POISED FOR GROWTH
CORPORATE PRESENTATION
Content

- About Cordlife
- Recent corporate developments
- Financial highlights for quarter and year to date ended 30 September 2018
- Growth strategies and outlook
- Q&A
About Cordlife
Our Reach

Our Market Share

<table>
<thead>
<tr>
<th></th>
<th>Singapore</th>
<th>Hong Kong</th>
<th>India</th>
<th>Philippines</th>
<th>Indonesia</th>
<th>Malaysia</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Cordlife</td>
<td>Cordlife</td>
<td>Lifecell</td>
<td>Cordlife</td>
<td>Cordlife</td>
<td>Cordcord</td>
</tr>
<tr>
<td>2.</td>
<td>StemCord</td>
<td>Crystile</td>
<td>CryoBanks</td>
<td>StemCord</td>
<td>Babybanks</td>
<td>Cordlife</td>
</tr>
<tr>
<td>3.</td>
<td>Cryoviva</td>
<td>Prostemcell</td>
<td>Cordlife</td>
<td>Globalek</td>
<td>Stemcord</td>
<td>Celluline</td>
</tr>
<tr>
<td>Total # of Companies</td>
<td>3</td>
<td>4</td>
<td>11</td>
<td>3</td>
<td>5</td>
<td>3</td>
</tr>
</tbody>
</table>
Recent Corporate Developments
Recent Corporate Developments

November 2018

Change of substantial shareholder
Full Day Limited and Sincere View International Limited, both controlled by HK businessman Hon Kwok Lung, become shareholders in Cordlife with a combined 21.55% stake acquired from Kunlum Investment Holding Limited

Cordlife’s South Korea Partner EDGC holds soft launch of NICE NIPT in Singapore
Eone-Diagnomics Genome Center rolls out proprietary non-invasive prenatal test to Singapore through tie-up with Cordlife

September - October 2018

Continuing medical education in Vietnam and Myanmar
Cordlife holds medical conferences to raise awareness of cord blood in Vietnam and Myanmar in September and October, respectively; will hold second Myanmar event in December 2018
Recent Corporate Developments

**August 2018**
EDGC receives CAP (College of American Pathologists) accreditation
EDGC started marketing its proprietary non-invasive prenatal test in Indonesia and the Philippines in December 2017 through a tie-up with Cordlife

**June 2018**
Change of financial year-end
Cordlife’s financial year to end on 31 December instead of 30 June to align with financial year of its controlling shareholder
Current financial year (FY2018), which started on 1 July 2017, will end on 31 December 2018
Recent Corporate Developments

May 2018
Launch of PlumCare™ DNA Advisor in the Philippines
PlumCare™ DNA Advisor detects and manages genetic mutations associated with hereditary conditions like certain cancers and heart diseases

Philippines is the second country in Asia after Singapore to offer this service

April 2018
Launch of PlumCare™ DNA Advisor in Singapore
Singapore will be springboard for Cordlife to market this service throughout Asia to further expand its diagnostics business

March 2018
Board leadership change
Mr Ho Sheng steps down as Chairman of the Board due to health reasons
Dr Goh Jin Hian becomes new Chairman from 1st April 2018
Recent Corporate Developments

February 2018

- Partnership with US-based PlumCare LLC
  Cordlife to launch genetic testing service PlumCare™ DNA Advisor in Asia

- New CEO
  Michael Weiss named new Group CEO

December 2017

- Beijing Genome Institute launches Prevue NIPT in Philippines and Indonesia
  Non-invasive prenatal testing now offered to parents in both markets to screen for common chromosomal abnormalities such as Down syndrome
Financial Highlights
Quarter and Year to Date ended 30 September 2018
## Quarter Ended 30 September 2018

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>S$16.9 million</td>
<td>+1.7% y-o-y</td>
</tr>
<tr>
<td><strong>Gross Profit</strong></td>
<td>S$11.1 million</td>
<td>+1.0% y-o-y</td>
</tr>
<tr>
<td><strong>GP Margin</strong></td>
<td>65.9%</td>
<td>-0.5 pt y-o-y</td>
</tr>
<tr>
<td><strong>Pre-Tax Operating Profit</strong></td>
<td>S$0.7 million</td>
<td>-21.2% y-o-y</td>
</tr>
<tr>
<td><strong>Net Profit</strong></td>
<td>S$0.47 million</td>
<td>-25.4% y-o-y</td>
</tr>
<tr>
<td><strong>Earnings Per Share</strong></td>
<td>0.19 cent</td>
<td>-26.9% y-o-y</td>
</tr>
</tbody>
</table>

- Higher revenue due to contributions from Healthbaby
- Revenue from other markets down due to lower deliveries, increased competition and softer economic climate
- Overall gross profit margin steady at 65.9%
Quarter Ended 30 September 2018 (SGD Mil)

Revenue

Pre-tax Operating Profit

Net Profit

Qtr ended 30 September 2018

Qtr ended 30 September 2017

16.6
16.9
0.9
0.7
0.63
0.47
15 Months Ended 30 September 2018

- Revenue up: 1) increase in newborn deliveries in Singapore, India, Philippines; 2) lower discounts in India and higher selling prices in Philippines; 3) contributions from Healthbaby
- Total client deliveries of 31,900 vs 31,800
- Besides higher revenue, absence of non-operating expenses related to fixed-rate notes also boosted bottom line
15 Months Ended 30 September 2018 (SGD Mil)

- **Revenue**
  - 15 mths ended 30 September 2018: 85.2
  - 15 mths ended 30 September 2017: 76.6

- **Pre-tax Operating Profit**
  - 15 mths ended 30 September 2018: 5.0
  - 15 mths ended 30 September 2017: 3.1

- **Net Profit**
  - 15 mths ended 30 September 2018: 3.7
  - 15 mths ended 30 September 2017: (2.0)
Quarterly Revenue (S$’000) & Gross Profit Margin (%)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Revenue (S$’000)</th>
<th>Margin (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1Q 2017</td>
<td>14,653</td>
<td>64.8</td>
</tr>
<tr>
<td>2Q 2017</td>
<td>15,227</td>
<td>62.8</td>
</tr>
<tr>
<td>3Q 2017</td>
<td>14,225</td>
<td>64.8</td>
</tr>
<tr>
<td>4Q 2017</td>
<td>15,857</td>
<td>66.6</td>
</tr>
<tr>
<td>1Q 2018</td>
<td>16,589</td>
<td>66.3</td>
</tr>
<tr>
<td>2Q 2018</td>
<td>16,390</td>
<td>66.8</td>
</tr>
<tr>
<td>3Q 2018</td>
<td>17,705</td>
<td>67.0</td>
</tr>
<tr>
<td>4Q 2018</td>
<td>17,625</td>
<td>67.7</td>
</tr>
<tr>
<td>5Q 2018</td>
<td>16,871</td>
<td>65.9</td>
</tr>
</tbody>
</table>
Quarterly Pre-tax Operating Profit (S$’000)
## Balance Sheet

<table>
<thead>
<tr>
<th>S$’ mil</th>
<th>As at 30 Sep 2018</th>
<th>As at 30 June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets</td>
<td>119.3</td>
<td>125.3</td>
</tr>
<tr>
<td>Borrowings</td>
<td>5.4</td>
<td>8.7</td>
</tr>
<tr>
<td>Equity</td>
<td>119.3</td>
<td>125.3</td>
</tr>
<tr>
<td>Gearing (%)</td>
<td>4.5</td>
<td>7.0</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents (incl. fixed deposits and short-term investments)</td>
<td>42.9</td>
<td>60.6</td>
</tr>
<tr>
<td>Net Asset Value Per Share (SG cents)</td>
<td>47.20</td>
<td>48.31</td>
</tr>
</tbody>
</table>
Shareholding Structure

<table>
<thead>
<tr>
<th>Entity</th>
<th>Stake (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sanpower Group Corporation</td>
<td>30.55</td>
</tr>
<tr>
<td>Full Day Limited, Sincere View International Ltd *</td>
<td>21.55</td>
</tr>
<tr>
<td>FIL Limited</td>
<td>6.40</td>
</tr>
<tr>
<td>Robust Plan Limited</td>
<td>6.28</td>
</tr>
</tbody>
</table>

**Free Float: 34.87%**

* Full Day Limited and Sincere View International are owned by HK businessman Hon Kwok Lung
GROWTH STRATEGIES & OUTLOOK
New Cordlife – Mobilizing Our Biggest Resources

Cordlife’s greatest strengths have yet to be tapped. New Cordlife is making this a top priority

- Over 200,000 families, well over half a million people, more than 10% of Singapore’s population
- Razor and razor blade opportunity through membership, more services and utilization of big data
- New Cordlife will leverage this pool of potential demand for repeat business

Installed Client Base

- Foot soldiers on the ground throughout South and Southeast Asia
- Preferred partner for anyone looking to tap the large and lucrative markets where New Cordlife operates

Our People
New Cordlife – Our Strategy

- **Deepen & Diversify Revenue**
  - Deepening – Deepen penetration in emerging markets such as India, Philippines, Indonesia where penetration rates remain low
  - Diversifying – continue to expand diagnostics platform, always seeking synergies with cord blood banking

- **Accelerate Growth thru M&A**
  - Judiciously use M&A to accelerate growth. Buy where organic growth has a long time horizon and lower returns
  - Commercial angle to drive M&A dialogues. “Plug and Play” preferred
  - Strong experienced team

- **China, China, China**
  - Leverage connections in China
  - Healthcare is a magnet for capital: high potential returns, politically welcomed
  - Singapore brand highly valued for quality and integrity
  - “One Belt, One Road”
Industry Outlook

TRADITIONAL VIEW

Asia-Pacific will be the world’s fastest-growing region for cord blood banking between 2015 and 2022, during which the global cord blood banking services market is expected to grow from US$12.50 billion to US$19.32 billion.*

Countries across Asia are stepping up efforts to boost birth rates, leading to growing awareness of the benefits of cord blood banking and other pre-emptive healthcare services.

Global DNA testing market is estimated to reach US$10.04 billion by 2020, with high growth in Asia due to developments in healthcare infrastructure and large populations facing chronic and acute conditions.+

ADDITIONAL ANGLE TO CONSIDER

In gauging the future of medical science development, follow the money. Cellular immunotherapy is where the action is for medical science today.

- Gilead US$11.9 billion for KITE Pharma
- Celgene US$9 billion for JUNO
- Sanpower US$820 million for Dendreon

Just three deals in less than two years to put over US$20 billion of investment into the area of using a patient’s own cells to potentially cure or mitigate his/her most nettlesome ailments. Developments like these bode well for companies involved in stem cell collection and cryopreservation.
Q&A
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