

**Wholesale Investor
EMERGENCE CONFERENCE 2020**



DomaCom
FRACTIONAL PROPERTY INVESTING

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Fractional Investing



The DomaCom Fund enables investors and SMSF Trustees to co-invest in a percentage of one or more high value assets like property and loans in a syndicate-like structure where they share the income and capital value with a group of other investors.

The concept is called **fractional investing**

DomaCom Senior Equity Release



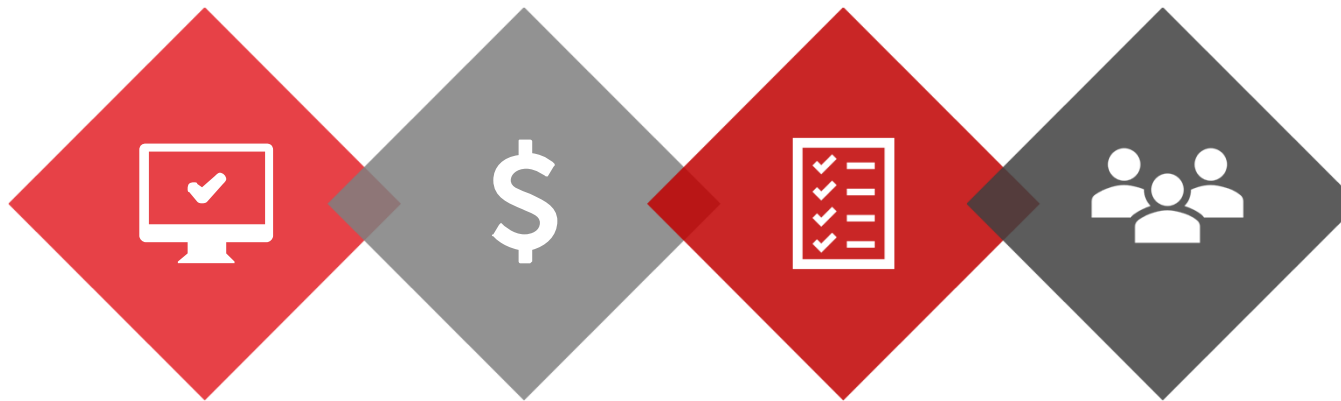
The DomaCom Fund enables retirees to “sell” a fraction of their home to investors and receive the proceeds either as a lump sum or a monthly payment.

The concept is called **equity release**.

The Platform



The leading fractional investment platform



Simple to use, fractional investment platform for SMSFs and Financial Planners with a focus on property

Access to significant debt facility to accelerate portfolio and FUM growth

DomaCom's products are fully compliant and approved by regulatory bodies

Management team with proven success in growing ASX-listed platform services

Fractional Property Investing



Disrupting the established ways of buying property



Traditionally, property has been an **all or nothing proposition**, you either buy the whole property or you buy nothing



Fractional investing **enables you to buy pieces of a property of your choice** together with other investors

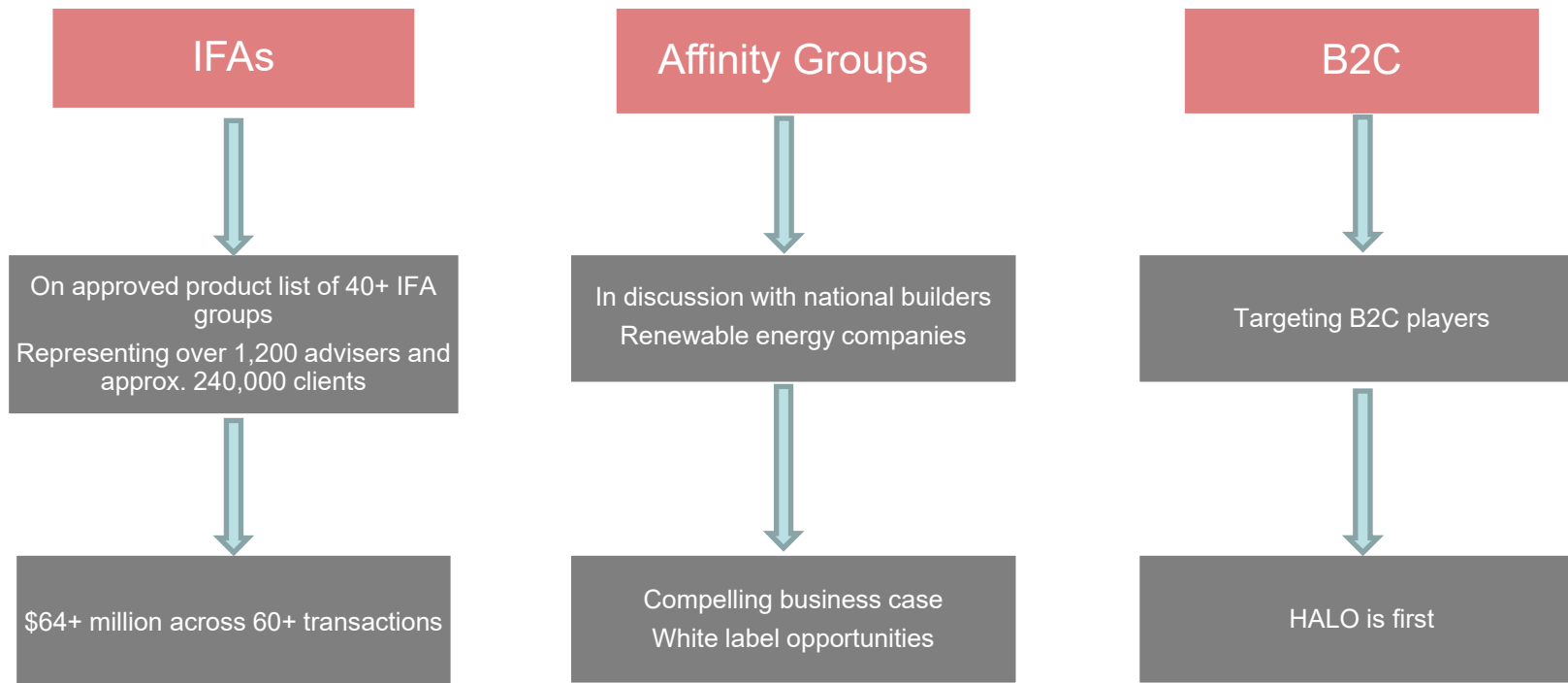


Fractional Investing through DomaCom's platform makes it easy to **create a diverse property portfolio**

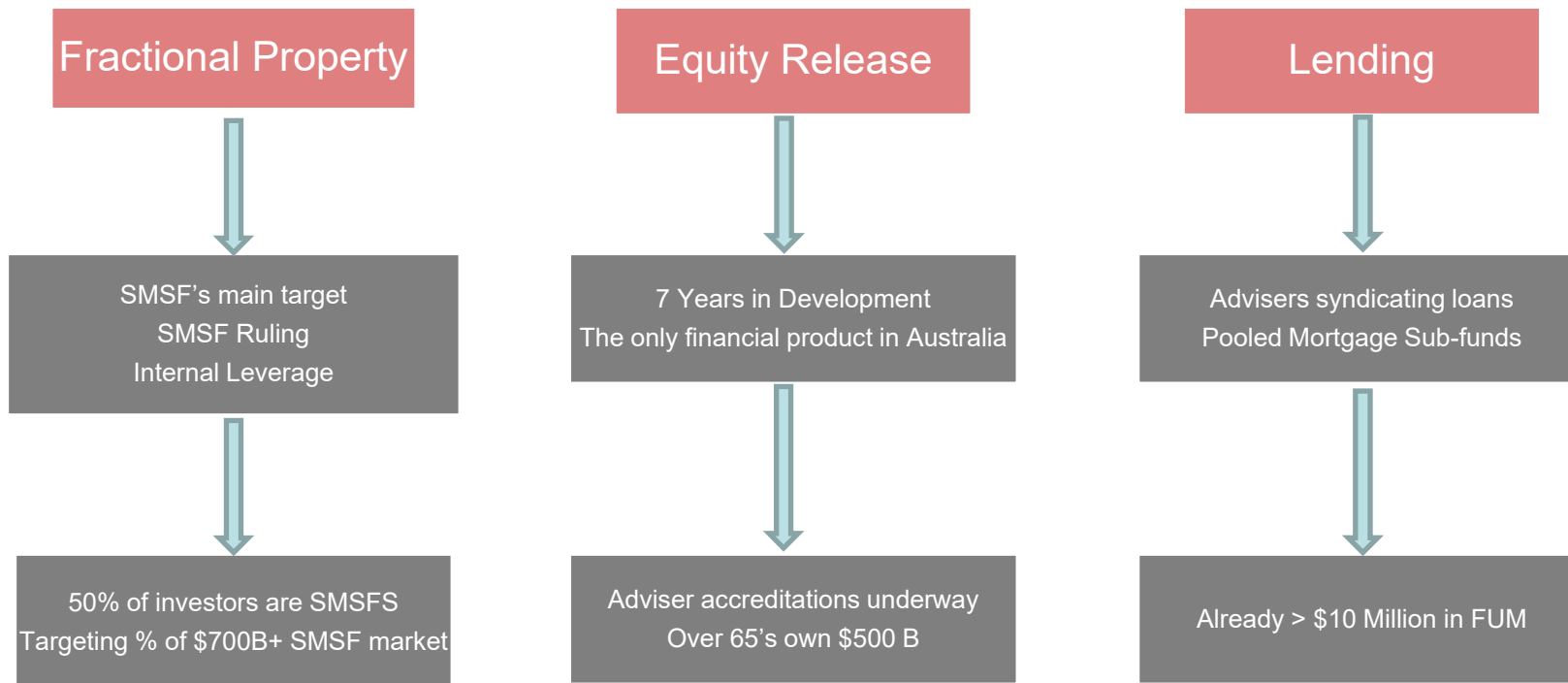


Fractional investing **overcomes traditional barriers to entry** in property investing

Routes to Market – “Intel Inside”



Multiple Products



Key Milestones



SMSF Sole Purpose Test– ATO agreement concluded late 2019

DomaCom's Senior Equity Release product launched

Initial \$50 million low-interest facility secured with La Trobe Financial Group

Capital position stabilised & cornerstone investor secured

\$65.1 Million FUM milestone reached – 65% uplift in past 12 months

Rent To Own Pilot launched in February 2020

RENT TO OWN

- **New Developer Distribution channel**
 - Developers prepared to discount 10% for bulk property sales
 - Same discount as other channels
 - Distribution margin split between investors and tenants
 - Discount occurs on DomaCom secondary market
- **Attractive Tenant Proposition**
 - Developer “gifts” 1% of equity to tenant per year for 10 years
 - Tenants acquire 10% of property equity over 10 years
 - DomaCom model creates homeowners – not just permanent renters
 - Co-ownerships produces lower risk tenants
 - Innovative model



RENT TO OWN

- **Attractive Investor Proposition**
 - 15% uplift due to equity gifting by Developer
 - Low risk tenant → tenant is a shareholder
 - Low risk of vacancy – who would not want to rent our properties?
 - Tenant is a natural buyer of secondary market stock
- **Attractive Adviser Proposition**
 - 1% syndication fee paid to adviser
 - Attractive investor proposition → great value add
 - Provides arms length diversification for their clients



SENIOR EQUITY RELEASE PRODUCT



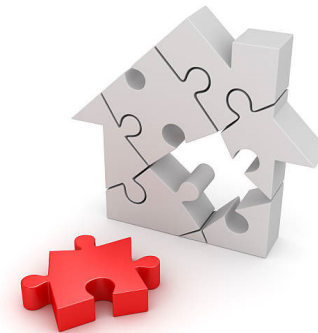
- Senior Equity Release (SER) is a mechanism for senior Australians to realise part of the value of their home to help fund their retirement
- Allows IFAs to include property in multi-generational wealth planning
- Helps solve funding issue for retirees
- SMSF Trustees may be able to downsize by selling a fraction of their house to top up their SMSF



SENIOR EQUITY RELEASE PRODUCT



- Retiree “sells” a fraction of their home
- Can be taken as a lump sum or monthly payment
- Investors purchase additional equity every 5 years to pay for the next 5 years service fees
 - Fixed for life at around 4.4%
 - Just like rent for the portion of the house sold
- SMSF’s are the natural source of capital
 - Average need for equity release is 15 years
 - Average accumulation SMSF’s have 15+ year investment horizon
- Targeting Government Downsizer Provisions → large and unique opportunity



Supportive Landscape



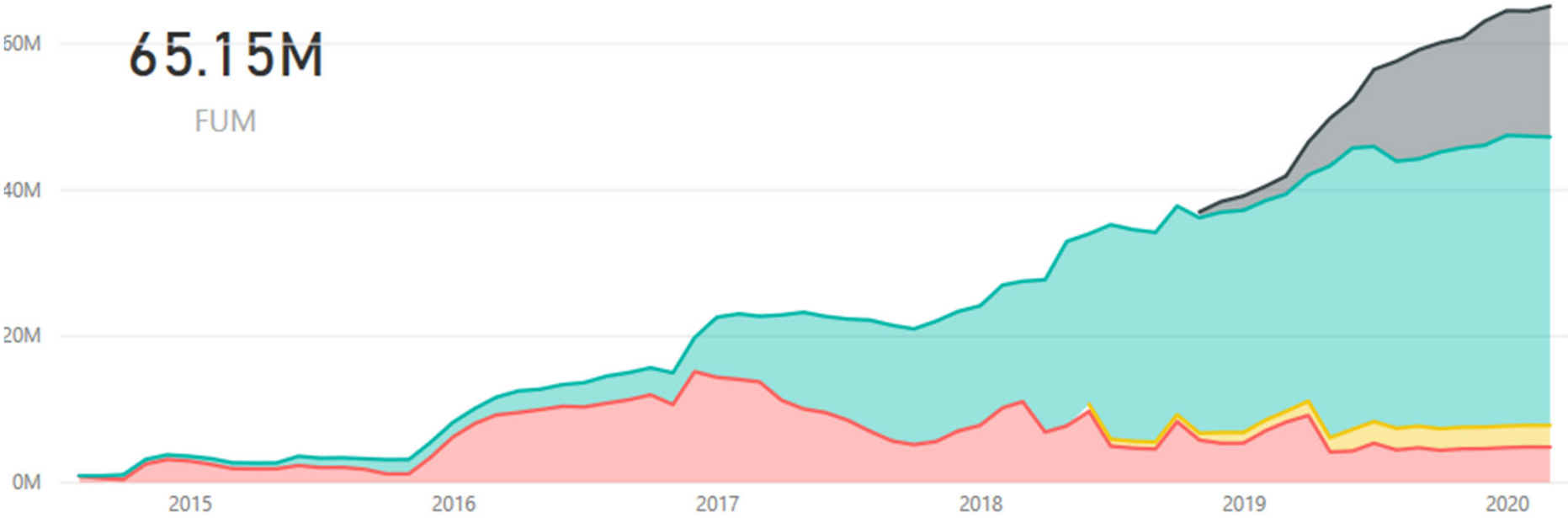
Supportive Landscape that DomaCom can capitalise on



We are growing with multiple asset types



Value ● Cash ● Loan ● Property ● Special Opportunity



Pricing Strategy



DomaCom has adopted an attractive, recurring funds under management fee model

Standard Property Assets	Rent To Own & Affordable	Mortgage Assets	Cash
0.88% p.a.*	1% Upfront 0.66% p.a.*	0.44% p.a.	0.22% p.a.

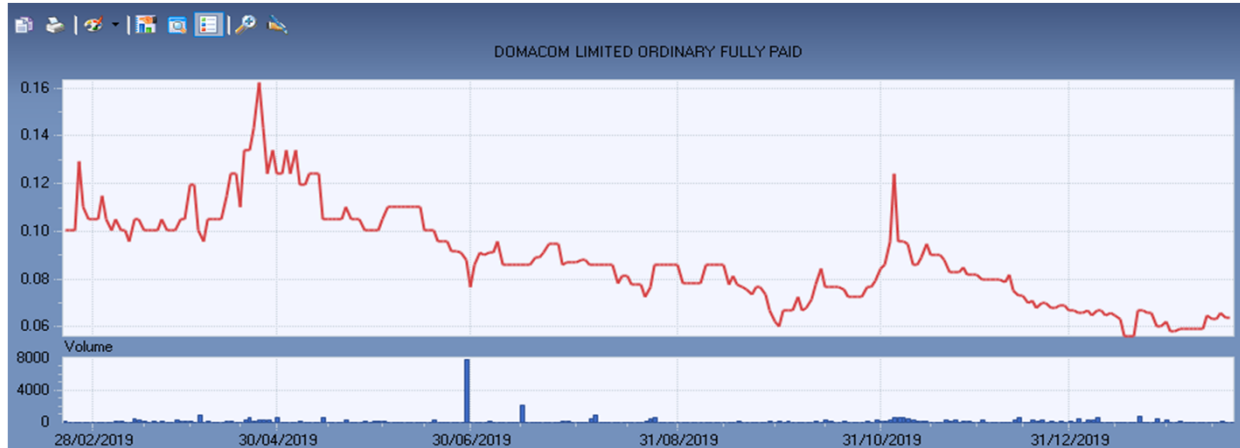
* On gross value of property

Note: Fees are inclusive of GST

Corporate Overview



ASX Ticker	DCL
Share price as at 20 February 2020	\$0.064
Shares on issue	245.1m
Market Capitalisation as at 20 February 2020	\$15.7m
FUM as at 20 February 2020	\$65.1m



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