

General Meeting
Presentation:
TipsGo to ClickVu
Scalability
Flexibility and
Speed to Market

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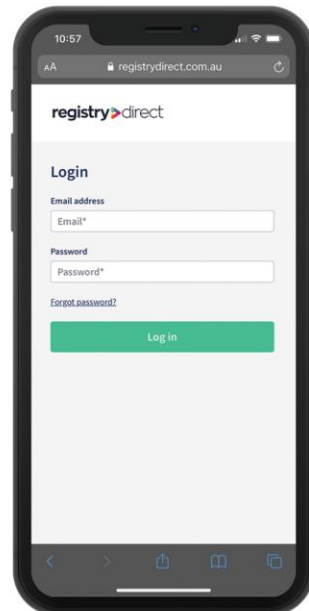
Follow the below instructions to be setup to vote for the General Meeting resolutions.

How to vote

To vote you must have an account on our registry system provided by Registry Direct.

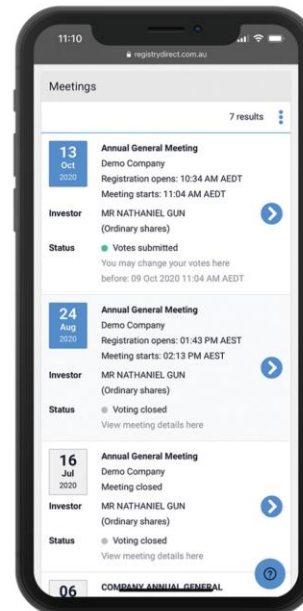
1 Log in

Go to: **www.registrydirect.com.au** and log in using your smartphone or computer.



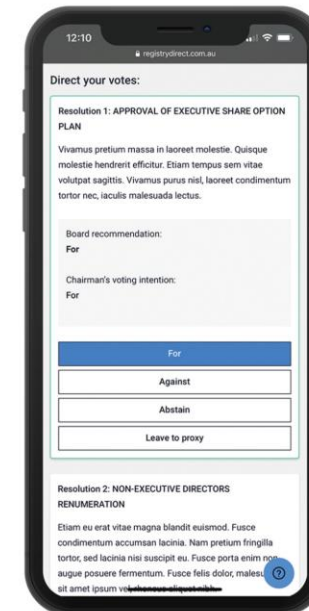
2 Go to the meeting

From the main menu, go to “Meetings” and click on the meeting you wish to vote on.



3 Vote

Vote on each resolution.



General Meeting - IP1 shareholders are voting on the below resolutions, please note the final proxy votes received:

Resolution	For	Against	Abstain	Discretion
Resolution 1 Approval for the issue of TipsGo Acquisition Shares	183,506,187	171,941	0	705,000
Resolution 2 Approval for the Grant of Staff Options	183,460,400	217,728	0	705,000
Resolution 3 Approval for the Grant of Broker Options	183,242,622	435,506	0	705,000
Resolution 4 Approval for the Ratification of Prior Share Issue under Placement	183,543,775	134,353	0	705,000

The first resolution is approving the issuing of shares to complete the acquisition of TipsGo.

The following slides briefly highlight why this is a strategic acquisition for IP1 and recent progress.

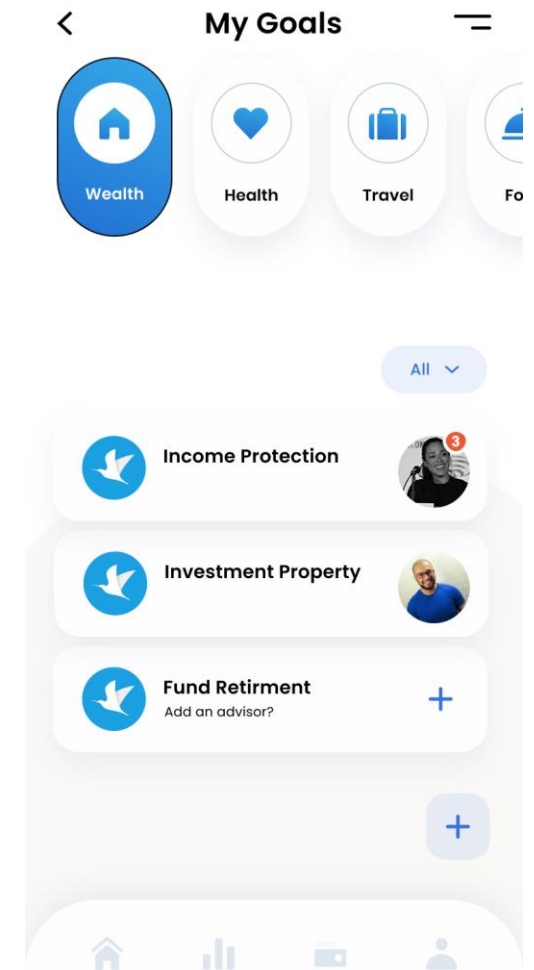
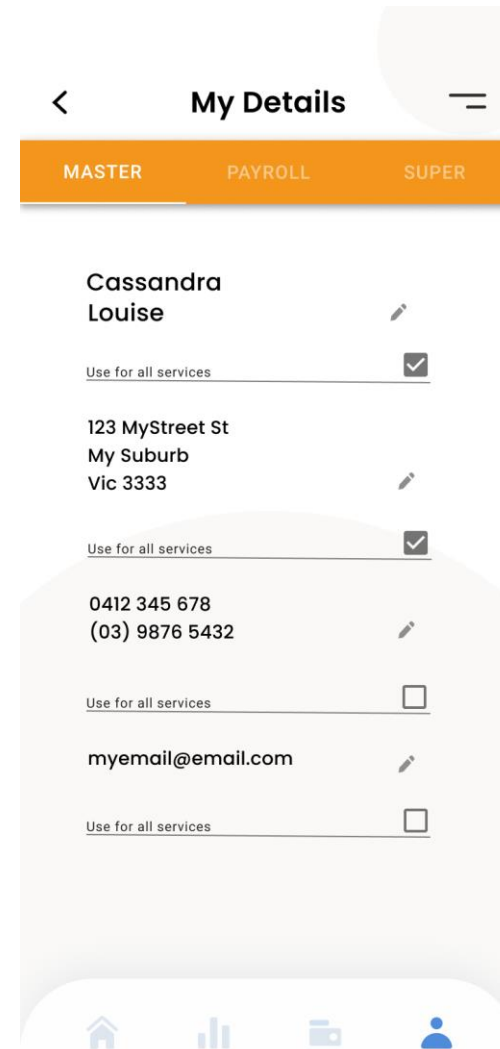


...opening a life-time of digital benefits in the
employee-member value chain

TipsGo to ClickVu Progress Highlights

Using the Latest Technology and Approach ClickVu has Built on the TipsGo Solution

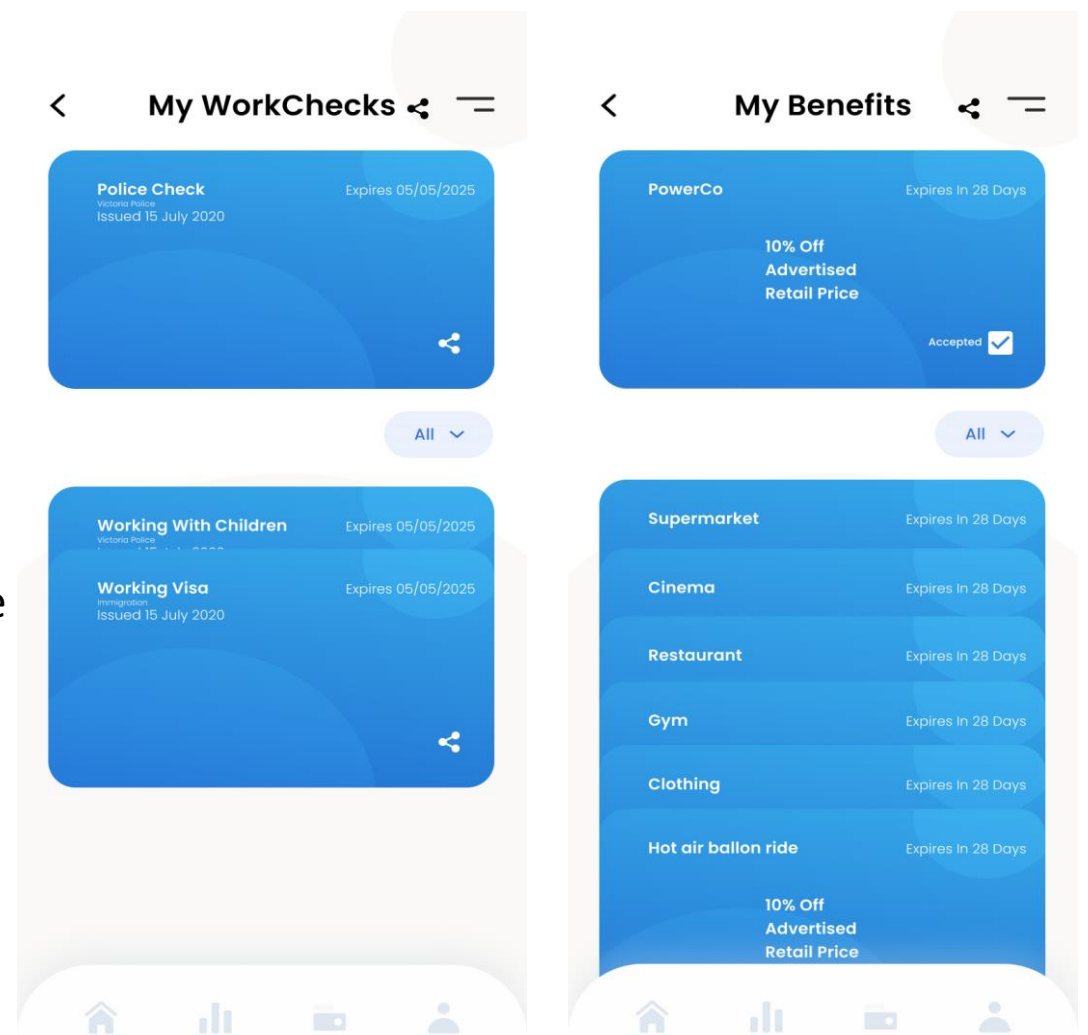
- Proof of concept partners finalised and scoping work commenced
- Collaboration partners commercial arrangements progressing as planned
- Shareholder approval required to facilitate, go to market strategy



Member/Employee Experiences

The planned member/employee experience aims to facilitate regular and ongoing engagement with:

- Members/employees onboard once to access multiple service providers
- Maintain control of identity use and permissions
- Access a diverse range of benefit categories including finance and lifestyle solutions
- Frictionless access to tailored high value market offers
- In-platform execution with payment & fulfilment options
- Portability on changing jobs or transition to retirement
- Enhanced digital security



Partner Value Propositions

Employers

Increase productivity, loyalty and retention of employees with digital onboarding and continuous engagement and compliance.

Digital onboarding processes, deliver a rewarding introduction to the organisational culture and employment benefits.

Automate compliance with accurate and validated employee information, at point of entry, which can be subsequently leveraged for the employee's benefit at their discretion across multiple service providers.

Active lifecycle manage to ensure ongoing accuracy and compliance of employee information with data never needing to be exported to desktops or shared drives where it is more vulnerable to cybercrime and ID fraud issues.

Payroll/HR

Provide a broader offering of benefits, services and compliance to employers. Build an ongoing relationship with employers and employees from hire to retire.

Access a world of services with dynamic connections to trusted sources for compliance and lifecycle management. Provide payment mechanisms together with financial services and lifestyle solutions.

Accelerate development and deployment of core service leveraging ClickVu's flexible digital platform.

Collaborate with other service providers to build out your value proposition and deliver additional valuable noncore services to employers and employees.

Partner Value Propositions

Sponsors: Superannuation

Grow and retain your membership base through deeper, ongoing engagement.

Own onboarding, deliver a seamless onboarding experience deeply embed in default employers' natural payroll processes.

Effortless “fund staple” mechanism enabling members to carry over funds nomination with ease via a single transportable digital passport for members from first hire to retire.

Member retention stay connected with members during the crucial transition between employers.

Ongoing engagement by embedding in other aspects of members digital life including health and fitness, productivity, banking and social media.

Execution, enable members to action insights and information you or your trusted advisors present, for example, insurance or additional contributions.

Benefit and Service Providers

Lower the cost and complexity of product development, marketing, distribution and payments. Access a dynamic and diverse working population at different stages of life.

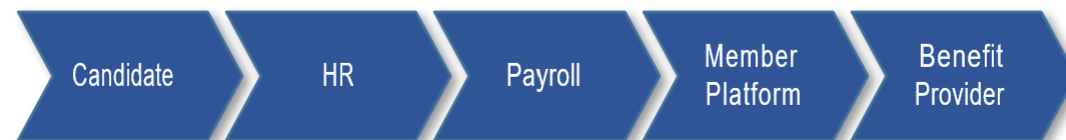
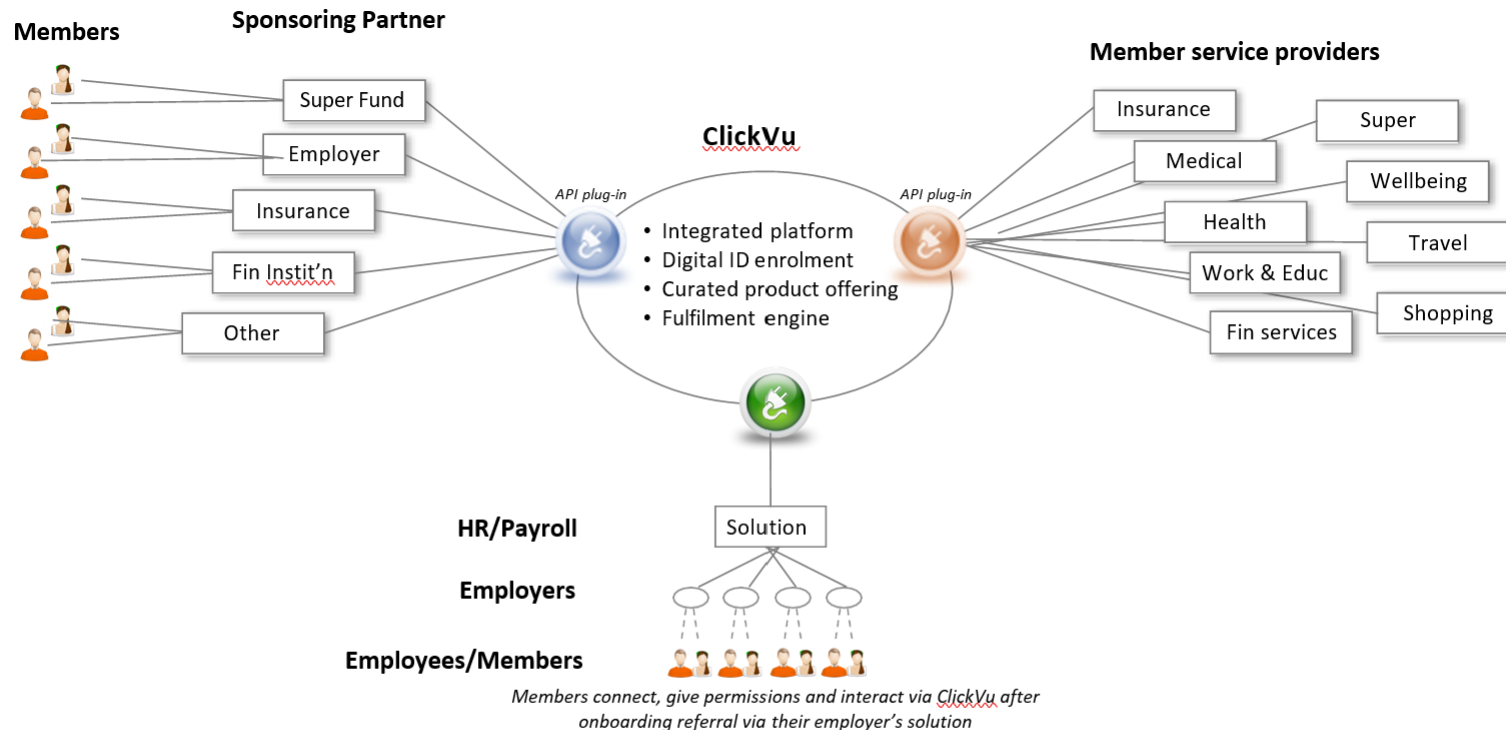
Low cost distribution digital platform built from the ground up as marketplace for services and products. Utilise existing templates for digital products and services or utilise extensive PaaS with prebuilt APIs for managing services and benefits. Reach employees, superannuation members and working Australians at scale.

Targeted market access engage with employers, superannuation funds and working Australians to provide value across multiple life events, with clear segmentation and market profiling.

Payment management reliable compliant and proven payment services with revenue sharing commercial options.

The Employee and Member Benefit Value Chain

ClickVu Builds a Powerful Ecosystem of Digital ID, Payrolls, Super Funds and Benefit Providers on a Scalable, Flexible and Easy to Deploy Platform:



The Power of ClickSuper and **ClickVu** at a Glance

By Leveraging Special Relationships and ClickSuper's Integrated Payroll Network ClickSuper and ClickVu is expected to:



Increase the quality and value of employee and member data for working Australians



Facilitate regular ongoing engagement, with employees and members aligned to periodic payments



Deliver scalable and specific services and advice powered by rich payroll data, aggregated financial information and customer preferences



Reduce time to market and facilitate collaboration to provide valuable additional services to underpin customer loyalty and stickiness

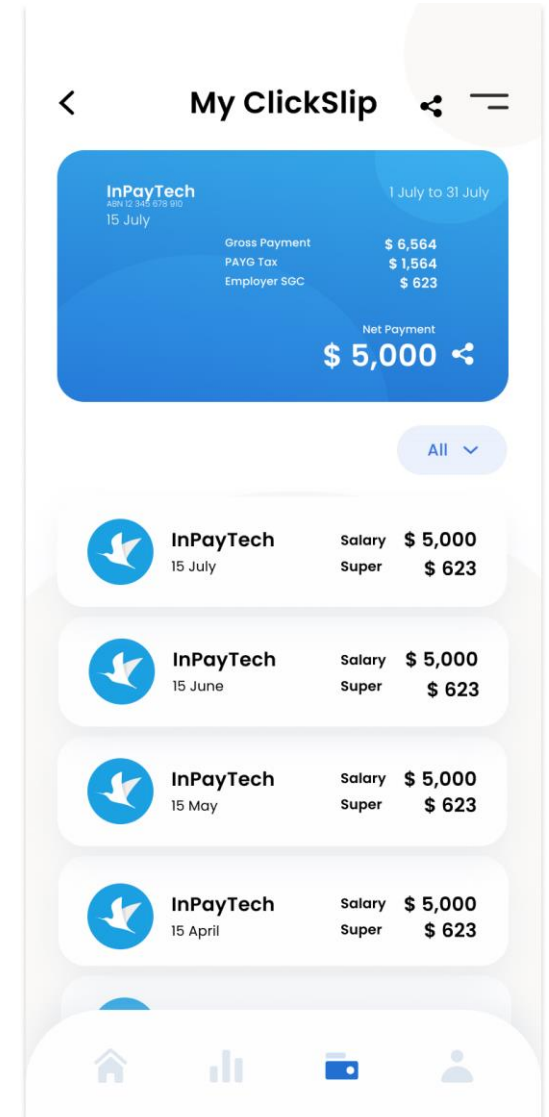


Reduce the risk of employee and member data exposure, identity fraud and cybercrime

TipsGo to ClickVu, What we Have Already Done

Delivering a Scalable and Flexible PaaS to reduce Time, Cost and Technical Resources required to Rapidly Deploy Services across multiple devices from Smart Phones to Tablets and Beyond:

- ClickVu has moved from a vertically scalable platform to a horizontally scalable cloud based Platform as a Service (PaaS) on globally backed commodity priced hardware
- NoSQL platform for performance based data modelling and flexible application schema to deliver a significantly more economical development environment and reduce storage
- Updated RESTful APIs to GraphQL with a reduced number of simplified API endpoints for customers and collaborators
- Enhanced error handling and management with platform level exception handling, monitoring and logging



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