

Empowering better  
financial futures, together

Investor Strategy Day

21 November 2023

**HUB**<sup>24</sup>

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



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



SMSF software provider & advice platform of the year<sup>2</sup>



Market-leading Managed Portfolio capability<sup>1</sup>



Data-led solutions leveraging emerging technologies



Australia's third fastest growing super fund<sup>3</sup>



SMSF documents provider of choice<sup>4</sup>



Secure online client portal technology for finance professionals and their clients



Comprehensive institutional non-custody reporting solution

HUB<sup>24</sup>

CLASS

HUB<sup>CONNECT</sup>

myprosperity

NowInfinity  
A CLASS TECHNOLOGY COMPANY

# HUB24 and Class market-leadership - recognised by customers and industry

HUB<sup>24</sup>

CLASS



- Overall Best Advice Platform<sup>1</sup>
- Best Client Experience<sup>1</sup>
- Ease of Onboarding<sup>1</sup>
- Best Functionality<sup>1</sup>
- Best Adviser Support<sup>1</sup>
- Best Investment Options<sup>1</sup>



- #1 Best Overall Platform<sup>5</sup>
- #1 Best Reporting<sup>5</sup>
- #1 Best Online Business Management<sup>5</sup>
- #1 Best Managed Portfolio Product Offer<sup>5</sup>
- #1 primary platform advocacy<sup>6</sup>
- #1 NPS for primary platform users (equal first)<sup>6</sup>
- #1 Tax Optimisation tools<sup>6</sup>
- #1 Client Reporting<sup>6</sup>



- #1 Overall Satisfaction (equal first)<sup>2</sup>
- #1 Ease of doing Business<sup>2</sup>
- #1 IT/Web functionality<sup>2</sup>



- SMSF Advice Platform of the Year<sup>3</sup>
- Best SMSF Investment Platform – Adviser Choice<sup>4</sup>



SMSF Software provider of the year<sup>3</sup>



**Class** #1 customer satisfaction amongst accountants (equal first)<sup>7</sup>

**NowInfinity** #1 NPS and advocacy<sup>7</sup>

1. Adviser Ratings Financial Advice Landscape Report 2022  
2. 2023 Wealth Insights Platform Service Level Report  
3. SMSF Adviser Awards 2023  
4. CoreData SMSF Service Provider Awards 2022

5. Investment Trends Platform Competitive Analysis and Benchmarking Report 2022  
6. Investment Trends 2023 Adviser Technology Needs Report  
7. Investment Trends 2023 SMSF Accountant Report

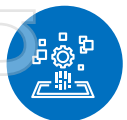


# Delivering on our strategic objectives



## Lead today

Delivering customer value and growth



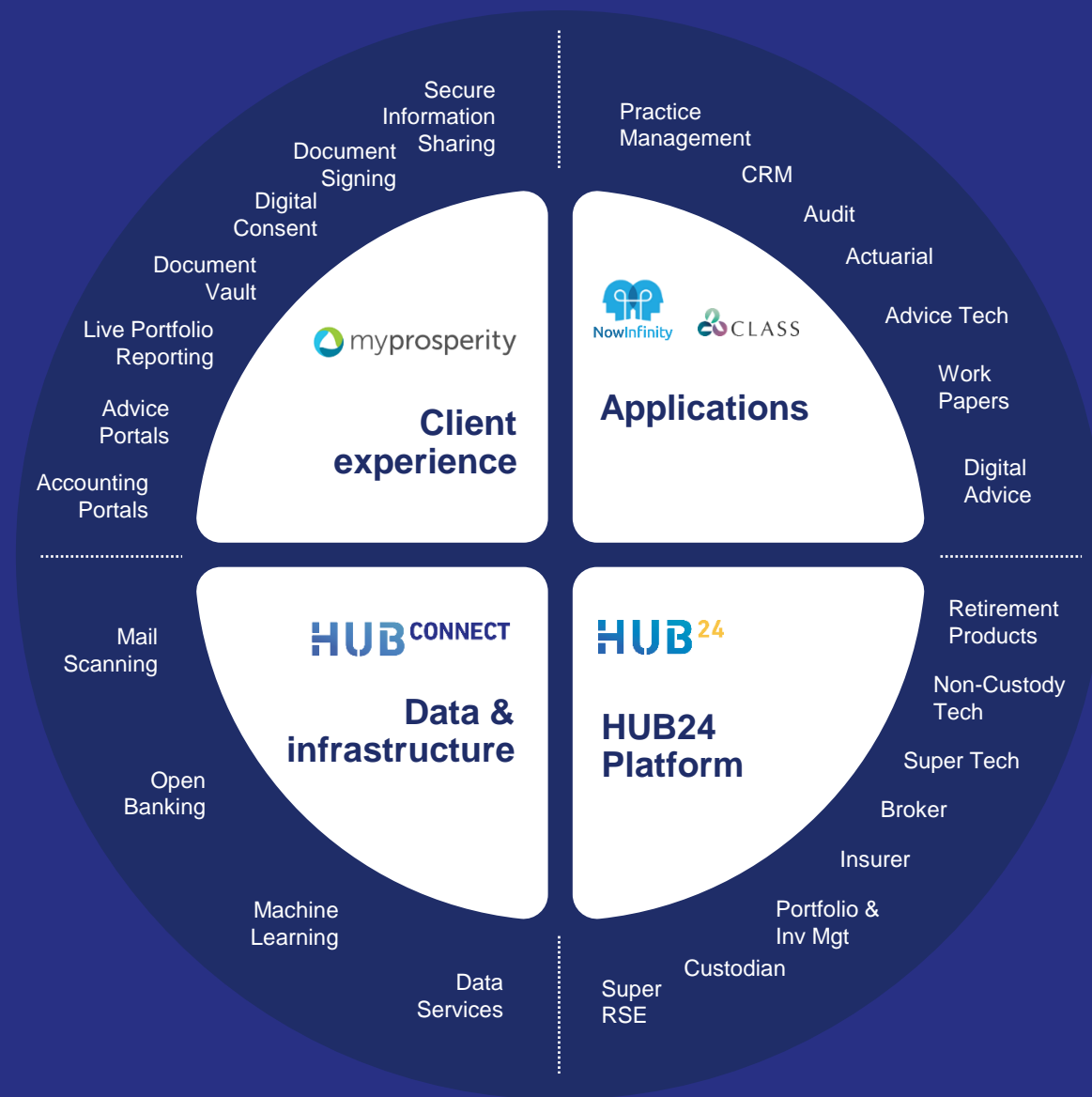
## Create tomorrow

Continuing to build the platform of the future



## Build together

Collaborating to shape the future of the wealth industry



● HUB24 ○ Partners



Single view of wealth for financial professionals and their clients



One way of doing business incorporating custody & non custody



Efficient access to investment manager IP



Flexibility for advisers & Visibility for licensees



Reporting & insights for businesses

# HUB24 Group – market leading capability driving customer value & growth

## Platform

**HUB<sup>24</sup>**

**XPLORE**  
WEALTH

**myprosperity**

### PLATFORM

Custodial  
administration

 Platform FUA  
**\$65.1bn**

 **4,026**  
Advisers using  
the platform

 Managed  
Portfolio &  
MDA FUA  
**\$30bn**

### PARS

Non-custodial  
administration

 PARS FUA  
**\$17.6bn**

 PARS  
accounts  
**8,206**

### myprosperity

Client  
portal

 Advice/  
accounting firms  
**440+**

 Households<sup>1</sup>  
**~70,000**

**Total FUA \$82.7bn**

**Annual net inflows \$9.7bn<sup>2</sup>**

## Tech Solutions

**HUB<sup>CONNECT</sup>**

**CLASS**

 **92**  
Financial Services Clients

Technology & Data Services

### HUBconnect Broker

Customer management &  
operational support for  
stockbrokers

### HUBconnect Licensee

Database insights to support  
advice licensees with business  
management & compliance  
obligations

 **6000+**  
Unique Clients<sup>3</sup>

Cloud-based software

### Class Super

SMSF administration

### Class Trust

Trust administration

### Class Portfolio

Investment Reporting  
& Administration

No. of  
accounts  
**203,153**

### NowInfinity

Corporate compliance  
& documentation

Document  
orders  
**173,924**  
  
No. of  
companies  
**666,432**

Data as at 30 Sept 2023 unless otherwise stated

1. myprosperity internal data as at 30 Sept 2023

2. FY23 Platform net inflows of \$9.7bn from continuing business operations (excluding the Xplore Super Admin discontinued operations)

3. Class customer base represents practices of accountants, administrations and advisers as at 30 June 2023

# HUB24 is well-positioned to benefit from industry trends



**Specialist platforms are extending their lead** while institutional platforms remain challenged



**Demand for integrated technology solutions** across the wealth ecosystem



**Demand for wealth advice is increasing** however financial professionals are limited by capacity<sup>1</sup>



**Growth in SMSFs continuing**, driven by increasing demand from younger generation<sup>3</sup>



Outcomes of Quality of Advice Review to provide opportunities to **reduce regulatory and compliance burden on advisers**<sup>2</sup>



**Licensee model shifting** with new aggregators and disaggregation from institutions

# Harnessing the power of our ecosystem to deliver value



- Clear growth strategy **delivering strong financial results**
- **Market leadership in our core propositions** with growing client advocacy
- **HUB24 ecosystem driving competitive advantage** and extension of relationships
- Innovative products and solutions and **combined capabilities enabling access to new markets**
- **Sophisticated data infrastructure** driving commercial opportunity
- **Well positioned to take and create opportunities** for clients and shareholders

# Agenda

## 1. Welcome



**Andrew Alcock**  
Managing Director  
and Chief  
Executive Officer

## 2. Strategy



**Jason Entwistle**  
Director, Strategic  
Development

## 3. myprosperity



**Peter McCarthy**  
myprosperity Chief  
Executive Officer

## 4. Class



**Tim Steele**  
Class Chief  
Executive Officer

## 5. HUB24 Platform



**Chesne Stafford**  
Chief Growth  
Officer

## 6. Data & innovation



**Paul Biggs**  
Chief Information  
Officer

## 7. Outlook / business performance



**Kitrina Shanahan**  
Chief Financial  
Officer

## 8. Wrap up and Q&A



**Andrew Alcock**  
Managing Director  
and Chief Executive  
Officer



# We've continued to deliver on our strategy



Continued enhancements to HUB24 Platform proposition



Launched HUB24 SMSF Access, leveraging Group capabilities



Acquired myprosperity, accelerating HUB24's Platform of the Future strategy



Consolidated Class leadership position



Extended single view of wealth reporting with HUB24 Present



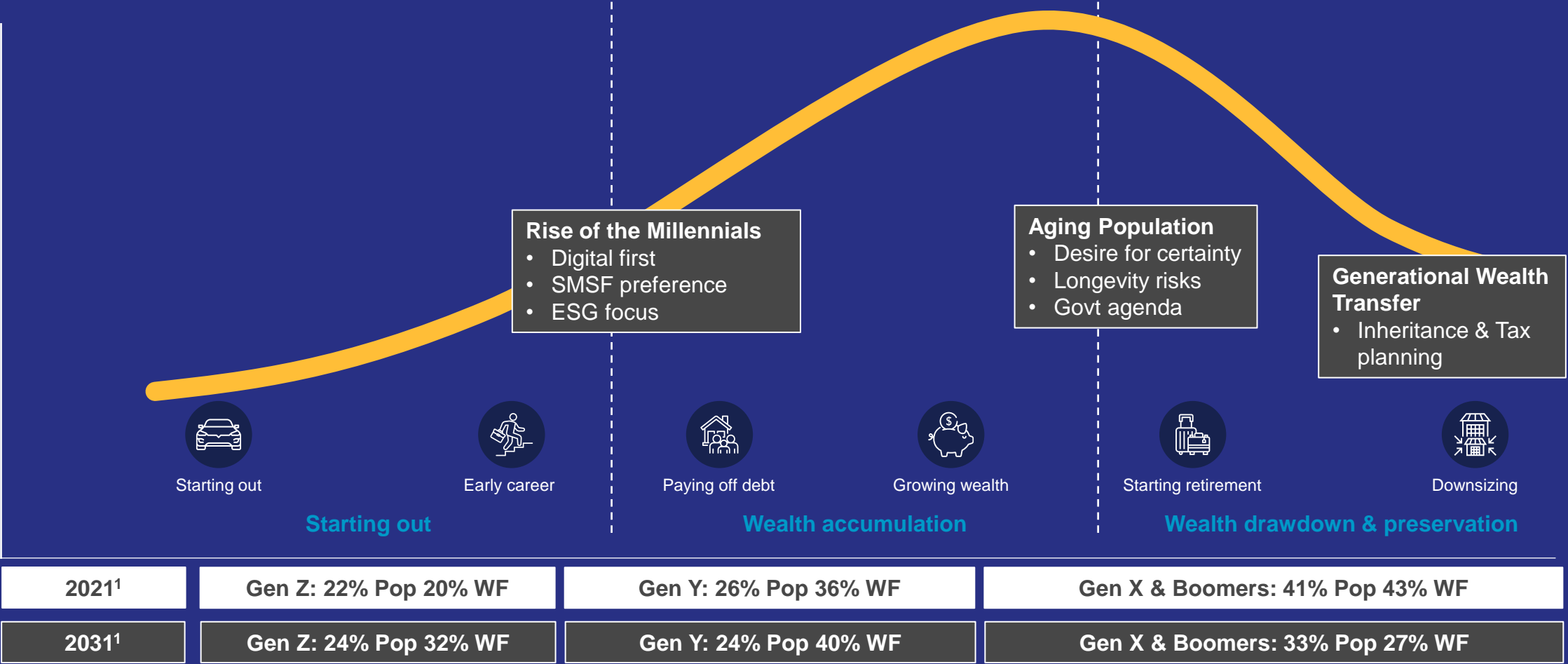
Strong balance sheet and capital position, increasing profitability and financial results

# Strategy

Jason Entwistle

Director, Strategic Development

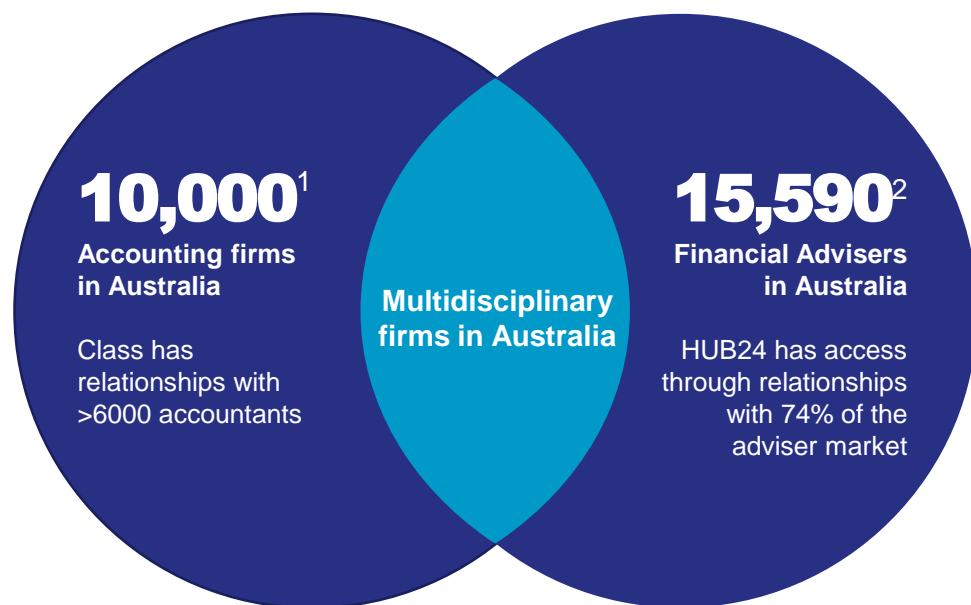
# Shifts in population and workforce driving wealth needs across the lifecycle



1. Population and workforce percentages by generation - Simon Kuestenmacher, based on data from ABS and Centre for Population

# Opportunity: Supporting the wealth needs of Australian households

HUB24 is uniquely positioned to provide market-leading, integrated solutions to empower a better financial future for more Australians through the relationships it has.



**11M<sup>3</sup>**

Households in Australia

**1.8M<sup>4</sup>**

Australian's receive financial advice through an adviser



**6M<sup>5</sup>**

Have a relationship with an accountant or financial adviser

**2.8M<sup>6</sup>**

households seeking advice in next 12 months

# The wealth profession continues to mature but productivity remains a key challenge



## Industry reconstructing around advice

Emergence of advice networks

Opportunity to create large, professional advice (and multidisciplinary) businesses



## Greater demand for financial professionals

2.8M individuals seeking financial advice in next 12 months<sup>1</sup>

“Australia needs 30,000 additional accountant, audit, and finance professionals over the next three years to meet demand”<sup>2</sup>



## Need for productivity increase across wealth advice & accounting

15,590 financial advisers in Australia servicing an average of 120 clients each<sup>3</sup>

\$4k upfront advice fee, \$4.7k average ongoing advice fee<sup>4</sup>

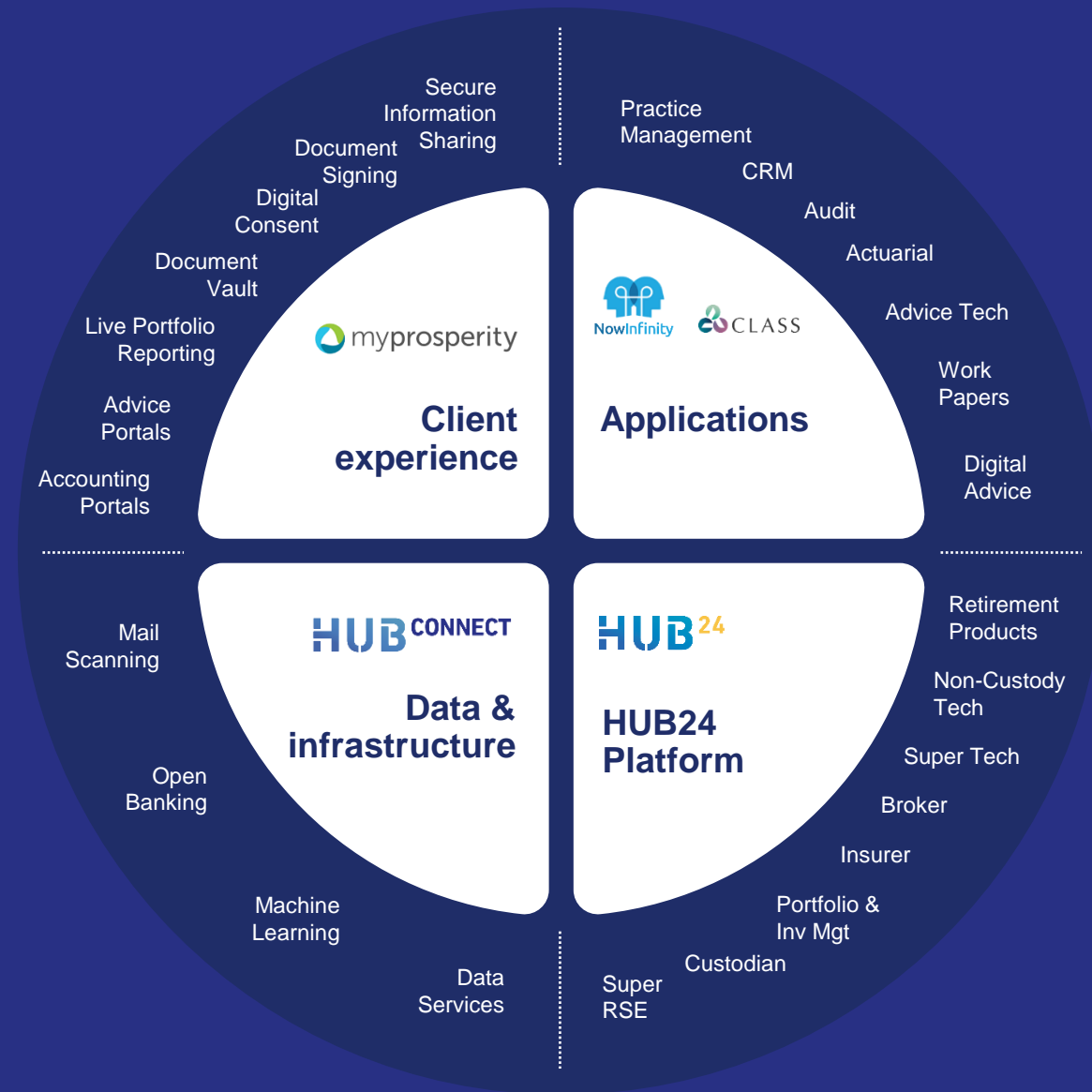
Staff shortage the No. 1 problem for accountants for second year in a row<sup>4</sup>



# The HUB24 ecosystem helping to drive productivity

Our core businesses are leaders in their chosen markets and are steadily scaling

Combining capabilities enables unique product solutions & technology innovation



● HUB24 ○ Partners



Single view of wealth for advisers and their clients



One way of doing business incorporating custody & non custody



Efficient access to investment manager IP



Flexibility for advisers & visibility for licensees



Reporting & insights for businesses

# myprosperity

Peter McCarthy

Chief Executive Officer, myprosperity

# myprosperity - transforming client engagement & experience



Enables a total view of household wealth



Replaces emails for secure exchange of personal information



Streamlines client engagement



Creates efficiency for financial professionals & transforms the client experience



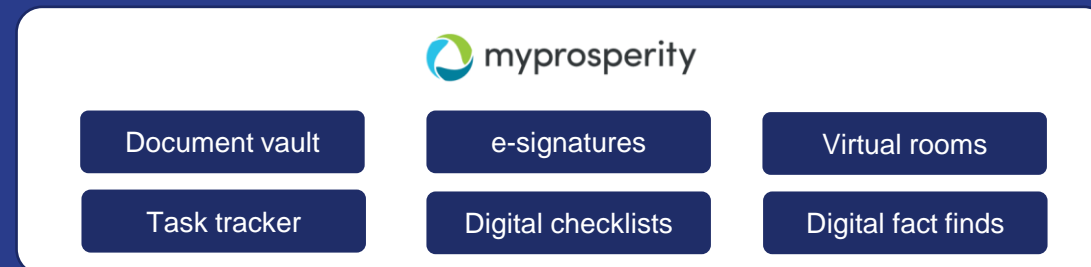
Single view of wealth



One way of doing business



Reporting & insights



Open access to third party solutions

Live feeds, quality data



Deeply integrated into HUB24's products & services



Integration with other financial services and software providers

>300 data integrations<sup>1</sup>



# myprosperity demonstration



# Class

Tim Steele

Chief Executive Officer, Class

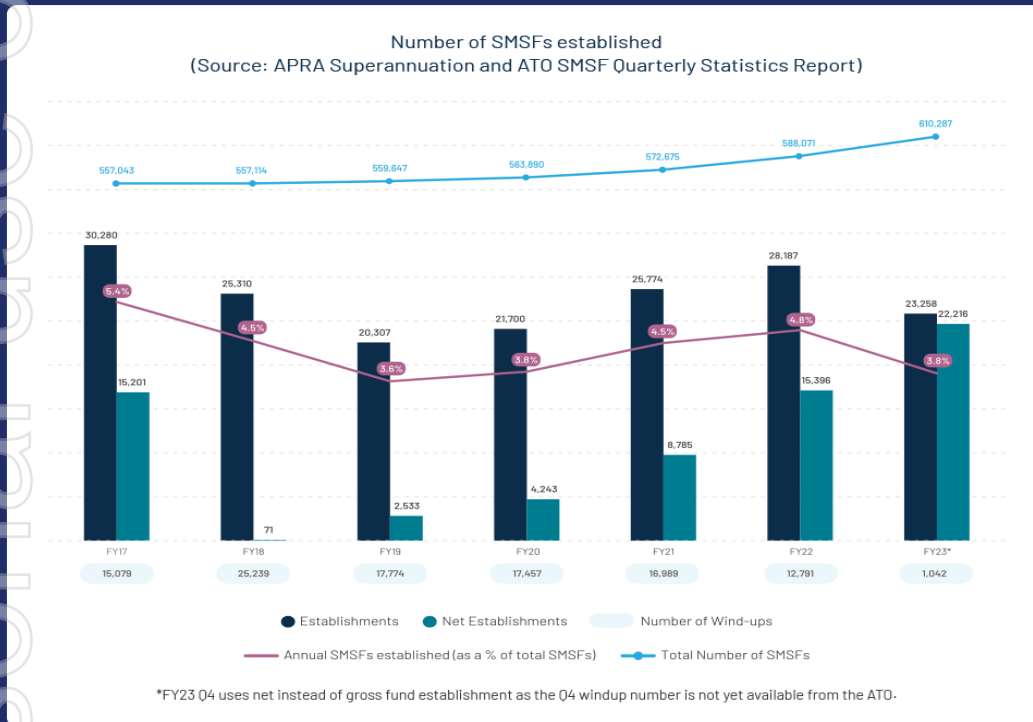


# Key trends shaping the SMSF Industry

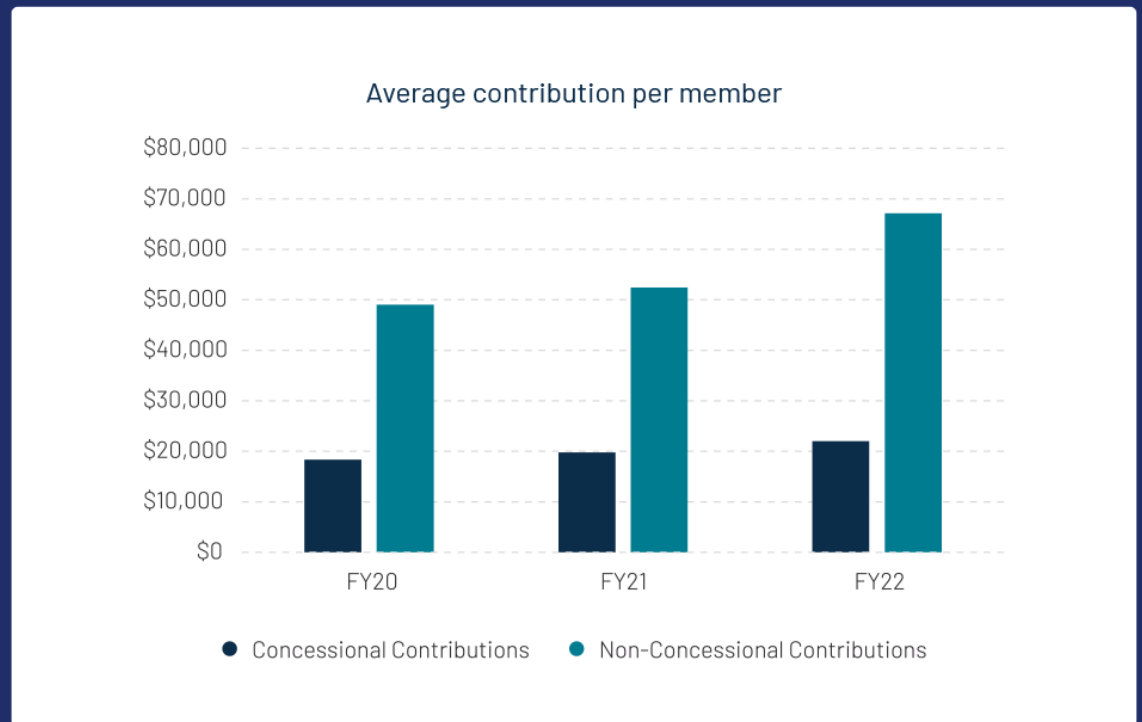


Growth in net establishments and increasing contributions signal renewed confidence in SMSF sector

## Net fund establishment<sup>1</sup>



## Concessional and non-concessional contributions<sup>1</sup>

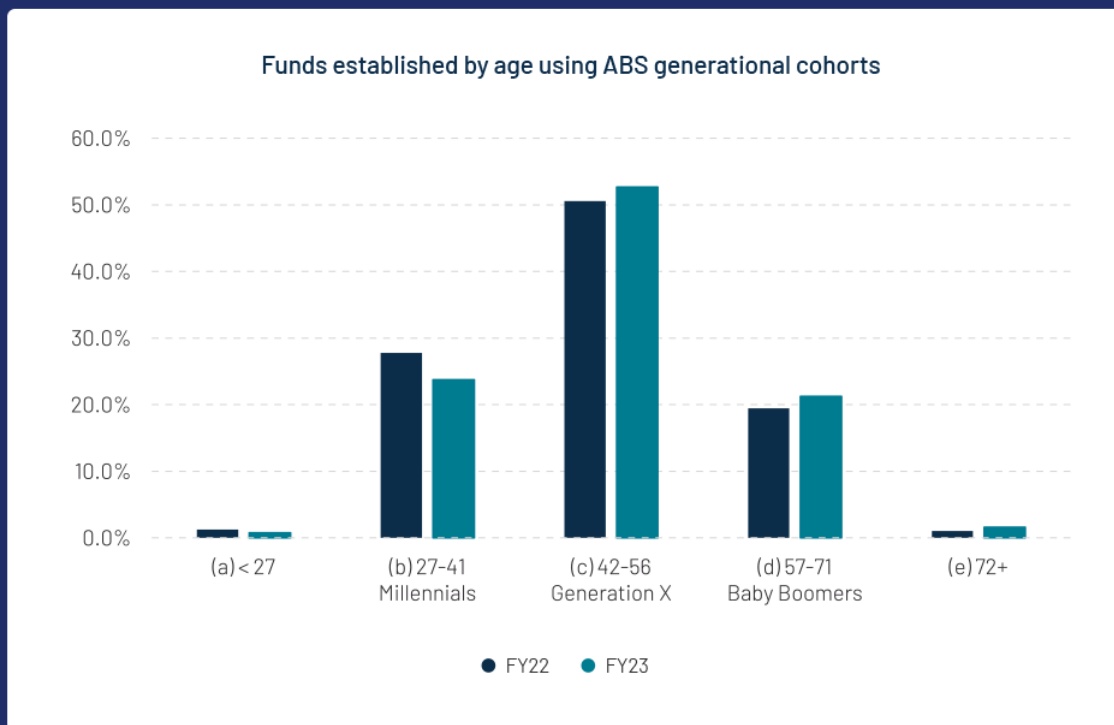


# Key trends shaping the SMSF Industry



Establishment growth driven by Gen X and Millennials and aligned to our strategy

## Funds established by age<sup>1</sup>



# Clear strategic focus

Creating the future of wealth accounting administration through exceptional technology, data solutions and seamless experiences



**Super** – Premium SMSF admin solution

**Trust** – Investment trust admin

**Portfolio** – Common platform delivering efficiencies for scale

>30% of 610k<sup>1</sup> SMSFs

>1,600 clients<sup>2</sup>

44 of Top 50 Accounting firms are Class clients<sup>3</sup>



Leading ASIC corporate compliance solution (Corporate Messenger)

Market leading legal document provider for SMSF related legal Compliance<sup>4</sup>

>35% on Corporate Messenger<sup>5</sup>

>20% of companies est. on NowInfinity<sup>6</sup>

>25% of SMSFs est. on NowInfinity<sup>1</sup>

>5,500 NowInfinity clients

35 of Top 50 Accounting firms are NowInfinity clients<sup>3</sup>

## Strategic priorities



### Lead today

Focus on clients and core to consolidate market leadership



### Create tomorrow

Innovate and extend products to differentiate and grow market share



### Build together

Collaborate with clients, partners and HUB24 to develop new solutions

# Leading today



Focus on clients and core to consolidate market leadership



## Focus on clients

- Held Class Ignite
- Lifted NPS by 6pts to equal 1<sup>st</sup> customer satisfaction<sup>1</sup>
- Won SMSF Adviser Award<sup>2</sup>



## Focus on core

- Reset market sentiment
- Prioritised development on enhancing core solutions
  - Trust tax lodgement
  - SMSF Trust Deed
- Lift in Support, Consulting & Training



## Focus on team

- Embedded new leadership team
- Improved retention by 5pts<sup>3</sup>
- Lifted engagement by 9pts from 68% to 77%<sup>4</sup>

# Creating tomorrow



Innovate and extend products to differentiate and grow market share



## Existing solutions

- Class Super
- Class Trust
- Class Portfolio
- NI Corporate Messenger



## Enhanced solutions

- Super Comply
- DaaS



## New solutions

- Compliance of the Future



# Building together



Collaborate with clients, partners and HUB24 to develop new solutions



## Capabilities

- Data Authority Portal
- Billing platform
- HUB24 SMSF Access



## Enhancements

- Class Data feeds to HUB24 and myprosperity
- Improved APIs for partners – building out the ecosystem



## Future roadmap

- myprosperity client portal for Class
- Integration with myprosperity to offer Corporate Messenger & legal documents

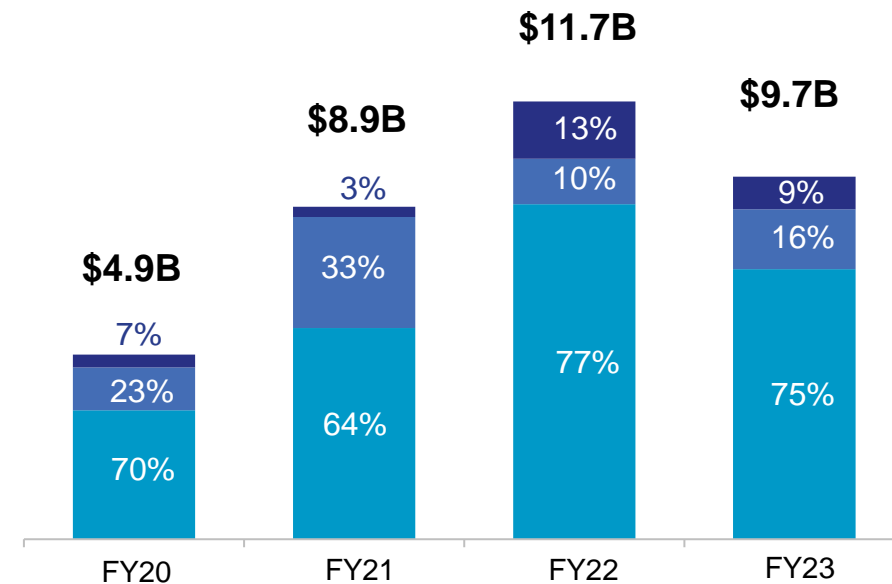
# HUB24 Platform

Chesne Stafford  
Chief Growth Officer



# Strong inflows with significant opportunity to grow market share

## Yearly FUA net inflows analysis



- New Licensee Relationship
- Existing Licensee but new Adviser relationship
- Existing Licensee and existing Adviser relationship

## Latent opportunity



HUB24 has access through relationships to more than **74%** of the total adviser market<sup>1</sup>



● ~4,000 active advisers (26% of the market)

● Access to ~7,500 Advisers covered by HUB24 licensee agreements who are not using the platform (48% of the market)

Since June 2020, average adviser FUA on HUB24 platform has grown by 88% to \$16 million<sup>3</sup>

7% of advisers on HUB24 have more than \$50m FUA on HUB24<sup>2</sup>

Industry average FUA per adviser estimated to be \$65m per adviser, providing further opportunity for growth<sup>4</sup>

New adviser relationships deliver transition/flow benefits for up to 6 years<sup>3</sup>

1. Total adviser market 15,590 adviser, based on Adviser Ratings report June 2023

2. As at 30 June 2023

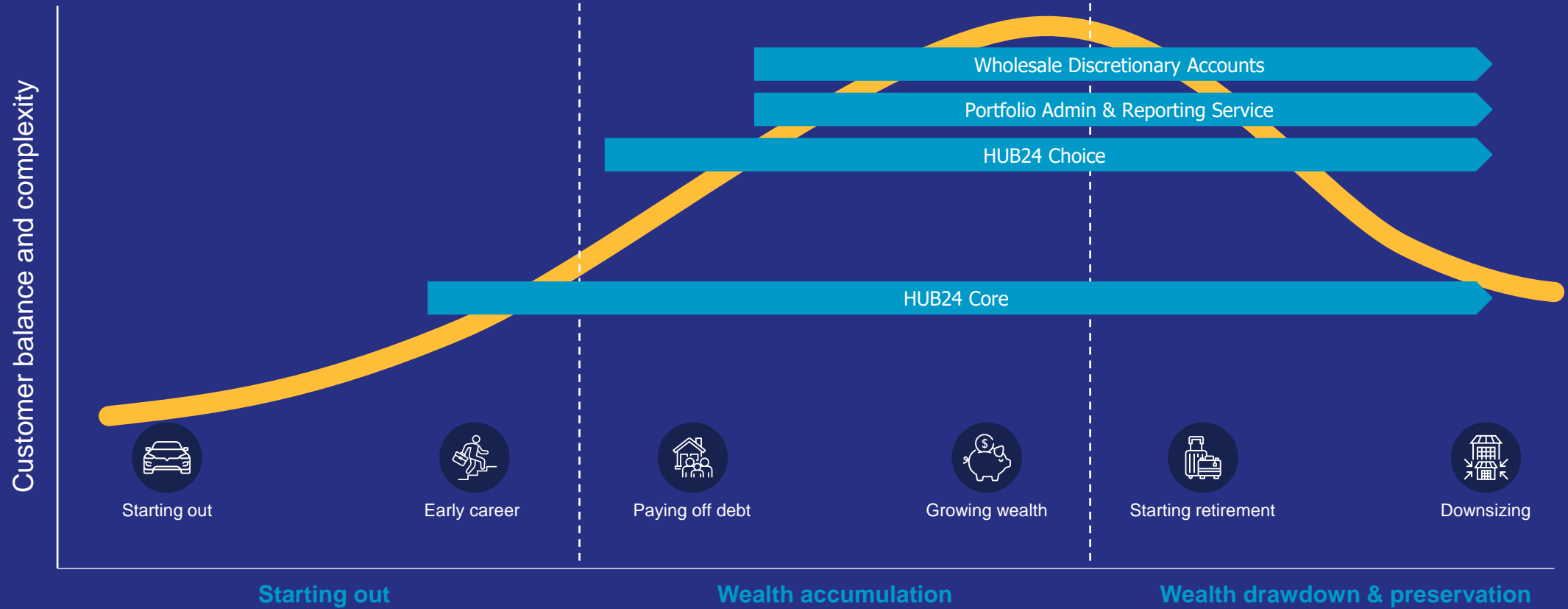
3. Based on HUB24 analysis

4. Industry average per adviser based on HUB24 analysis of Plan for Life Master Trusts, Platforms & Wraps data, March 2023. \$65m estimated based on Plan for Life data allowing for a portion of unadvised clients



# Strong outlook for current product solutions with large adviser footprint

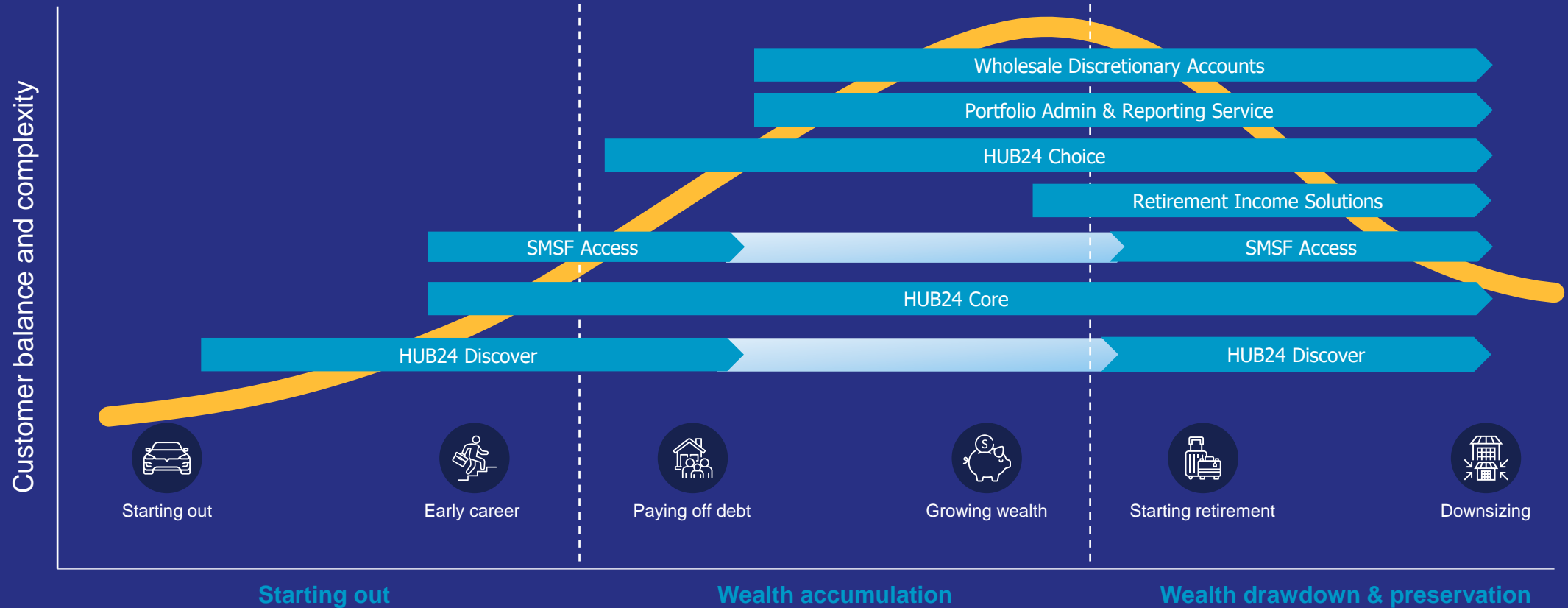
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# HUB24 expanding offers to service growing customer needs

ersonal use only



HUB<sup>24</sup>

CLASS

HUB<sup>CONNECT</sup>

myprosperity

NowInfinity  
A CLASS TECHNOLOGY COMPANY





# Leveraging HUB24's ecosystem to deliver new solutions

## Starting out, wealth accumulation



### HUB24 Discover

A low cost streamlined menu consisting of a select range of managed portfolios. Aimed to suit clients with simple investment needs, featuring no admin or account keeping fees.



### HUB24 SMSF Access

Leveraging capability across HUB24, Class and NowInfinity to provide a simple, cost-effective, integrated SMSF establishment, administration & investment solution.



### Allianz Retire+ AGILE

A Guaranteed Income For Life product that offers capital protection for pre-retirees and retired investors. Agile appears as an investment option in HUB24 Super and HUB24 Invest.



### HNW features

- Unlisted domestic fixed income securities
- direct foreign currency across a variety of currencies
- paying interest on foreign currency within managed portfolios
- HUB24 Invest now more accessible to non-resident investors



Responding to client needs



Delivering platform alpha



Opening up new markets

# Competitive advantage driving long-term growth



Delivering differentiated and sustainable outcomes



## Solutions



Customer driven with flexibility and choice



## Reputation



Familiarity & advocacy among advisers



## Relationships



Expertise and connections



## Experience



Easy to do business with



## Technology



Investing to innovate and scale



Overall Best Advice Platform<sup>1</sup>



#1 Best Overall Platform<sup>2</sup>



#1 Managed Portfolio Product Offer<sup>2</sup>



#1 SMSF Advice Platform<sup>3</sup>



#2 Image and Reputation<sup>6</sup>



#1 Primary platform advocacy<sup>4</sup>



HUB24 primary platform advisers are least likely to consider switching<sup>4</sup>



#1 Overall Satisfaction (equal first)<sup>6</sup>



#1 Ease of Doing Business<sup>6</sup>



#1 Best Client Experience<sup>1</sup>

1. Adviser Ratings Financial Advice Landscape Report 2022  
2. Investment Trends Platform Competitive Analysis & Benchmarking Report, 2022  
3. SMSF Adviser SMSF Awards 2023

4. Investment Trends Adviser Technology Needs Report, 2023  
5. Adviser ratings Financial Advice landscape report 2023  
6. 2023 Wealth Insights Service Report

# Data & Innovation

Paul Biggs

Chief Information Officer



# Data is what we do



**147TB**

of data stored  
across our  
platform, spanning  
335 databases



**150+ APIs**

called up to  
1.15million times  
per day on  
average



**One third**

of HUB24's  
workforce in  
technology



On average, over  
**700k files**  
processed from

**222**  
data feed providers  
each month

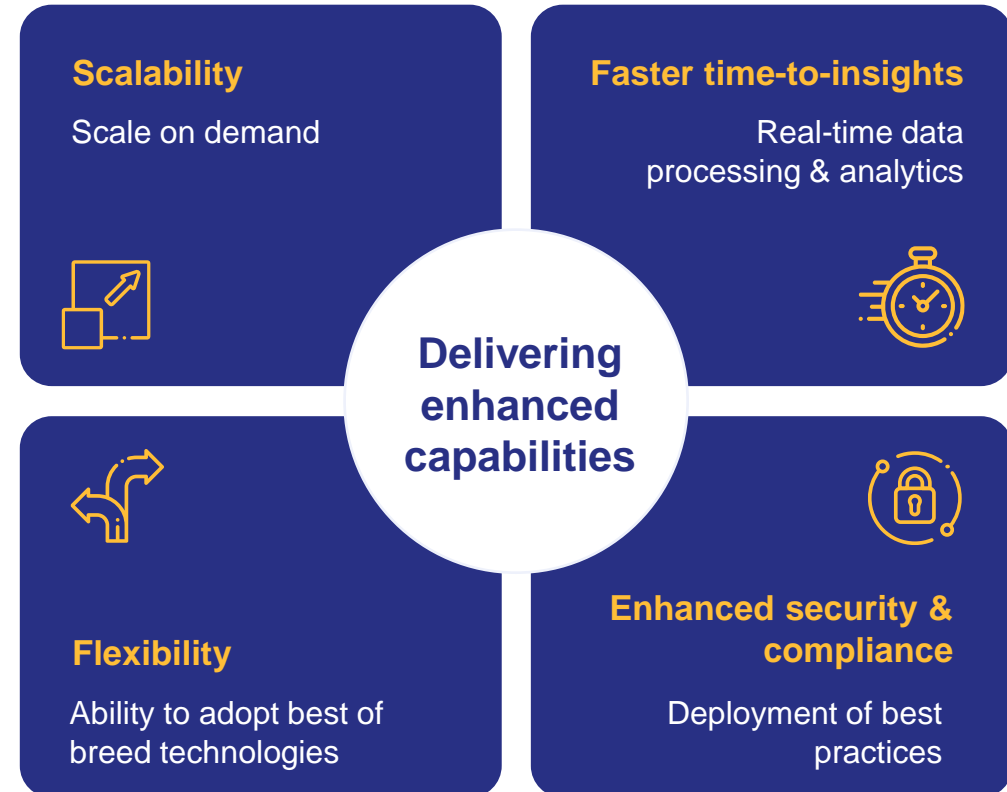


Infrastructure and  
data technology  
underpinning  
solutions to over  
**9,000** advice  
licensees and  
accounting firms



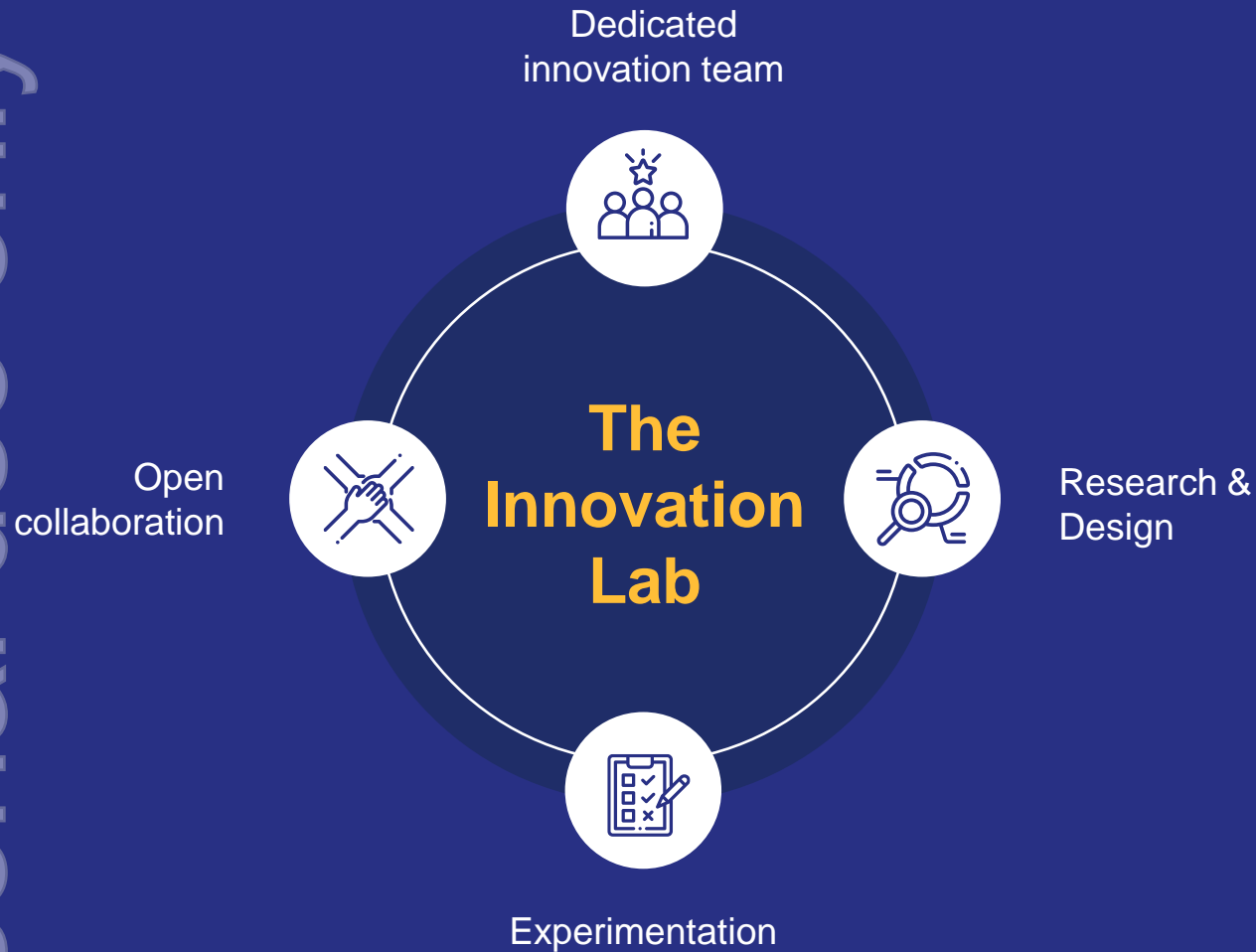
# Investment in data infrastructure to support our strategy and growth

- Significant investment in data infrastructure
- Delivering simpler data architecture and enhanced capabilities
- RPA + Low-code + ML delivering faster time to market and allowing HUB24 to adapt to changing needs and market demands
- Driving outcomes for clients:
  - Single view of wealth
  - Greater insights for advisers





# Committed to innovation



We're leveraging emerging technologies to **solve a productivity problem**



Robotic Process Automation (RPA)



AI / ML – Solving the Unstructured Data Problem

# Leveraging AI & machine learning to solve a productivity problem

## Improving efficiencies and reducing manual tasks

- Automated workflows, intelligent document sorting and document classification

## Reducing licensee risk and the burden of compliance

- Validating the accuracy of SOAs and e-FDS

## Creating insights to increase advice practice value & identify growth opportunities

- Combining data (public + private)
- Enhanced visualisations via dashboards, reports & alerts

## Protecting clients' most valuable asset

- Detect and hide personally identifiable information

### Source documents and data

Machine Learning



Document Classifier



Data Extractor



Combine Cleanse Enrich

### Daily insights

Dashboards

Alerts

Reports

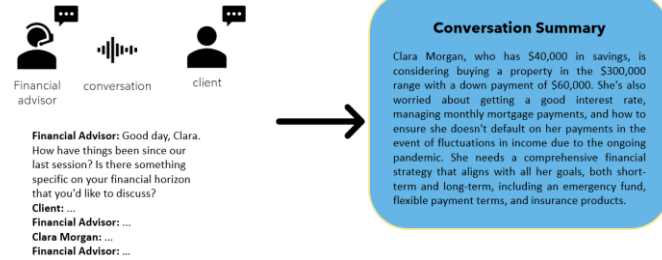
# Future innovations in development

Creating efficiency & productivity



Tailoring large language models and ML algorithms to meet emerging needs of advice networks and financial professionals

## Summarisation

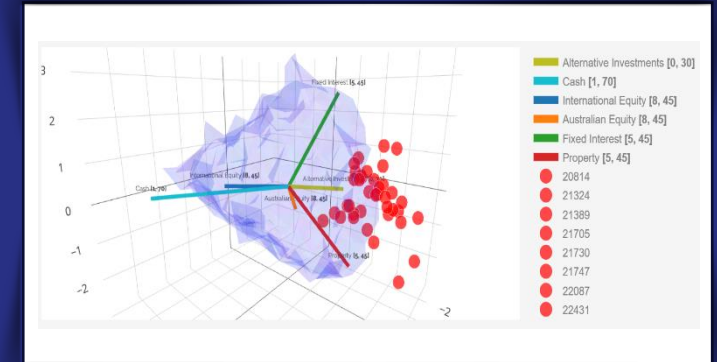


## Use Case #1: Summarisation models

- Summarises audio and video files
- Generates written summaries
- Creates efficiencies in demonstrating best interests

## Use Case #2: 3D Visualisation Tools

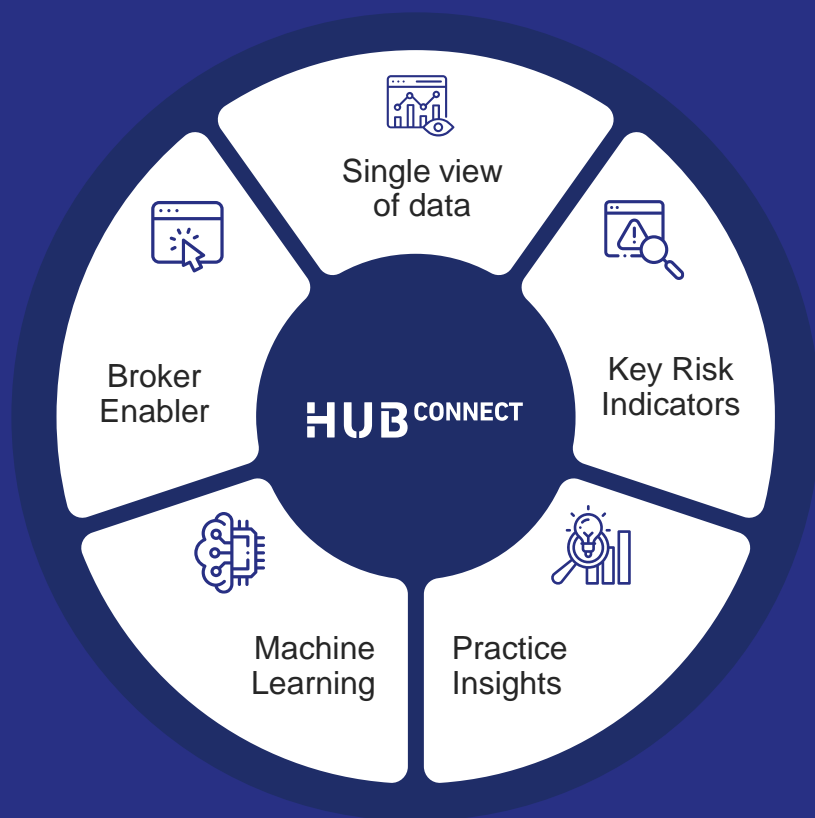
- Reveal patterns and insights potentially hidden in traditional 2D visuals
- Driving richer insights





# HUBconnect

A comprehensive data driven technology solution for brokers, advice networks and financial professionals delivering data, compliance and business insights.



## Available Now



### Data capabilities

- System agnostic data integration – API's / Files
- Plug in integrations with third parties



### Business analytics

- Organisation level benchmarking
- Adviser Revenue trend analysis
- Adviser task and opportunity management



### Machine Learning/AI

- 28 types of document classifications
- Compliance analytics



### Key Risk Indicators

- 18 ready to use KRI's

## Coming Soon



### Industry benchmarking insights

- Business specific insights on performance, targets, cost to serve and opportunities



### Automation and alerting

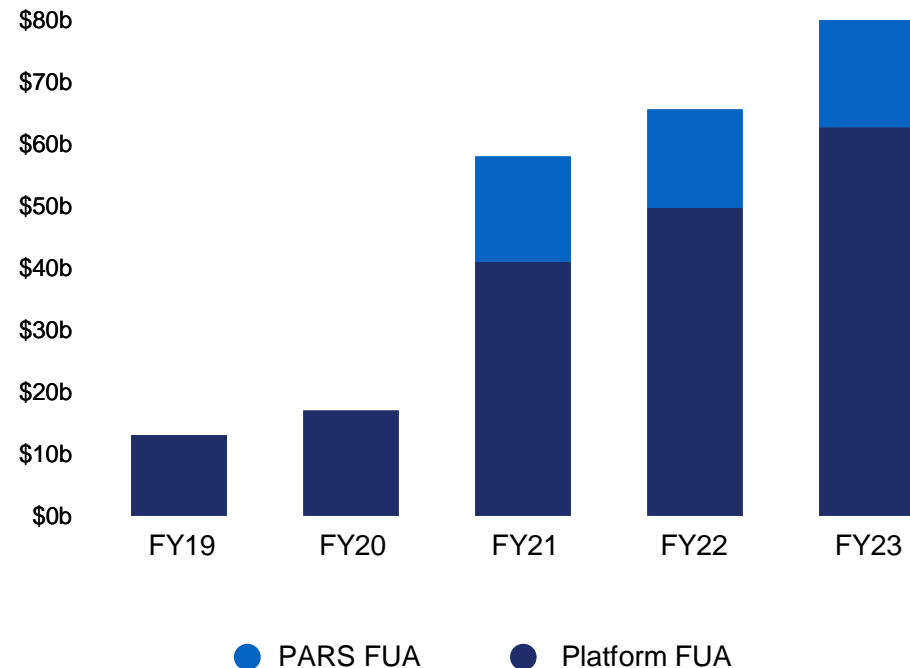
- Alerts system to automate communication to advisers
- Systemised compliance with lower human capital
- Auditable data trails

# Outlook & Business Performance

Kitrina Shanahan  
Chief Financial Officer

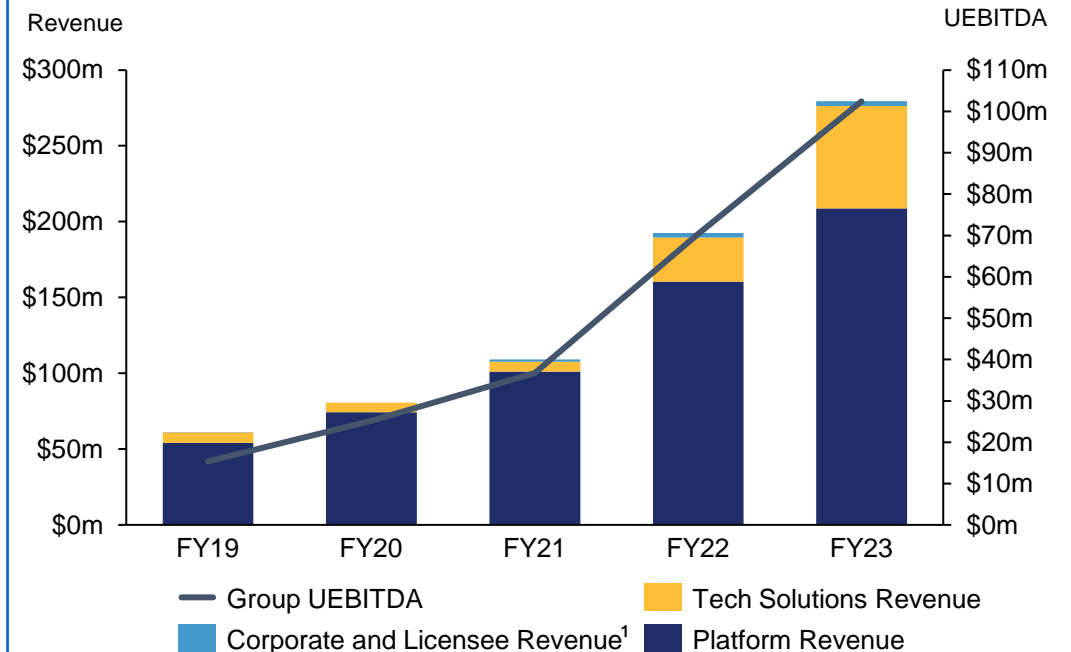
# Consistently delivering growth and shareholder value

## Funds under administration 4-YR CAGR +58%



Group Revenue 4-YR CAGR +46% ↑

Group UEBITDA 4-YR CAGR +61% ↑

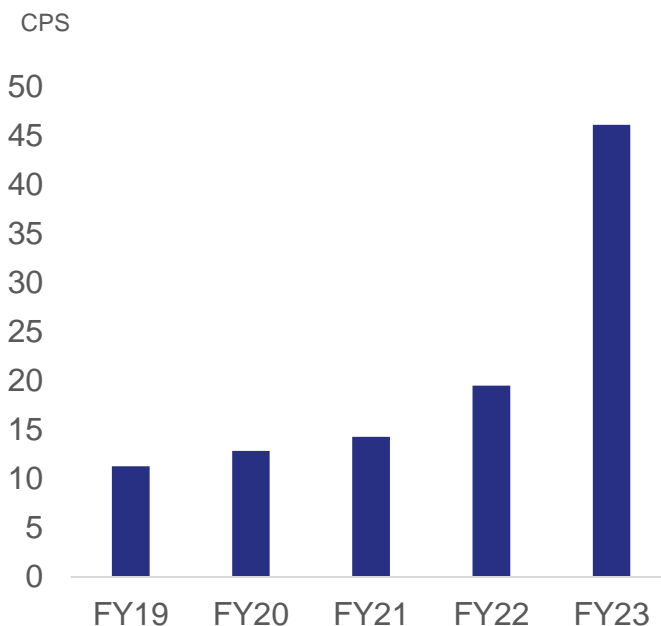


# Strong financial performance and capital management

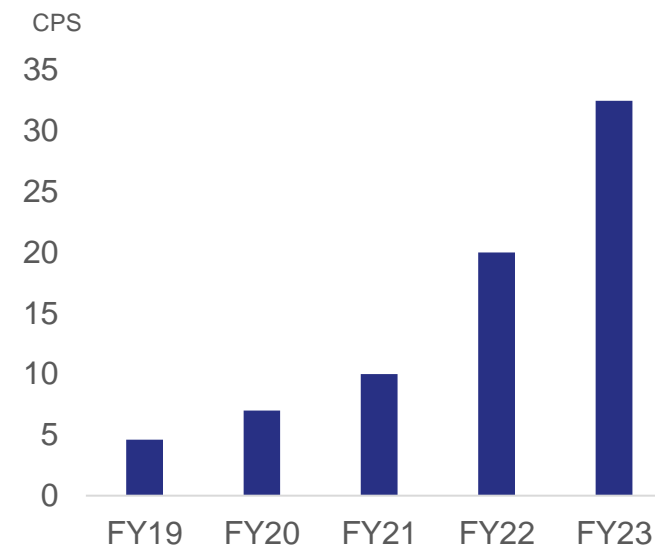


- Buy back announced in August for up to \$50 million in shares
- To date, HUB24 has bought back 153,000 shares for total consideration of \$5 million

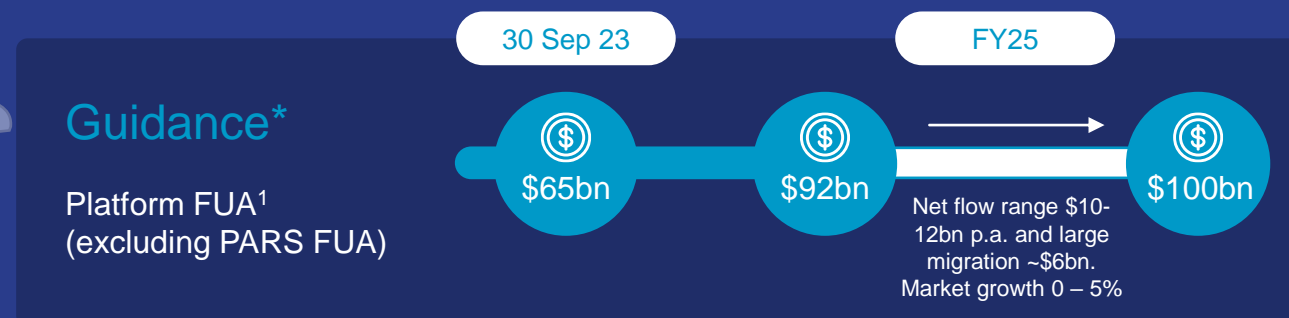
**EPS - Diluted (CPS)**  
4-YR CAGR +42%



**Dividends (CPS)**  
4-YR CAGR +63%



# Strong pipeline and revenue margins



**Earnings drivers\*** (as at 30 September 2023)

		Growth on pcp
Advisers	4,026	↑ 10.6%
FYTD Platform net flows (custody)	\$2,798	↓ 6.3%
Platform revenue margin <sup>2</sup>	35bps	Flat to 2HFY23
PARS No. of accounts	8,206	↑ 2.8%
Class No. of accounts <sup>3</sup>	203,153	↑ 2.2%
Document orders (rolling 12 months) <sup>4</sup>	173,924	↓ 1.8%
Companies on Corporate Messenger <sup>5</sup>	666,432	↑ 7.1%

## Large migrations on track, next 18 months

- EQT \$4bn with estimated phasing:  
2HFY24 \$2.5 - \$3.75bn  
1HFY25 \$0.25 - \$0.5bn
- Institutional client ~\$1.5 - 2bn expected to migrate in December 2023
- One-off migration costs expected in  
1HFY24 ~\$2m with a further \$2.5m in the  
2HFY24<sup>6</sup>

## Platform FUA revenue margins

- Remains stable compared to 2HFY23
- Revised published rate card - minimal impact to HUB24's revenue and margin expectations

\*Statistics have been rounded and are not audited. Platform FUA refers to custodial administration services. Platform inflows exclude market movements.

1. The company expects strong growth and increasing profitability moving forward subject to consistent and stable investment markets, HUB24 terms of business and no unexpected events that may affect platform FUA and revenue.

2. Custody revenue margin as at 30 Sep 2023. Custody revenue margin growth is compared to 2HFY23 not pcg

3. Number of Class accounts consists of Class Super, Class Portfolio, Class Trust licenses

4. Documents paid for by PAYG and subscription customers

5. Number of active companies

6. Migration costs will be reflected below underlying EBITDA in line with normal HUB24 practice for large migrations

# Wrap Up & Q&A

Andrew Alcock, Managing Director &  
Chief Executive Officer

# Well-positioned to deliver sustainable long-term growth



Transforming client engagement and experience



HUB24 ecosystem driving competitive advantage and enabling industry transformation



Leveraging core products & capabilities into new market segments



Demographic change driving demand for advice & influencing our offers



Market leadership in our core propositions



Clear strategy for growth



Innovative solutions that help solve productivity challenge for financial professionals



Sophisticated data infrastructure an emerging source of commercial opportunity



# 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.

## NOT INVESTMENT ADVICE

This presentation is not a prospectus or a product disclosure statement under the Corporations Act 2001 (Cth) and has not been lodged with ASIC. The information provided in this presentation is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

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An investment in HUB shares is subject to investment and other known and unknown risks, some of which are beyond the control of HUB. HUB does not guarantee any particular rate of return or the performance of HUB nor does it guarantee the repayment of capital from HUB or any particular tax treatment.

## FORWARD LOOKING STATEMENTS

This presentation contains certain forward-looking statements. The words 'anticipate', 'believe', 'expect', 'project', 'forecast', 'estimate', 'intend', 'should', 'could', 'may', 'target', 'plan' and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of HUB24, that may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that actual outcomes will not differ materially from these statements. You should not place reliance on forward-looking statements and neither HUB nor any of its directors, employees, consultants, contractors, advisers or agents assume any obligation to update such information.

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, the Xplore Wealth platform, 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)