STRICTLY PRIVATE & CONFIDENTIAL

INTERIM RESULTS

SIMPLYBIZ

SEPTEMBER 2018

Proven Management Team

Ken Davy
Non-Executive Chairman

Matt Timmins
Joint CEO

- Joined the Group at inception in 2002.
- Appointed Joint Managing Director in May 2010.

Neil Stevens
Joint CEO

- Joined the Group in 2003, joining the Board in 2004.
- Appointed Joint Managing Director in May 2010.

Gareth Hague
Group Finance Director

- Joined the Group in 2016 as Group Financial Controller.
- Appointed Group Finance Director in April 2018.

Non-Executive Directors

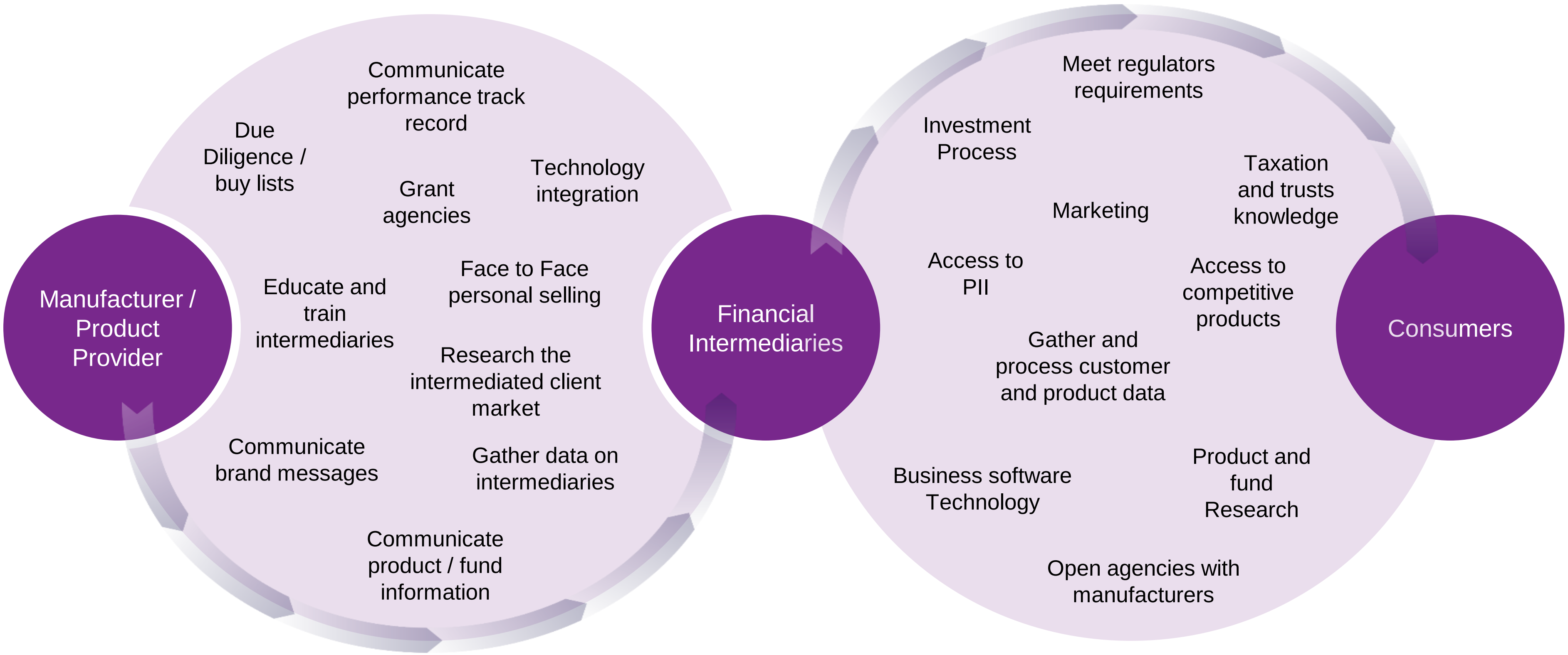
Tim Trotter

David Etherington

Tim Clarke

Business Overview

UK Financial Services – an Intermediated Marketplace

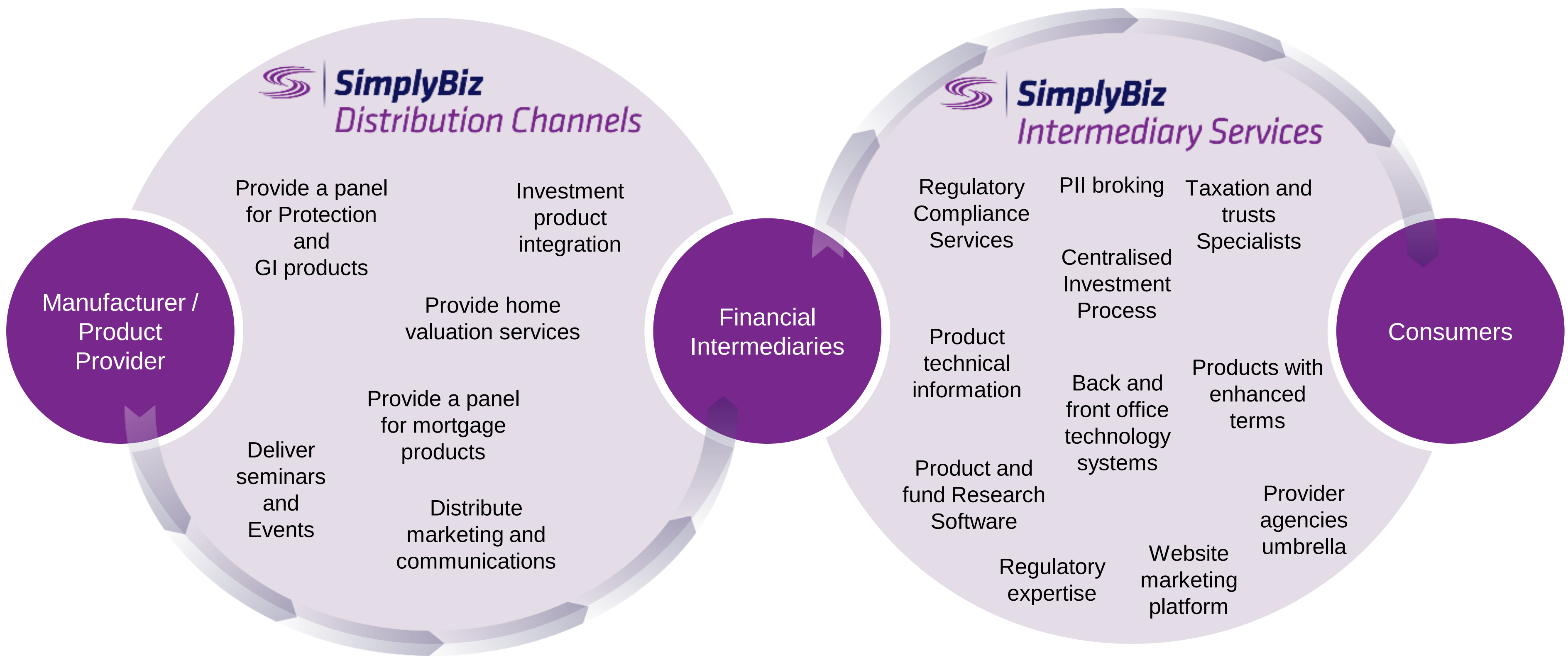


Est. 80% of UK Retail Asset Management sales are intermediated
£140Bn in 2016

Est. +70% of UK Mortgages sales are intermediated
est. £172Bn in 2017

SimplyBiz Group

The SimplyBiz Group – Enabling retail financial services



Providing essential services to ***supply-side*** and ***demand-side***
of Retail Financial Services

Two sides of the coin – Services that enable providers & advisers

SimplyBiz Distribution Channels

- Marketing Services
- Mortgage Panel & Services
- Valuation Services
- Insurance Panel
- Own products

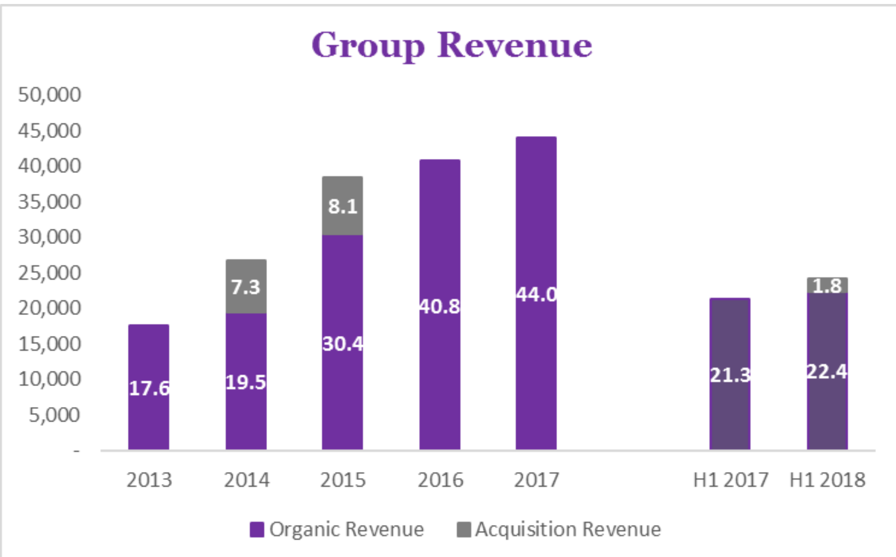
SimplyBiz Intermediary Services

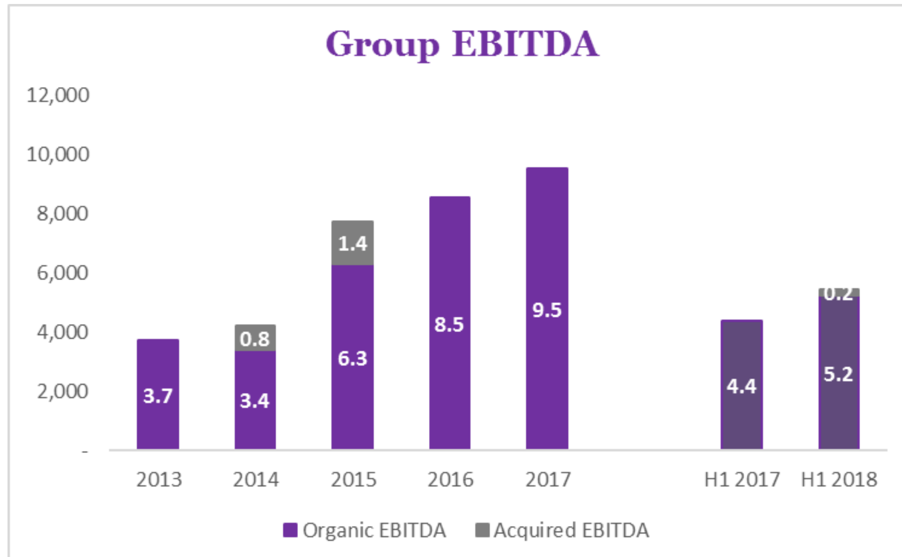
- Membership
- Additional services
- Software

Products → Channel captain → Consumers

A Disruptive Innovator in Financial Services Intermediation

- Largest provider of compliance, business and software services to intermediaries
- Membership model of directly authorised firms, a growing market
- Members join our distribution channels = distribution revenues
- Regulation & capital light





SimplyBiz Group

H1 2018 – Financial Highlights

£24.2m	£3.6m	4.68p	0.98p
Revenue in H1 2018 13.7% growth on H1 2017	Adjusted PAT in H1 2018 61.7% > H1 2017	Adjusted earnings per share 61.7% increase on H1 2017	Inaugural interim dividend (in respect of 9 months trading)
£5.4m	**£4.5m**	**22.2%**	**£1.2m**
Underlying EBITDA in H1 2018 Increased 22% on H1 2017	Adjusted PBT H1 2018 60.8% up from H1 2017	Adjusted EBITDA Margin Increased from 20.7% H1 2017	Net Cash Compared with £1.6m net debt on IPO

As at 30 June 2018

High margin. Recurring revenue. Established market position

H1 2018 – Operational Highlights

3,628 Customer firms in membership model 5.7% increase on 31st Dec 17	The launch of our CENTRA service – delivering new advice tools to 1,635 users so far	Employee Benefits Software Contract Wins	Winner of the 2018 Professional Adviser Awards – Best Support Services Company
Acquisition of Landmark Surveyors	**£6.1Bn** Completed mortgage transactions >20% growth on H1 2017	New Channel Partners Guardian Financial Services Vitality Invest	**£615M** AUM Assets under management increased by 5.6%

As at 30 June 2018

High margin. Recurring revenue. Established market position

SimplyBiz – Financials

Income Statement

£'000	H1 2017	H1 2018	Growth
Revenue	21,288	24,207	13.7%
Underlying operating expenses	(16,888)	(18,839)	11.6%
Adjusted EBITDA	4,400	5,368	22.0%
Adjusted EBITDA Margin	20.7%	22.2%	
OPEX as % of revenue	79.3%	77.8%	
Adjusted Profit Before Tax	2,776	4,463	60.8%
Adjusted Profit After Tax	2,216	3,583	61.7%
Adjusted EPS	2.90p	4.68p	61.7%

Income statement presented adjusted for exceptional costs (including finance charges) incurred in the IPO process, and share option charges in 2018. A reconciliation of measures above is provided in the interim statement.

Revenue

- Organic growth of 5.1% inline with increase in membership firms
- Organic revenue growth in both divisions
- £1.8m of revenue increase due to acquisition of Landmark Surveyors on 23 January 2018

Operating Expenses

- 2% organic growth in OPEX, plus £1.6m from acquisition of Landmark
- Underlying operating expenses exclude IPO costs and share based payment charges

Profit Before Tax

- £0.7m reduction in underlying finance costs due to settlement of previous borrowings

Profit After Tax

- Tax charge accrued at rate applicable to full year earnings forecast.

Balance Sheet

£'000	H1 2017	H1 2018
Non-current assets:		
Property, plant & equipment	386	439
Intangible assets and Goodwill	17,835	23,112
	18,221	**23,551**
Working capital:		
Cash	8,756	11,236
Receivables and accrued income	8,664	9,064
Payables and accruals	(7,845)	(8,189)
	9,575	**12,111**
Other items:		
Corporation tax	(614)	(446)
Deferred tax	(201)	(582)
Deferred consideration	(1,035)	(2,048)
Derivatives	(690)	-
Loans	(33,459)	(10,010)
Net Assets	**(8,203)**	**22,576**
Net Cash / (Debt)	**(24,703)**	**1,226**

Non Current Assets

- £1.0m of intangible assets separately identified on Landmark Surveyors acquisition, plus £3.5m of Goodwill
- Capital light with £46k CAPEX in period

Working Capital

- Net cash of £1.2m at Jun 18, compared to net debt of £23.0m at Dec 17
- Increase in receivables and payables from H1 2017 due to Landmark acquisition

Other items

- £1.45m of deferred consideration relates to the acquisition of Landmark Surveyors, payable on the first and second anniversary
- Funding provided by £10m drawdown on £15m revolving credit facility

Cash Flow Statement

£'000	H1 2017	H1 2018
Adjusted EBITDA	4,400	5,368
Working Capital Movement	(721)	(1,884)
Operating Cash Flow	**3,679**	**3,484**
Conversion (%)	*84%*	*65%*
Tax (paid) / received	1,504	(226)
Capital expenditure	(65)	(46)
Development expenditure	(404)	(437)
Exceptional costs	(161)	(3,554)
Net interest payable	(1,420)	(881)
Drawdown of new loans	-	10,090
Repayment of previous debt	(77)	(36,193)
Issue of share capital	-	30,020
Acquisitions net of cash received	(1,099)	(2,333)
Dividends	(800)	-
Other	(42)	(231)
Net Cash Flow	**1,115**	**(307)**

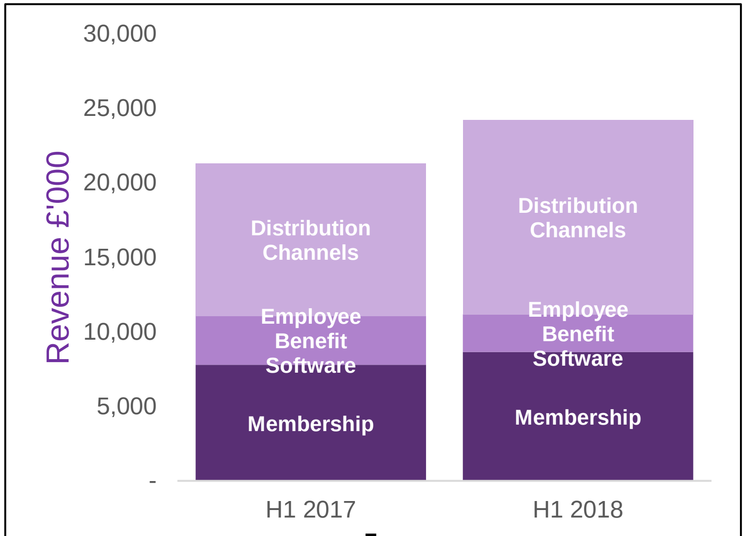
Operating Cash Flow

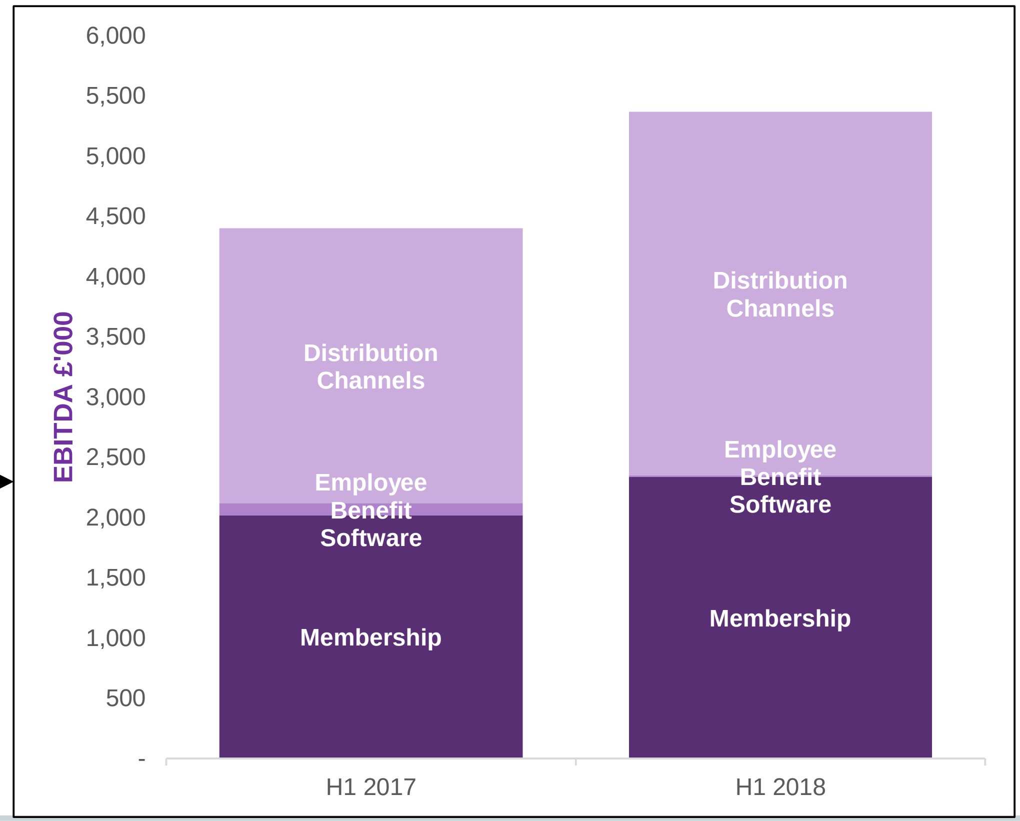
- Cash flow conversion weighting historically stronger in H2 due to timing of bonus payments
- c40% of revenues converted to cash in month earned, with further c35% converted in following month
- 2017 benefitted from timing of accrued income receipts

Other items

- Tax received in H1 2017 includes £425k overpayment in respect of prior years and £1.2m s455 claim
- Exceptional costs in H1 2018 relate to IPO costs
- Development expenditure on investment in Zest employee benefit software

H1 2018 – Divisional performance





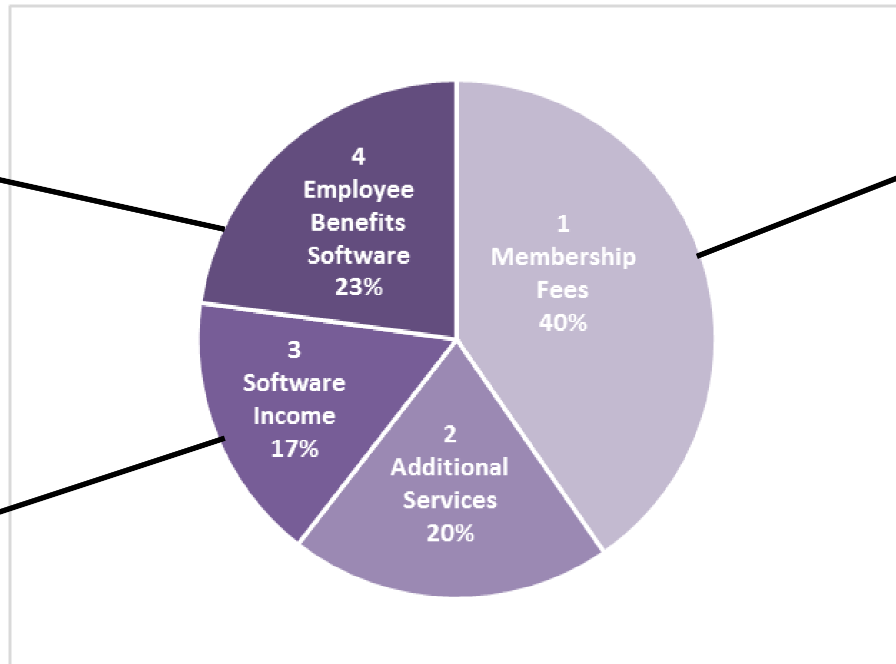
H1 2018 – Divisional performance

SimplyBiz *Intermediary Services*

H1 2018 revenue: £11.2m (H1 2017: £11.1m)

Reduction in revenue to £2.5m (H1 2017: £3.3m) in line with management expectation due to re-platform

18.4% growth on H1 2017 due to increased member penetration



7.6% growth vs H1 2017 due to increase in membership base

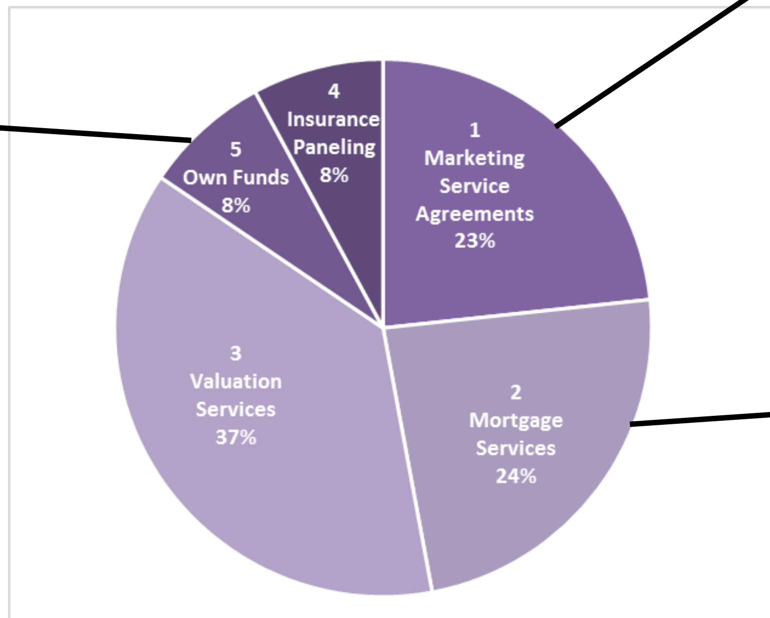
1. Core compliance and packaged software
2. Additional field support, file checking, Estate Planning, Probate and PII broking
3. Back office and research software licenses
4. Flexible benefits and auto enrolment software

H1 2018 – Divisional performance

SimplyBiz
Distribution Channels

H1 2018 revenue: £13.0m (H1 2017: £10.2m)

Assets under management increased from £582m at 31 Dec 17 to £615m



20.9% growth on H1 2017, due to favourable timing of deliverables and increased channel participation

18.6% growth on H1 2017 due to increased member penetration and greater lending

1. Events, website and digital, printed marketing
2. Mortgage procurement panel & panel management
3. Home valuation services
4. Insurance procurement panel for protection insurance
5. Verbatim investment products

SimplyBiz – Profitable Growth

Strong market drivers to support growth plans

- Clear market for continued organic growth
    - IFA Growth / move to direct authorisation
    - Increased propensity to outsource
    - Mortgage market increasing intermediated share
    - Intermediary businesses have strong trading and sound fundamentals
    - Increased regulation from multiple regulators

Clear growth strategy

SimplyBiz
Distribution Channels

SimplyBiz
Intermediary Services

Increase distribution

- Increase number of partners
- Increase participation of members
- Develop adjacent markets

Increase Intermediary fees

- Continued organic growth
- Additional service & technology sales
- Develop adjacent markets

New Channels

- Monetise data
- Equity Release market

New Services

- Senior Managers & Certification Regime
- Higher value consulting & training

Pursue selective acquisitions

Summary

Developing our secure platform for growth

- Successful IPO in April 2018 – commercial benefits and de-leverage
- Strong H1 2018 financial performance in both divisions
- Strong profit growth, dividend announced
- Positive net cash position
- Growth drivers support our competitive positioning
- Additional growth accelerators in progress
- Confident of meeting expectations for the remainder of 2018

A defensive growth model to capture attractive FS themes

1. Disruptive growth model for financial intermediation
2. Regulation & capital light model to access attractive market
3. High recurring income & growing margin
4. Proven model: members x fees + channel partners x participation
5. Multiple existing and new growth opportunities

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INTERIM RESULTS

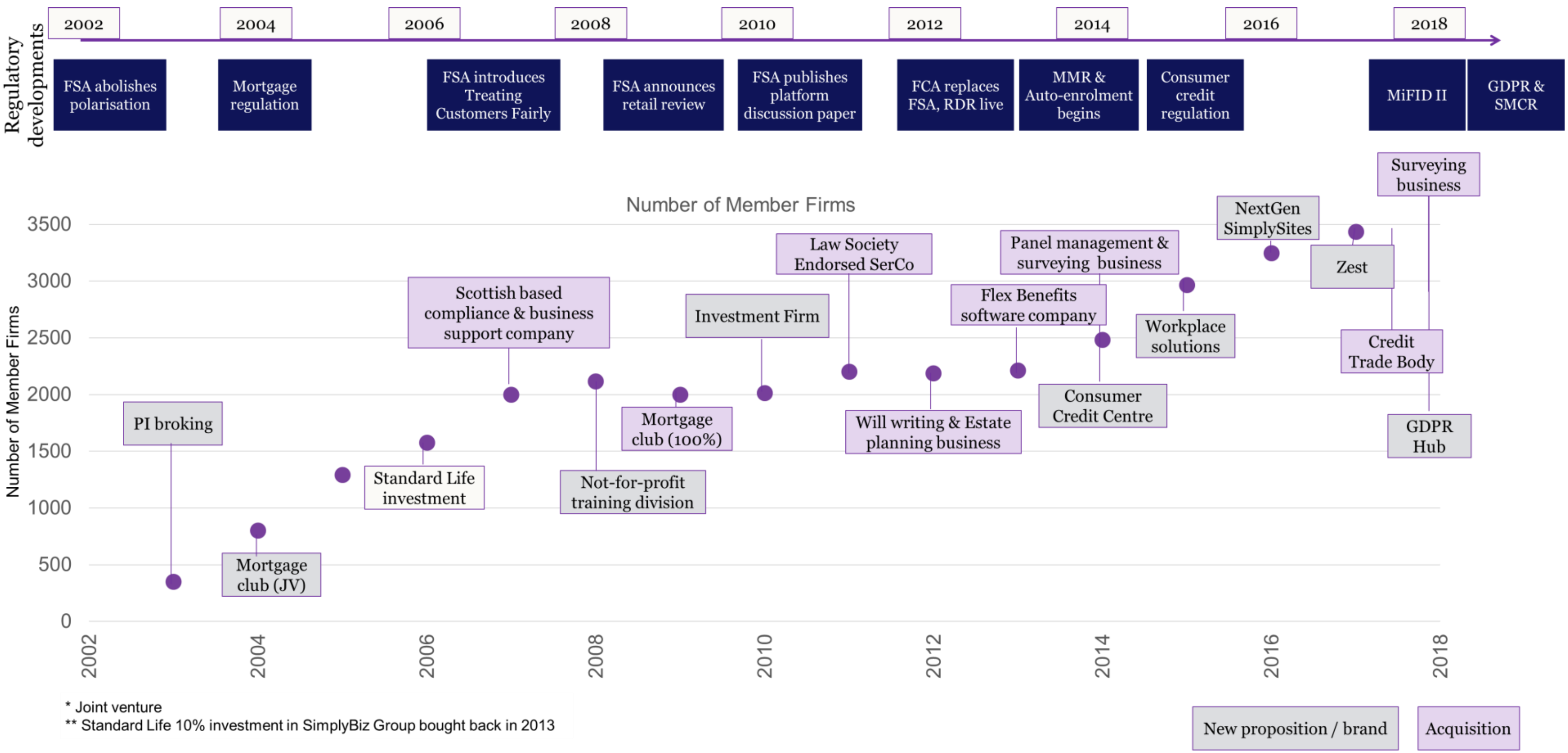
SIMPLYBIZ

Appendices

SEPTEMBER 2018

APPENDIX 1: SimplyBiz Business Model

Defensive growth – Beneficiary of changing regulation



* Joint venture
** Standard Life 10% investment in SimplyBiz Group bought back in 2013

New service development to respond to market trends, regulatory intervention and meeting adviser needs…

SimplyBiz Group

Two sides of the coin – Scale in both channels = Network Effect

SimplyBiz Distribution Channels

	No. of providers
Life and Pensions companies	26
Asset Managers	43
Mortgage lenders	46
Major GI providers	13
Credit lenders	7

- ✓ Annual renewal model
- ✓ Recurring revenues

SimplyBiz Intermediary Services

	No. of member firms
IFA & Wealth Managers	2200
Mortgage & GI intermediaries	603
Credit broking firms	630

- ✓ Monthly subscription model
- ✓ Recurring revenues

Products → Channel captain → Consumers

ROYAL LONDON | AVIVA | PRUDENTIAL | JUPITER | Schroders | M&G INVESTMENTS | LIONTRUST | J.P.Morgan Asset Management | ZURICH | SCOTTISH WIDOWS

Strong competitive positioning – opportunities for consolidation

- Unlike the Network model, SimplyBiz does not require significant regulatory capital and does not carry the advice risk
- Independent
- Track record of revenue growth
- Attractive EBITDA margin
- Key barriers to entry:
  - Scale (member firms and market access)
  - Breadth of services
  - Regulatory expertise

SimplyBiz is the largest Intermediary Compliance Provider by Revenue

Company name	Last available FY	Relevant revenue, £m	Ownership Status
SimplyBiz	Dec-16	15	Independent
Paradigm Partners	Mar-17	8	AIM listed
Bankhall	Dec-16	7	Provider Owned
Threesixty	Dec-16	6	Provider Owned
True Potential	Dec-16	6	PE Backed
Tenet Select	Sep-16	2	Provider Owned (80%)

Source: CIL, 2017

Case studies – Enabling channel partners to reach the market

Key strategic partner

"SimplyBiz are one of M&G's key strategic partners. In the UK, the majority of our fund sales are intermediated and in the main they arise out of a recommendation by an adviser. ***As SimplyBiz represent approximately a quarter to a third of accessible distribution*** *through directly authorised advisers in the UK…"*

Graeme Abell, Distribution Director

Compelling market access

*"…the team at SimplyBiz are the exception****. We have jointly been able to create completely new ways of engaging their advisor bases with respect to new innovations and new customer solutions****.*

David Cooper, Group Marketing and Distribution Director

Cost effective volume driver

"…your importance within our organisation has also grown. ***Reaching and communicating with the adviser market directly is a difficult and expensive task to achieve, but thanks to SimplyBiz this is made easier and more cost effective****. Advisers are so important to Invesco, given the* ***large volumes of business we receive from this channel****, and we are wholly supportive of the ways in which you facilitate our engagement with your membership. The whole team at SimplyBiz make this process easy and they continue to deliver year on year.* ***We look forward to continue working with you in the future.****"*

Owen Thomas, Associate Director

Mutually aligned

*"Partnership is a word that is often used in our industry****. If the meaning of partnership is a genuine desire to work together towards a common set of goals then few businesses that we work with exemplify this more than SimplyBiz****. Whether it is for advisers or product providers, partnership embodies the essence of what you get from dealing with SimplyBiz at every level.*

James Rainbow, Co-Head of UK Intermediary

Established AUM Strategy with own Investment Funds

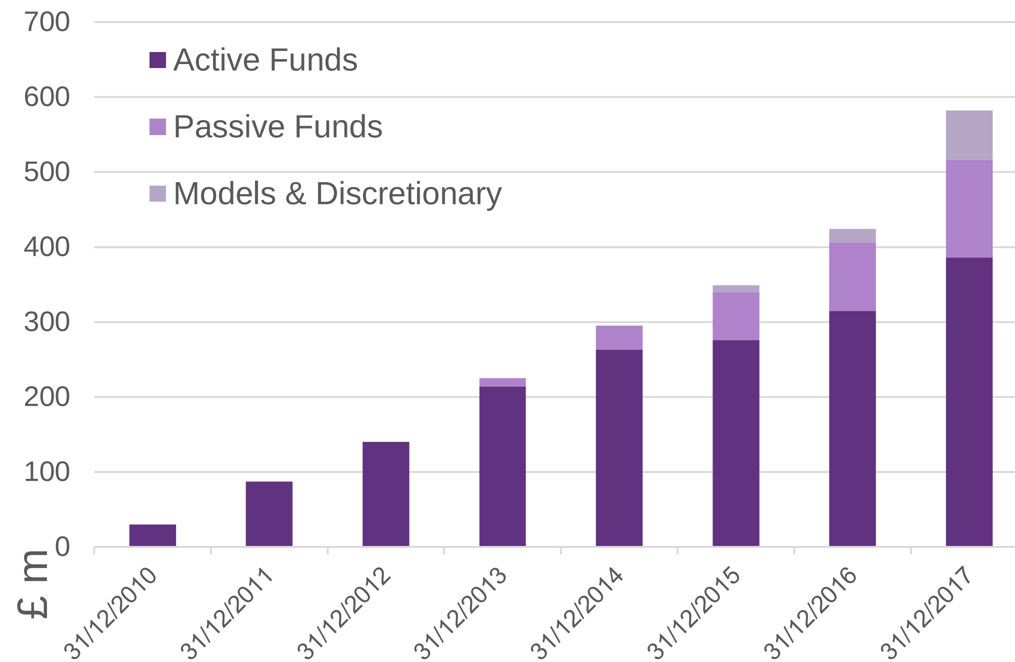
Verbatim is the economic owner and promoter of two OEICs

- FP Verbatim Funds, risk-managed multi-asset fund-of-funds - OCF 1.15% - 1.37%
- Total Clarity Funds, risk- managed multi-index fund-of-funds - OCF 0.62% - 0.65%

Verbatim is the economic owner and promoter of a ‘Managed Model’ and ‘Discretionary’ service

- AMC 0.25% (Managed Model) – 0.80% (Discretionary Platform)
- All investment products are operated in an outsourced model – managed to bespoke mandate by Liontrust, Sarasin and Architas

Verbatim AUM £m



FP Verbatim Growth Funds

Our locations and teams

- Track record for recruiting and retaining talent across all business areas
- High level of staff retention, average tenure of 5 years
- Staff skill set and experience supports continued operational leverage
- 413 staff & consultants at 31/12/17
  - 110 staff in Distribution Channels
  - 238 staff in Intermediary Services
  - Incl. 65 technical compliance staff
  - 65 staff in Central Services

SimplyBiz Group

APPENDIX 2: Financials

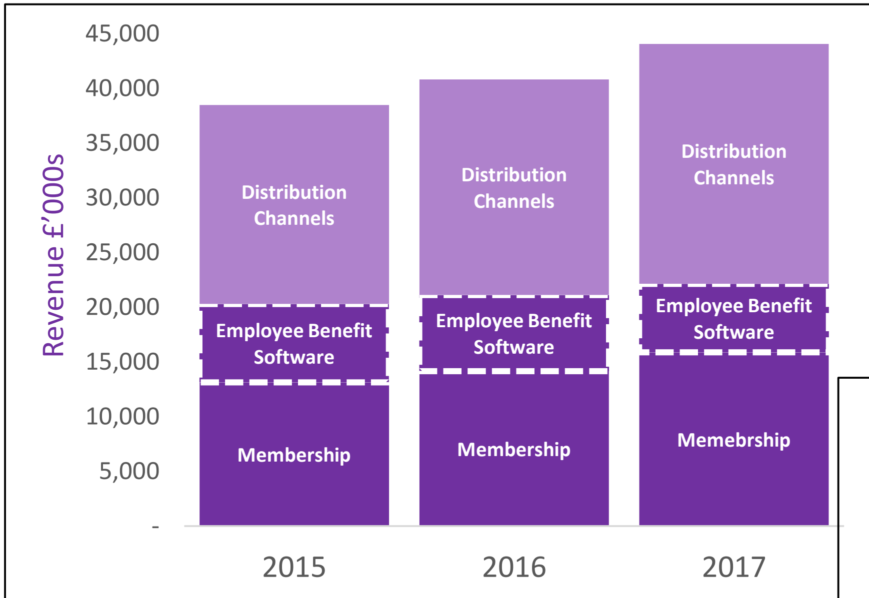
The SimplyBiz Group – FY 2017 highlights

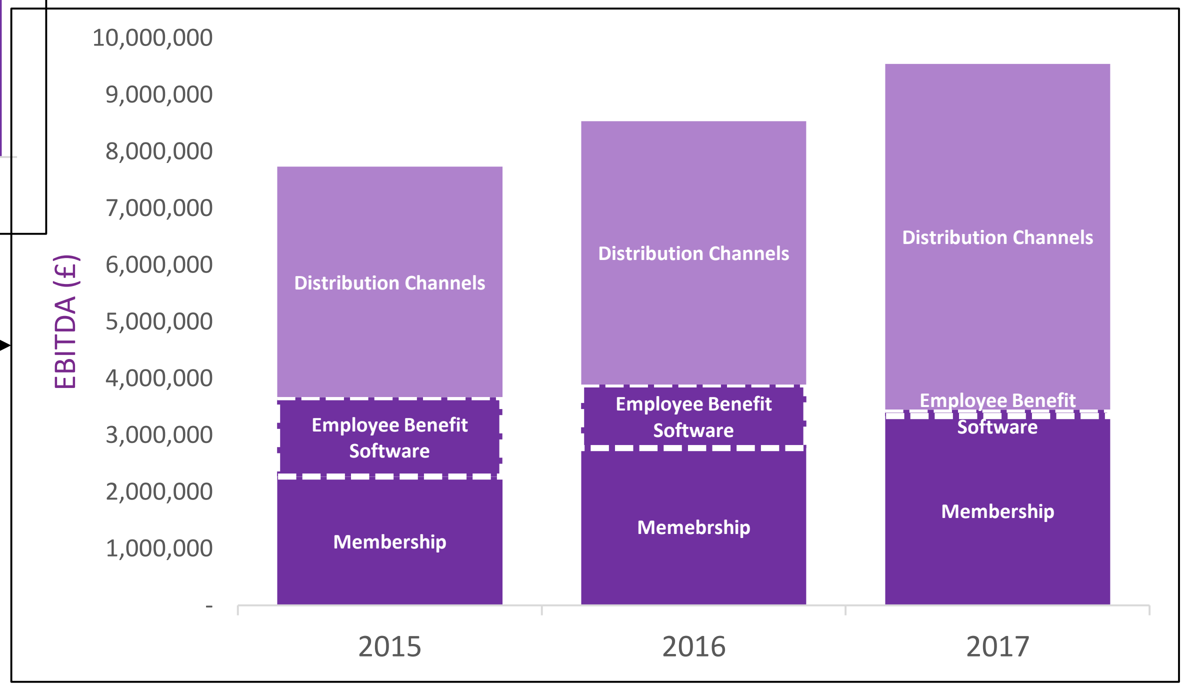
£44m Revenue in FY 2017 3yr CAGR of 11%	£9.5m Underlying EBITDA in FY 2017 Margin >20%	90+% Recurring revenue with high visibility in 2017	c.90% Cash conversion in 2017
3,400+ Customer firms in membership model	£40bn AUA Across the membership base £10bn Lending Across the membership base	135+ Channel Partners Financial institutions	£580M AUM in own products (Verbatim)

As at 31/12/2017

Scale. High margin. Recurring revenue. Established market penetration

Divisional performance – Revenue & EBITDA





SimplyBiz Group

Growing Intermediary Membership

- Net annual growth in core market from 2014 to 2017 was 6%
  (3-yr CAGR)
- Including new market membership annual growth 11%
  (3-yr CAGR)
- Average 5% attrition

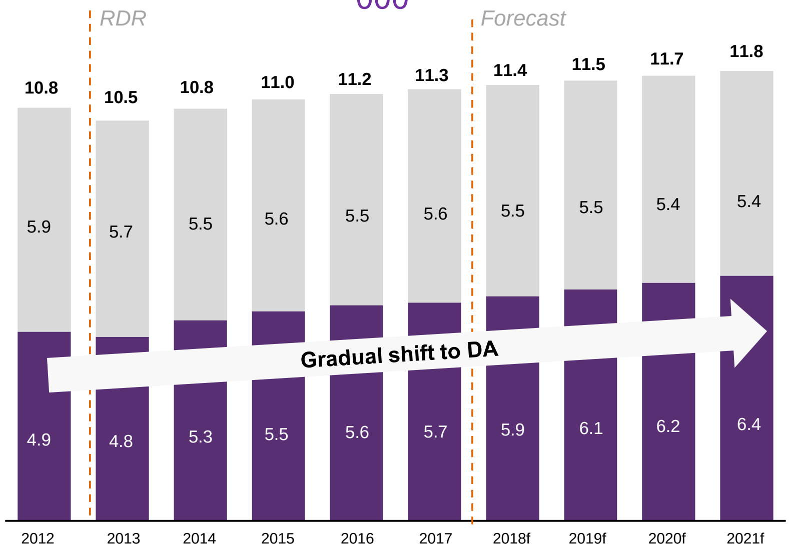
RLM = Retired, left industry or merged

SimplyBiz Group

APPENDIX 3: Market drivers for growth

Market Drivers – Continued IFA growth and the move to DA

Number of adviser firms with FCA investment permissions, UK[1]
'000



"There has been a gradual shift from AR to DA and this is expected to continue at a similar rate"

	FY12-17 CAGR	FY17-21f CAGR
Total	**0.9%**	**1.0%**
Appointed representative	(1.0%)	(1.0%)
Directly authorised	2.9%	2.9%

Drivers to for switching from AR to DA

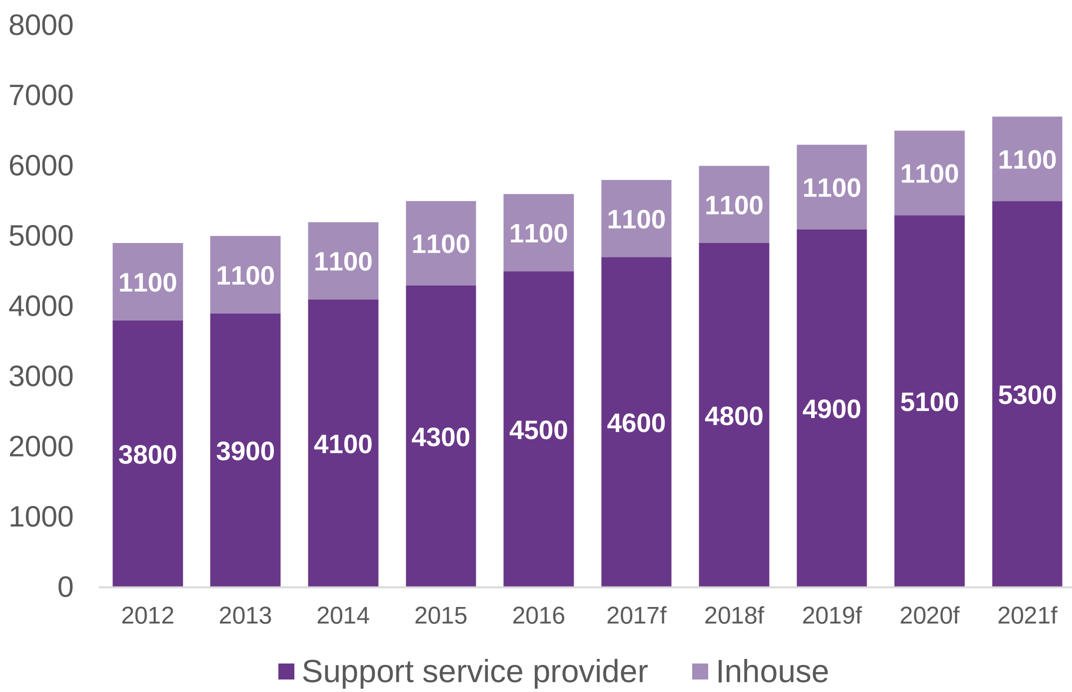
- Networks can be more expensive
- Consolidation = advisers seeking greater independence and starting new firms
- Compliance support service providers convert small AR firms to DA.

Note: 1) Based on Matrix Investment Intermediaries, which includes only active FCA authorised firms operating in the investment market with at least one active CF30 advisor within the firm or at its AR.
Source: Matrix Solutions – Observatory – Mar-17, CIL interviews

Source: CIL – Independent Research (2018)

Market Drivers – Increased use of Service Providers

Number of Directly Authorised IFA Firms



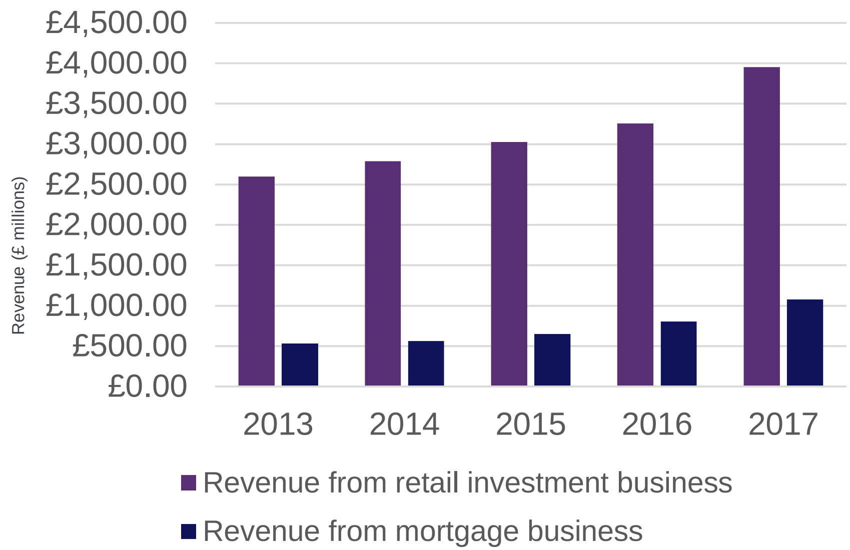
Source: CIL – Independent Research (2018)

Increased Propensity to outsource

- Complex regulatory environment
- Breadth and complexity of products
- Complex tax regime
- CPD requirements
- Commercial imperative
- Software training / education
- Isolating environment

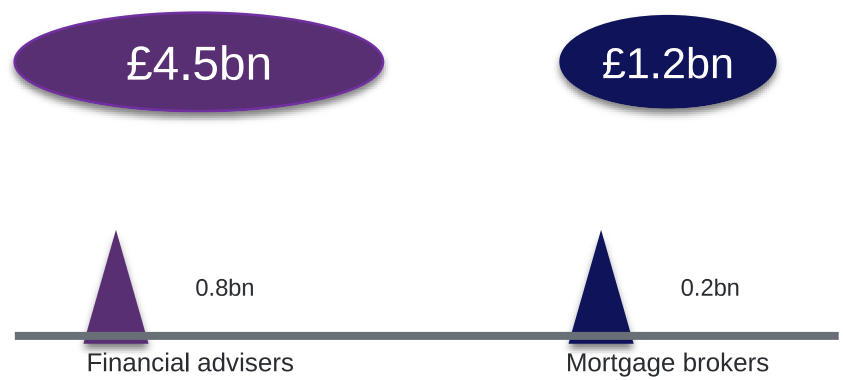
Market Drivers – IFA & Mortgage Advisers are growing

Revenue earned from regulated intermediary activities*



Source: FCA Data Bulletin (June 2018)

Total revenue earned by category of firm



Total reported earnings by financial advisers increased by **22%** to **£4.5 billion** in 2017 and aggregate pre-tax profits by 23% to £698 million.

Small firms have the highest pre-tax profit margin at 43% of total revenue.

Total reported earnings by mortgage brokers increased by **23%** compared to 2016 to **£1.2 billion** in 2017.

*All firms reporting a full year of revenue earned from the relevant activity.
The number of firms reflects those firms that reported earning revenue from each of retail investment, mortgage or non-investment insurance mediation activities.
These data do not include types of firms that report their revenue via a different regulatory return, such as banks and building societies.
Revenue figures include commission (net), fees/charges and other revenue

Market Drivers – IFA & Mortgage Advisers are growing

	Number of Advising Staff	Avg. Age of Advisers	Reported Earnings	Avg. Total Earnings for Employed Advisers
2017	26,311 (3% increase)	46	£4.5bn (22% increase)	£93,100
2016	25,611	45	£3.7bn	£81,500

700 new advisers joined the industry between 2016 and 2017.
NMBA training **60** apprentices to the industry in 2018.

Average age of advisers plus new advisers joining the industry indicates continued growth in the sector.

Total reported earnings for the industry as well as total earnings per adviser grow steadily year on year. 22% increase in firm earnings is positive for SimplyBiz

Source: FCA Data Bulletin (June 2018)
BWD Salary & Benefit Census 2017/18, (2018)

Market Drivers – Smaller firms offer a robust future

IFA firms – Average revenue and profits in 2017 by firm size

Firm size	Average retail investment revenue per firm (£)	Average retail investment revenue per adviser (£)	Average total revenue per firm (£)	Average pre-tax profit per firm (£)	Average retained profit per firm (£)
1 adviser	148,105	148,105	188,823	80,349	29,124
2-5 advisers	464,568	167,411	568,683	192,328	70,649
6-50 advisers	1,822,334	171,284	2,203,848	358,454	145,708
Over 50 advisers	57,080,139	160,540	72,834,633	(162,446)	(241,534)

Small firms were proportionally more profitable than larger ones. Firms with **1 adviser** showed the highest profit margin with an average pre-tax profit of **43%,**

The largest firms (greater than 50 advisers) showed an **average loss** per firm

Source: FCA Data Bulletin (June 2018)

Market Drivers – Retail consumers increasing use of advisers

Adviser Market Growth– Number of retail clients paying for ongoing services in 2017

	New in year	Ceased in year	Total at year end
Number of ongoing clients	506,950	130,729	2,821,336

- In 2017 firms reported there were 2.8 million clients paying for ongoing advice services.
- Of these, 18% were either new to the firm or new to an ongoing charge model
- 5% of ongoing customers stopped paying for financial advice, unchanged from last year.
- Firms with a primary category of financial adviser firm had 2.4 million ongoing clients (86% of the total number of customers in these markets).

Source: FCA Data Bulletin (June 2018)

Regulatory change is a tailwind for additional service sales

Strong demand drivers for additional services - Increased regulation

2018 → 2019 →

	IDD	SM&CR	Other initiatives
Regulatory change/ intervention Impact on Group customers	Replaces the Insurance Mediation Directive. The IDD aims to enhance consumer protection when buying insurance and to support competition between insurance distributors by creating a level playing field.	Replaces approved person regime. Extends responsibility to 'certification' functions within firms – Requirement to certify annually	▪ 5th Money Laundering Directive ▪ Mortgage Market Study ▪ Investment Platforms Market Study ▪ Consideration of consumer vulnerability in all markets
Opportunities for SimplyBiz	▪ Support in areas such as: - Changes to disclosure - Sales - Advice process, ▪ Supporting documentation	▪ Audit opportunities ▪ Increased customer base ▪ Remote monitoring ▪ Template plans and processes ▪ Ongoing support	▪ Increased demand for compliance visits ▪ Documentation ▪ Ongoing support

In addition to the above, advisers still require ongoing support and additional services to meet requirements of MIFID II and GDPR both introduced earlier this year.

Regulatory change is a tailwind for additional service sales

Strong demand drivers for additional services - Changing marketplace

	DB Transfers	Technology	Workplace	Equity Release
Impact on Group customers	Ever since Pension freedom the demand for advice in this area increased substantially. Demand for DB transfer advice is high, however not all advisers wish to operate in this area.	Recent research has revealed that one of the greatest obstacles for advisers' use of technology is the lack of integration between back office systems, platforms and digital tools holds.	Advisers who engage with businesses and business owners on GPPs or group risk policies are likely to move on to advising them on their holistic financial needs. Re-enrolment for workplace pensions is underway, and will be ongoing for all UK firms, and it makes a great opportunity to engage with businesses.	Equity Release is a rapidly developing market attracting twice as many customers as five years ago. Volume of lending in Q1 2018 exceeded the 2011 total volume. Range of equity release product options grows by 25% year-on-year.
Opportunities for SimplyBiz	▪ Pension Transfer Bureau Service – allows advisers to service their clients, and maintain close relationship. ▪ Pensions Technical Helpdesk Support	• In 2018 SimplyBiz has introduced Centra – an end to end system, which addresses the integration issue. • Since launch over **1,635** individuals registered to use the system. • The system is an additional driver for recruitment and retention and allows advisers to operate more efficiently.	▪ Re-enrolment support	▪ Co-manufacture ER product ▪ White label product – perform distribution activities only ▪ Train advisers in Equity Release ▪ Distribute through SimplyBiz Mortgages (1,695 active member firms)

Source: Origo, A Connected World: The future of platform integrations (2018)
Equity Release Council – Spring 2018 Market Report (2018)

Mortgage intermediation continues to increase

Increasing regulation

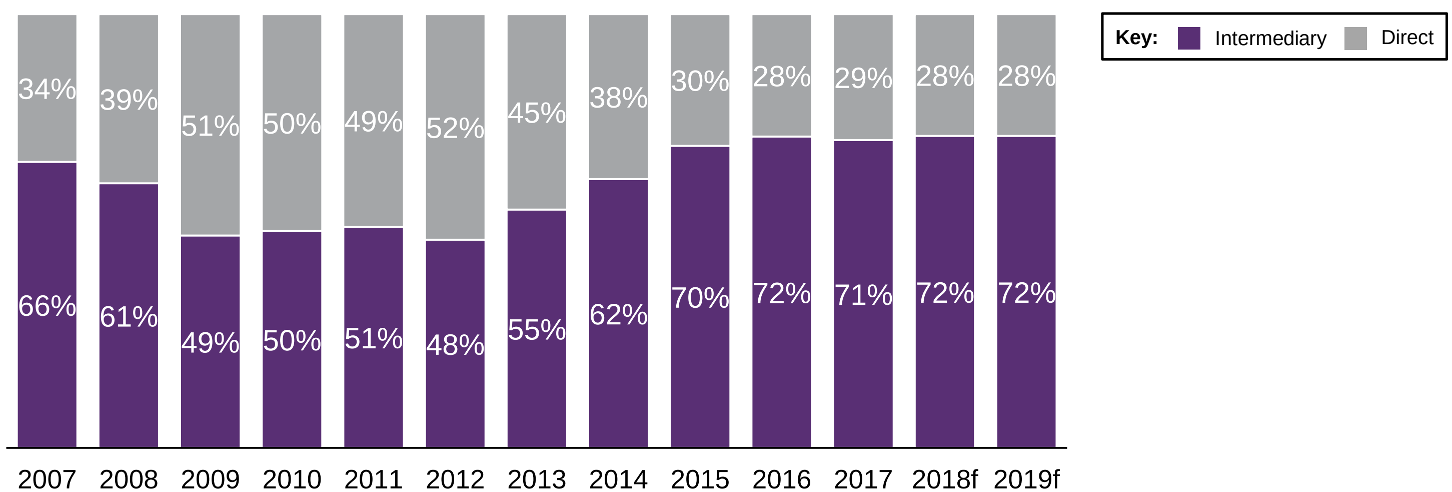
- MMR = application process for a mortgage longer and more complicated
- Increased the use of the broker channel to deal with the additional workload as branches do not have enough capacity
- *"In terms of distribution, if you want to deal in volume then you have to deal with brokers. The branches simply cannot provide the same volume that brokers can."*
  Head of Corporate Accounts, Nationwide

Fee structure change

- Some lenders have recently introduced a retention fee, which recognises that brokers may advise clients to stay with their existing lender
- This creates additional revenue for mortgage clubs at a better margin for no additional work

Source: CIL – Independent Research (2018)

Intermediary share of the mortgage market by value (%)



Source: IMLA, Barclays, trade and general press.

APPENDIX 4: Opportunities to accelerate growth

Monetising Data - SimplyInsight

- Firm data / Regulatory return
- CPD / qualifications and learning needs
- Back Office / CRM
- Financial Planning journey
- Product and fund comparison / selection
- Suitability

Detailed Intermediary and aggregated Consumer data

Asset Managers	Life & Pension Companies	Investment Platforms

- **Product Compliance** – Appropriateness
- **Product Optimisation** – Competitor Analysis
- **Sales & Marketing** – Distribution analysis
- **Product Design** – Needs Analysis

These are examples of services and target customers we can pursue

Acquisition Focus

Intermediary Services

Growth in customers and products

Compliance Support Services

Product research and ratings

Software and Technology

SimplyBiz Group

Distribution Channels

Growth in distribution opportunities and margin

Asset Management

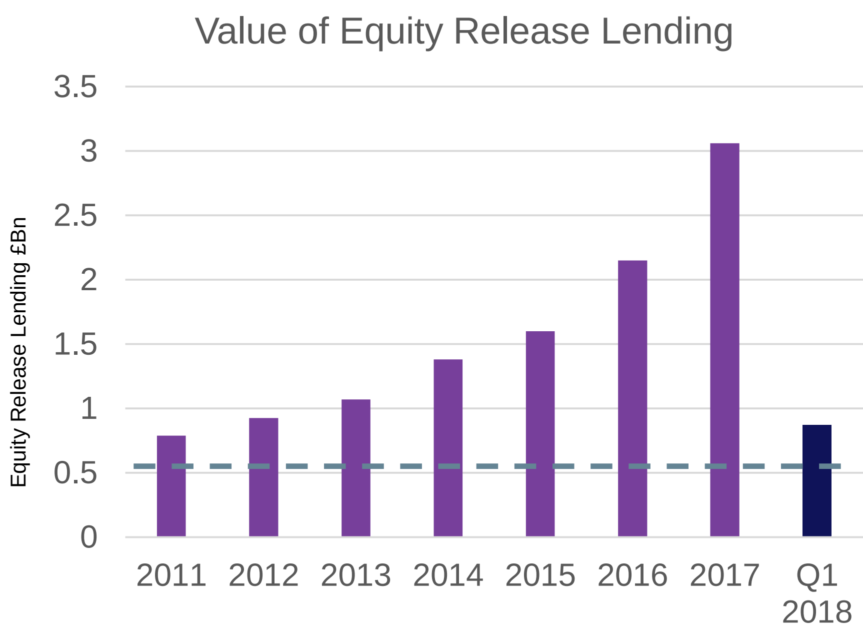
GI Broker

Mortgage Lending

Management & Surveying

Expanding Equity Release Market

Growing UK Market for Equity Release



Source: Equity Release Council – Spring 2018 Market Report (2018)

Opportunity

- Co-manufacture ER product
- White label product – perform distribution activities only
- Train advisers in Equity Release
- Distribute through SimplyBiz Mortgages (1,695 active member firms)

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