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CEO & MD UPDATE
Vivek Bhatia
Chief Executive Officer and Managing Director

TRADING UPDATE
Andrew MacLachlan
Chief Financial Officer

RETIREMENT & SUPERANNUATION SOLUTIONS UPDATE
Dee McGrath
Chief Executive Officer, Retirement & Superannuation Solutions

GLOBAL TRANSFORMATION PROGRAM UPDATE
Paul Gardiner
Chief Technology & Operations Officer

- Initial observations
- Key highlights and guidance for 1H 2021
- Our strategic focus and immediate priorities
- Overview of financial performance
- Update on capital structure and progress on key activities
- Business update, including market reflections
- Strategic priorities
- Global Transformation Program update: progress to date; upgraded targets for FY22
- Global Transformation Program example initiatives
CEO & MD Update

Vivek Bhatia
Link Group connects millions of people with their assets

A global, digitally enabled business that connects people with their assets responsibly, securely and safely

Purpose

- Connecting people with their assets

Clients

- Pension Funds
- Listed Companies
- Investment Funds
- Banks
- Government

Asset types

- Pension
- Equity
- Debt
- Alternative Assets
- Property

Services

- Retirement & Superannuation Solutions (RSS)
- Corporate Markets (CM)
- Fund Solutions (FS)
- Banking & Credit Management (BCM)
- Technology & Operations (T&O)

Key Markets

- Australia
- UK
- Continental Europe
- India
- Ireland

Client Outcomes

- Unlock operational efficiencies
- Enable growth
- Enhance client and end-customer/member experience
- Manage risk
- Drive innovation

Outcomes

- Delivering clear and strategic outcomes for our clients

Diversified portfolio of leading global clients

Serving a wide range of asset classes

Serving an end-to-end set of client needs

Presence in 18+ jurisdictions
Leading market position in core markets

- Serving leading global financial institutions
- #1 Australian superannuation administration
- #1 or #2 in CM core markets
- #1 independent AFM in UK

Strong client relationships

- Top 5 RSS clients renewed or on track to be renewed
- 20+ years average client relationships in RSS (top 5 clients), 10+ years in FS, 14+ years in CM (top 5 clients)

Resilient performance in a challenging environment

- 84% of revenues are recurring
- Consistently strong operating cash-flow conversion
- Providing largely non-discretionary financial services
- Impacts from macro headwinds appear to be abating

Solid foundational capabilities in place

- Global Transformation Program on track; targets upgraded
- Industry-leading platforms as a result of significant investments
- Global operating model in place

Resilience supports capital structure

- Highly resilient and diversified cash-flow given challenging environment provides confidence in existing capital structure
- Leverage drives disciplined capital deployment for focus on margin expansion
- Target debt leverage range now 2-3x Net Debt/EBITDA

Strong and committed team

- Leadership team with extensive market experience and bench-strength
- Committed and capable employees
- Access to global talent
Key areas of focus

Whilst we have built a good business with strong foundations...

After a period of expansion and change ...

- Simplify our business – markets, lines of business
- Maximise value from existing footprint
- Drive operational rigour on performance

Whilst we continue to enhance our core services capability ...

- Increase client value through value-added services
- Anticipate client needs better and provide consistent delivery experience

Our team has been working hard through an unprecedented period ...

- Enhance employee engagement and enablement
- Embed flexibility in our ways of working
- Ensure fewer, clearer priorities

Technology platforms are strong and scalable, but we can strengthen our public credentials as a technology-enabled business solutions innovator ...

- Continue rapid shift to cloud and invest in open API-based ecosystems
- Demonstrate leadership in data and analytics
- Continue to enhance our digital assets and commercialise innovation

Greater focus on shareholder value ...

- Deliver strong EPS growth by capitalising on our investments
- Examination of structural alternatives, including PLEXA separation
- Pursue selective and disciplined growth
Our business remains resilient with momentum into **FY22**

### REVENUE

**$594m**  
(1H 2021 guidance)
- Positive start to FY21
- Our revenues continue to be resilient - 84% recurring revenue
- Top 5 RSS clients renewed or on track to be renewed with continued strong member growth
- Macroeconomic conditions are improving

### OPERATING NPATA

**$57m**  
(1H 2021 guidance)
- Global Transformation Program on track
- Strong financial performance from PEXA
- Effective management of controllable expenses

### GOOD MOMENTUM INTO FY22+

- Regulatory impact from PYS and ERS is in line with expectations
- RSS: Hostplus service centre win, fund consolidation opportunities
- PES capabilities to strengthen BCM into FY22¹
- Further upside from Global Transformation Program: 50% increase of FY22 target from $50m to $75m²

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¹ Acquisition of PES is subject to regulatory approval and certain commercial conditions ² Based on annualised run-rate benefits

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*Business Update*
Our strategic focus: Consolidate and deliver on our commitments

**DELIVER**
- Focus on delivery excellence e.g. fewer, clearer priorities
- Deliver on acquisitions e.g. Luxembourg, PES
- Transform cost structure e.g. Global Hubs, Automation, Consolidate Vendors and Premises
- Enhance strategic capabilities e.g. Open API ecosystems
- Enhance technology differentiation with industry-leading platforms and value-added services e.g. Cybersecurity, Data insights
- Embed continuous improvement culture
- Continue to embed Global Operating Model

**Simplify**
- Strategic portfolio management (business units and geographies)
- Progress Link Property (PEXA investment) demerger
- Operating rigour & discipline

**Grow**
- Focus on value from core
- New products to existing clients
- Disciplined approach to new clients and markets (leveraging current footprint and expertise)
We are simplifying our business

**OPERATING STRUCTURE**
e.g. Link Property (PEXA investment) demerger

**STRATEGIC APPROACH TO PORTFOLIO MANAGEMENT TO DRIVE VALUE**
- Exit small/unscaleable markets
e.g. South Africa
- Drive value from the core business
e.g. Australia, UK, Ireland
- Grow & Invest
e.g. Asia, EU

**STRONG OPERATING RIGOUR ON REVENUE & COSTS**

- **FINANCIALS**
  - Revenue (and % recurring)
  - Margin
  - Investment

- **CLIENTS**
  - Business units
  - Tenure
  - Geography

- **PRODUCT**
  - Core
  - Value-add
  - New solutions

- Systemic approach to managing our revenue and operating cost performance at a granular level on a regular basis
We are focused on delivery

GLOBAL HUBS AND CoE’s
5 global hubs including 400 roles in Mumbai hub – continue to expand
Global Centres of Excellence (CoEs) in place (InfoSec and Cloud) – establish additional global CoEs (Financial Crimes, RPA (Robotics), etc.)

GLOBAL OPERATING MODEL
Further scale up consistent and standardised ways of working across Link Group e.g. globally consistent workforce planning & capacity solution
Global shared services e.g. Risk, Finance, People

AUTOMATION & DIGITISATION
Extend global workflow automation platform across all BUs
Expand RPA capability to deliver continued efficiencies
Enhance digital self-service e.g. UK Project Digital First

TECHNOLOGY
Sustainable differentiation in industry-leading platforms (e.g. scaled unit costs, improved data insights and security)
Continue migration to 85%+ cloud based applications lowers cost and better responds to client needs
Open API ecosystem delivers value-added services to clients
Faster time-to-market with tools such as DSF¹

$75m annualised cost-out by end of FY22 (increased from $50m)

¹ DSF: Digital Services Framework
We are taking a disciplined approach to growth

- A strong platform and positive industry dynamics to drive growth from our core services
- We are well positioned to capitalise on available opportunities – disciplined execution is the key

A DISCIPLINED APPROACH TO GROWTH

EXAMPLE OPPORTUNITIES

- **RSS**: Australian pipeline of organic opportunities
- **CM**: Shareholder pay products and services opportunity
- **FS**: Regulatory-driven organic growth in UK & Ireland
- **BCM**: Non-performing loan (NPL) cycle opportunities in Europe
Trading Update

Andrew MacLachlan
Trading update – 1H 2021 performance

Resilient revenue despite headwinds; Operating EBIT margin has started recovering

### Summary financials

<table>
<thead>
<tr>
<th></th>
<th>1H 2021 guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenue</td>
<td>594</td>
</tr>
<tr>
<td>Operating EBIT</td>
<td>77</td>
</tr>
<tr>
<td>Operating EBIT margin</td>
<td>12.9%</td>
</tr>
<tr>
<td>Operating NPATA (including PEXA)</td>
<td>57</td>
</tr>
</tbody>
</table>

### 1H 2021 commentary

**Revenue**

**Resilient recurring revenue:**
- RSS: Underlying member growth of 4.3%\(^1\) (0.3% including PYS and ERS)
- CM: Revenue bolstered by strong virtual AGM and events performance coupled with AU holder number growth
- FS: Improving revenue with asset prices partially recovering in Europe
- BCM: Pipeline remains quiet, with activity anticipated to begin picking up in FY22

**Non recurring revenue remains subdued:**
- RSS: Reduced project related activity in line with reduced regulatory change program
- CM: Capital markets activity & margin income (particularly in Europe) remaining weak by historical standards

**Operating expenses**
- Positive impact from the Global Transformation Program
- Effective management of controllable expenses
- Lower project costs in RSS, FS and BCM

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1) As at October 2020, last 12 months; Excludes client wins/losses, ERF’s, redundancy trusts and impact of PYS related member account movements (to either ERF’s or the ATO).
2) Based on Link Group management accounts. Operating EBIT and Operating NPATA are non-IFRS measures. Refer Appendix 1 of the Operating and Financial Review in the 2020 Annual Report for non-IFRS definitions.
PEXA continues to grow strongly

- From FY18 to FY20 revenue has grown over 4x and operational leverage has increased Operating EBITDA by $95m
- Cash at bank is over $90m

All PEXA transactions¹, monthly (’000)

- Since June 2020, monthly transactions have continued to grow as PEXA’s digital platform and networks drive further penetration across Australia

Note: (1) Source: PEXA Exchange Transactions to 30 September 2020 (2) Source: November 2020 PEXA management accounts (3) Source: October 2020 PEXA management accounts

Business Update 15
Capital structure

Our resilient business and the low interest rate environment support a revised debt leverage range of 2-3x net debt/EBITDA (previously 1.5-2.5x net debt/EBITDA)

Drivers

- **Highly stable & resilient revenue**
  - 84% recurring revenue – with global diversification
  - More balanced exposure to cyclical revenue sources

- **Proven stable cash flows**
  - Operating cash flow conversion remains ~100%
  - Annuity style cash flow profile

- **Ahead of interest coverage target**
  - Current interest cover ratio >10x achieved with resilient earnings and low cost of debt

- **Low interest rate environment**
  - Global interest rates ‘lower for longer’
  - Favourable capital markets

Key Metrics

- **Debt Leverage Ratio**
  - 2.3x in 1H 2020
  - 2.7x in 2H 2020
  - 2.8x in 1H 2021

- **Interest Coverage Ratio**
  - 11.2x in 1H 2020
  - 12.1x in 2H 2020
  - 11.0x in 1H 2021

Revised target

- Given proven financial stability, strong interest coverage ratio and the long-term low interest rate environment, we are modifying target leverage range to 2-3x ND/EBITDA

- Revised target range provides significant capital buffer for future growth, and reflects efficient use of shareholder capital to grow the business

- Forecast proforma leverage of 2.8x at 1H 2021 (incl of PES and PEXA transactions), interest cover remains >10x

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1) Leverage calculated in accordance with Link Group’s debt agreement. 2) Proforma leverage calculation performed on the basis of PES acquisition and PEXA shareholder debt repayment occurring on 31 December 2020
## Activity update

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SOUTH AFRICA SALE (CM)</strong></td>
<td>• Completed 2 November 2020</td>
</tr>
<tr>
<td><strong>PEXA EXTERNAL FINANCING ACTIVITY</strong></td>
<td>• Credit approved banking proposals in place&lt;br&gt;• Cash proceeds subject to final documentation and shareholder approval</td>
</tr>
<tr>
<td><strong>LUXEMBOURG EXPANSION (FS)</strong></td>
<td>• Bolt-on acquisition for FS in Luxembourg&lt;br&gt;• Expands exposure to largest funds market in Europe (€4.6tn)</td>
</tr>
<tr>
<td><strong>PES ACQUISITION (BCM)</strong></td>
<td>• Continued engagement with regulators&lt;br&gt;• Currently forecast to be completed by end of FY21</td>
</tr>
<tr>
<td><strong>LINK PROPERTY DEMERGER</strong></td>
<td>• Link Property (investment in PEXA) demerger is in progress&lt;br&gt;• Various work streams are underway&lt;br&gt;• Expect to be in a position to confirm outcome in 2H FY21</td>
</tr>
<tr>
<td><strong>CONSORTIUM AND SS&amp;C PROPOSAL UPDATE</strong></td>
<td>• Engagement with Consortium and SS&amp;C&lt;br&gt;• Data-room, Management presentations and Q&amp;A</td>
</tr>
</tbody>
</table>
Retirement & Superannuation Solutions (RSS) Update

Dee McGrath
RSS business at a glance and reflections on the market

Key Clients

10m global super and pension account holders

50% lower average admin & opex per member compared to rest-of-industry

20+ years average relationship (across top 5 clients)

#1 Australian Superannuation Administrator

2,000+ people across AU, NZ and UK supporting RSS

Top 5 clients renewed or on track to renew

Hostplus service centre win, driven by value-added services

2 new business wins from value added services

10% improvement in STP rates

87% in recurring revenue

23m+ Member logins in last 12 months

4.5m annual calls taken

Reflections on the market

Regulatory headwinds are largely behind us

Industry trends on consolidation are favourable

Increased demand for modular services and value added solutions

Opportunity (and threat) of digital disruption

Increased focus on industry efficiency

1. As at FY19 per Link Group management analysis of APRA fund-level superannuation statistics (June 2019).

Excludes eligible rollover funds. 2. Includes T&O support
RSS has a differentiated client value proposition, driving high client satisfaction and recurring revenue

**Key RSS services**

**Tailored core and value-added services**

- Secure and resilient
- Personalised experience
- Channel choice

**Member needs**

- Best outcome in retirement

**Client needs**

- Cost-effective
- Speed-to-market
- Flexible / tailored solutions
- Innovative member offerings

**Core services**

- Member accounts
- Contributions processing
- Contribution gateways integration
- Online portals
- Contact centre operations

**Value-added services**

- Mobile app & digital services
- Marketing & creative services
- Direct investment options
- Post-retirement solutions
- Predictive data analytics
- Claims assessment
- Advice
- CRM
- APRA reporting
- Data management
- Data Provisioning

**Legend:** Bold and shaded highlights strengthened or recently introduced services over the last 12 months

**Technology and Operations enabled differentiation**

- Secure and scalable platform - robust and industry-leading InfoSec controls, able to handle diverse products
- Customer-centric - single view of customer, streamlined servicing, real-time integration with core registry
- Shared and integrated - clients able to develop their own solutions via our open architecture through API, microservices
- Modern and future-proof - cloud first, best-in-class Digital experience, real time data integration
- Incubation and commercialisation of new solutions - digital communications, fraud alerts, adviser portal
- Scale and cost advantage from Global Hubs and CoEs

**Leveraging an industry-leading, open API enabled platform**

**Member & Employer Services**

**APIs**

**Link Group**

Business Update
RSS strategic priorities

**SIMPPLY**
- Create modular offerings & service propositions through open architecture
- Streamline and modernise applications: Cloud first, microservices, API
- Greater operational rigour through portfolio performance management

**DELIVER**
- Drive further cost advantage through automation (workflow and RPA) and customer self-service
- Enhanced digital CX investment: Member app, Advisor portal, CRM & Contact Centre Portal
- Further enhance member transition proposition for fund consolidation
- Deepen data capabilities through investment in Customer Experience Data Hub

**GROW**
- Drive stronger sales pipeline conversion
- Adjacent growth opportunities
- Product and service innovation
- Continue to leverage strategic partnerships

**Measures of Success**
- Client satisfaction (NPS)
- Cost leadership (avg. admin and opex per member)
- Employee engagement (eNPS)
- Agile delivery on time, on budget
- Talent attraction
- Retention rate
- Diversity
- Quality
- Growing in new market segments
- Operational & Technology leadership
- STP / Automation

**Strategic Initiatives**
Global Transformation Program
Update
Paul Gardiner
Global Transformation Program is on schedule to November 2020; with an upgraded target of $75m annualised benefits by June 2022

<table>
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<tbody>
<tr>
<td><strong>$3.8m</strong></td>
<td><strong>$13.5m</strong></td>
<td><strong>$2.3m</strong></td>
<td>-</td>
<td><strong>$20m</strong></td>
</tr>
</tbody>
</table>

**Total to November 2020 annualised benefits¹**
- Mumbai hub scaled; now total of 400 roles, with 130 roles having been transferred from UK/Australia
- Global workflow automation CoE established (PEGA)

**From $21m to $26m**
- Further scale-up of Mumbai hub to over 1,200 seats, driving efficiencies while enhancing capability and resilience
- 845 roles to be transferred from other offices

**From $15m to $27m**
- Extend digitisation footprint – extend from Prudigital in UK and Link Investor Centre in Australia
- Extend Contact Centre Portal to enable staff to work on one system across channels & products and improve customer experience
- Scale-up globally our workflow automation and robotics solutions

**From $9m to $14m**
- Progressively build in-house development capability to reduce reliance on third party vendors
- Implement global platforms where appropriate
- Deepen relationship with key suppliers (e.g. Microsoft, PEGA etc.)

**From $5m to $8m**
- Complete closure of Beckenham office (UK)
- Consolidate Australian footprint across Collins Square and Parramatta
- Capture benefit from George Street consolidation

**Key initiatives**
- Processes mapped and analysed across our Business Units globally – over 120 specific to work designed for the Mumbai hub
- Consistent metrics and workforce planning & capacity solutions in place
- Centralised supplier management in place
- Relationship plans for key suppliers in place
- Huddersfield office closed on 27 November
- Hubs established in Leeds and Mumbai
- Implemented flexible working program

**FY20 annualised benefits realised¹**
- $3.8m

**$75m - FY22 annualised benefit target¹**

- $29m
  - Significant progress made; Program is on schedule

- $20m
  - Total

- $25m
- $20m
- $50m

- $75m (Revised)

1) All figures listed are on an annualised run-rate basis and from 1 July 2019
Link Investor Centre - significant opportunity to drive digital self-service and improve experience through automation

Overview

- Opportunity to drive greater efficiency in the UK business and enhance customer experience by extending Link Investor Centre (a proven capability in AU) into the UK market
- Enables increased self-service and provides a single view of holdings for investors

Despite similar size of our Corporate Markets (CM) businesses in Australia and UK, Australia is ~3x more efficient than UK

<table>
<thead>
<tr>
<th>Key metrics</th>
<th>AU</th>
<th>UK</th>
<th>Australia and UK businesses are similar in size</th>
<th>Digitisation is low in UK</th>
<th>Australia is ~3x+ more efficient</th>
</tr>
</thead>
<tbody>
<tr>
<td># of investors</td>
<td>7.2m¹,2</td>
<td>6.5m³</td>
<td></td>
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<tr>
<td># of mail transactions processed</td>
<td>355,430</td>
<td>602,124</td>
<td></td>
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</tr>
<tr>
<td>Total FTE</td>
<td>&lt;200</td>
<td>~600⁴</td>
<td></td>
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## Key metrics

- Successfully delivers self-service digital functionality
- In the last 12 months
  - 9.5 million views
  - 4 million downloads
  - 6.4 million updates

## Business Update

- Despite similar size of our Corporate Markets (CM) businesses in Australia and UK, Australia is ~3x more efficient than UK
- Opportunity to replicate Australian efficiency in UK through Link Investor Centre & business process simplification

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¹ Number of 'active' shareholders
² As at October 2020
³ As at July 2020
⁴ Includes Mumbai
Contact Centre Portal (CCP) allows Link Group staff to work on a single system and drive improved customer experience.

**Overview**
- CCP allows contact centre staff to work on a single platform across channels and products.
- CCP solution is built on Microsoft Dynamics; Microsoft Dynamics is connected to Azure Cloud and will also enable us to seamlessly access key Microsoft expertise in AI, ML, RPA, chatbots and other emerging technologies.

**Using Microsoft’s global tools, CCP will strengthen our market differentiation, deliver efficiency benefits and enhance customer experience**

**Link Group Contact Centre Portal**

**Key Building Blocks**
- Deeper AI insights to drive tailored & personalised conversations.
- Auto posts using RPA and self-service bots can drive efficiencies.
- Informed decisions via reporting insights driven by Data visualisation.
- Integration with Azure Cloud to enable single view of customer.
- Data insights used to proactively reduce risk.
- Dynamically configurable for integration to match tailored BU needs.

**Goals**
- Strengthened market differentiation, e.g. Hostplus win.
- Improved customer experience.
- Improved staff experience.
- Reduction in risk.
- Efficiency benefits.
Workflow automation and robotics will drive efficiency and improved customer experience

**Workflow automation**

Simplify and streamline core processes to reduce manual effort and enhance customer service via PEGA - our chosen workflow automation platform

Operational efficiencies and improved customer & staff experience by extending our RPA assets globally

- Automation of repeatable tasks via Robotics Process Automation (RPA)

- Robotics has already actioned ~1.7 million member interactions since Jan 2020
- **25+ robots globally** across 50+ processes and delivering ~65 FTE of effort
- **Improved client and end-customer experience** via proactive engagement and reduced cycle times
- Extensive RPA integrations: email, API, SharePoint, batch file and various core enterprise applications throughout Link Group

**Underpinning our RPA capability is a strong robotics framework which incorporates**

BluePrism RPA software - a globally recognised software leader in RPA and Intelligent Automation

Using our workflow and robotics experts we find the right balance between automation process opportunities – Pega is generally aimed at digitising workflows and updating workflow systems to enable global execution; robotics complements existing systems, augments staff and creates a flexible digital workforce.
Closing Remarks

Vivek Bhatia
Recap of key messages and immediate priorities

Observations
- WE HAVE A RESILIENT AND STRONG BUSINESS
- WE HAVE SOLID FOUNDATIONS IN PLACE
- EXECUTION OF GLOBAL TRANSFORMATION PROGRAM IS WELL UNDERWAY
- RESILIENCE SUPPORTS CAPITAL STRUCTURE
- WE HAVE AN ALIGNED AND EXPERIENCED TEAM

Immediate Priorities
Continue to engage and listen to clients, employees, and other stakeholders

-Continue to identify simplification opportunities
-Complete Link Property (investment in PEXA) demerger

DELIVER
- Continue to pursue automation opportunities
- Continue delivery of Global Transformation Program – focus on scaling up global hubs
- Continue exploring further cost-out opportunities

GROW
- Disciplined pipeline management
- UK pension market opportunity
- Fund Solutions - Luxembourg bolt-on acquisition
Thank you