionals and their clients
- Efficient access to ecosystem partners
- Flexibility for advisers and insights for networks
- Reporting and insights for businesses



And deliver solutions to meet needs across the customer lifecycle

# Delivering on our strategic objectives



## Lead today

### Consolidate market-leadership

- Enhanced HUB24 Present reporting capabilities
- Direct connectivity from share registries and product providers strengthening Class products
- New retirement capabilities for SMSF clients on HUB24 Platform

### Develop products & solutions for customer needs

- Additional investment options targeted to individual client segments
- Enhanced FX capability

### Leverage technology to improve customer experiences

- Enhanced digital advice fee consent
- New client interface for Class customers



## Create tomorrow

### Further development of data infrastructure

- Capability to access trusted data sources

### Holistic reporting & admin across a client's wealth

- Enhanced non-custody capability for HUB24 Invest
- Leverage myprosperity and Class Portfolio Engine capabilities

### Drive productivity with emerging technology

- Expanding HUBconnect with insights and benchmarking for advisers and practices
- Digital mail house AI capability for institutional clients



## Build together

### Advocate for positive industry change

- Work with industry bodies
- Engage with regulators
- Collaborate with clients through 'think tanks'
- Leverage our leadership position to represent our customers

### Integrate with leading providers to enable open architecture wealth ecosystem

- Advice technology
- CRM
- Data APIs

### Supporting advice networks to efficiently deliver advice

- Continued rollout of myprosperity for large networks and their advisers
- HUBconnect supporting compliance obligations



## Be future ready

### Continued investment in attracting, retaining & developing our people

### Build operational scale and profitability

- Building infrastructure to support future scale
- Leverage AI, robotics and automation for efficiency

### Continued focus on risk management, cyber resilience and data security

# Pursuing profitable growth and maintaining leadership



Strong and reliable growth from both existing and new customer relationships



Disciplined management to deliver EBITDA margin expansion whilst extending our market leadership



Strong balance sheet, increasing profitability and cash flows supporting ongoing investment and shareholder returns



Leverage market dynamics to maximise opportunities for growth



Highly scalable, profitable and capital light business with significant recurring revenue



Capitalise on unique Group capabilities to unlock value for customers and shareholders



Platform FUA target (excluding PARS FUA)

**\$115b-\$123b**

for FY26<sup>1</sup>

FUA target comprises

- Net flows >\$11b p.a. ex large migrations
- Opportunities for large migrations (e.g. Equity Trustees)<sup>2</sup>
- Range of market growth assumptions



# Questions?



# Disclaimer

## SUMMARY INFORMATION

The material herein is a presentation of general background information about HUB24 Limited's ('HUB') activities current as at date of presentation. This information given in summary form does not purport to be complete and should be read in conjunction with previous ASX filings, Half Year Report and the audited Annual Report as applicable. Any arithmetic inconsistencies are due to rounding.

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This presentation was authorised for release to the market by the Managing Director.



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## About HUB24

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HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, HUBconnect, Class and myprosperity.

The HUB24 platform offers advisers and their clients a comprehensive range of investment options, including market-leading managed portfolio solutions, and enhanced transaction and reporting functionality. As one of the fastest growing platforms in the market, the platform is recognised for providing choice and innovative product solutions that create value for advisers and their clients. HUBconnect focuses on leveraging data and technology to provide solutions to common challenges for stockbrokers, licensees and advisers and enable the delivery of professional advice to more Australians.

Class is a pioneer in cloud-based wealth accounting software and is recognised as one of Australia's most innovative technology companies. Class delivers trust accounting, portfolio management, legal documentation and corporate compliance solutions to financial professionals across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

myprosperity is a leading provider of client portals for accountants and financial advisers, enabling streamlined service delivery, increased productivity and enhanced customer experience for finance professionals and their clients.

For further information, please visit [www.HUB24.com.au](http://www.HUB24.com.au)