

momentum
group


Momentum Advice and Distribution


Impact strategy progress

Johann le Roux



 **Impact strategy recap**

 **Strategy progress update**

 **Closing**

Momentum Distribution Services

Specialisation

IFA networks

Momentum Adviser Partnerships
(MAP)

Momentum Advice

momentum
financial planning

consult.
by momentum

 **FinGlobal**

Momentum Digital Connect

AdviserConnect

Client engagement

Data environments

Momentum Distribution Services

LONG-TERM WINNING ASPIRATION

Momentum Distribution Services is the Group’s preferred distribution channel for Momentum products to independent financial advisers.

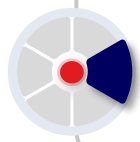
IMPACT STRATEGY AMBITION

Momentum Distribution Services is the preferred business partner for IFAs, providing them with specialist knowledge, technological capabilities and practice management support, making it easy to do business with us.

Impact strategy

What this means for us

F2027 measures of success



- Align product and distribution go-to-market strategies
- Establish Momentum Investments as a seeded player and increase adoption of in-house investment capabilities

Footprint growth → **+33% in retail broker consultants**



- Drive efficiencies and ease of doing business across the value chain through a leading adviser digital enablement and integration

Digital adoption → **100%**



- Expand our best-in-class specialist broker consultant force and target strategic partnerships with independent financial advisers (IFAs) and key accounts

Supporting advisers → **+15%**

“ **LONG-TERM WINNING ASPIRATION**

Supporting clients of Momentum Financial Planning and Consult to manage their financial affairs and achieve their financial dreams.

“ **IMPACT STRATEGY AMBITION**

Become an advice business with 1 500 advisers with MFP a top-3 agency force and Consult the top product supplier supported network.

Impact strategy

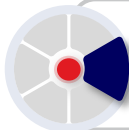
What this means for us

F2027 measures of success



• Top industry player with an attractive range of client and adviser value propositions

Footprint growth +50% in MFP
+85% in Consult



• Integrations with other areas in the Group (i.e. Momentum Investments)

Consult CAT II assets +33%



• Process automation

MFP in-house solutions +100%



• Digital financial planning and advice process

Adviser digital adoption 100% online workspace & advice process adoption



Unlock full potential of our businesses



Harness synergies of collaboration



Optimise our cost base



Invest aggressively in advice




Selectively expand our addressable market



Design simplified and impactful client experiences

 **Impact strategy recap**

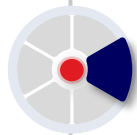
 **Strategy progress update**

 **Closing**

Impact strategy

What this means for us

Progress towards F2027 objectives



- Align product and distribution go-to-market strategies
- Establish Momentum Investments as a seeded player and increase adoption of in-house investment capabilities

- Highly confident
- Highly confident



- Drive efficiencies and ease of doing business across the value chain through a leading adviser digital enablement and integration

- Reasonably confident



- Expand our best-in-class specialist broker consultant force and target strategic partnerships with independent financial advisers (IFAs) and key accounts

- Highly confident



Unlock full potential of our businesses



Harness synergies of collaboration



Optimise our cost base



Invest aggressively in advice



Selectively expand our addressable market



Design simplified and impactful client experiences



What we achieved over the last year

- Excellent growth in sales and achievement of targets
- A specialised distribution footprint
- Momentum Adviser Partnerships
- Market share growth in networks
- Successful new product launches



Where we are experiencing challenges

- Slow growth in productive IFAs
- Speed of adoption of digital capabilities

Footprint
growth

+33% in retail broker
consultants
as at 3QF26

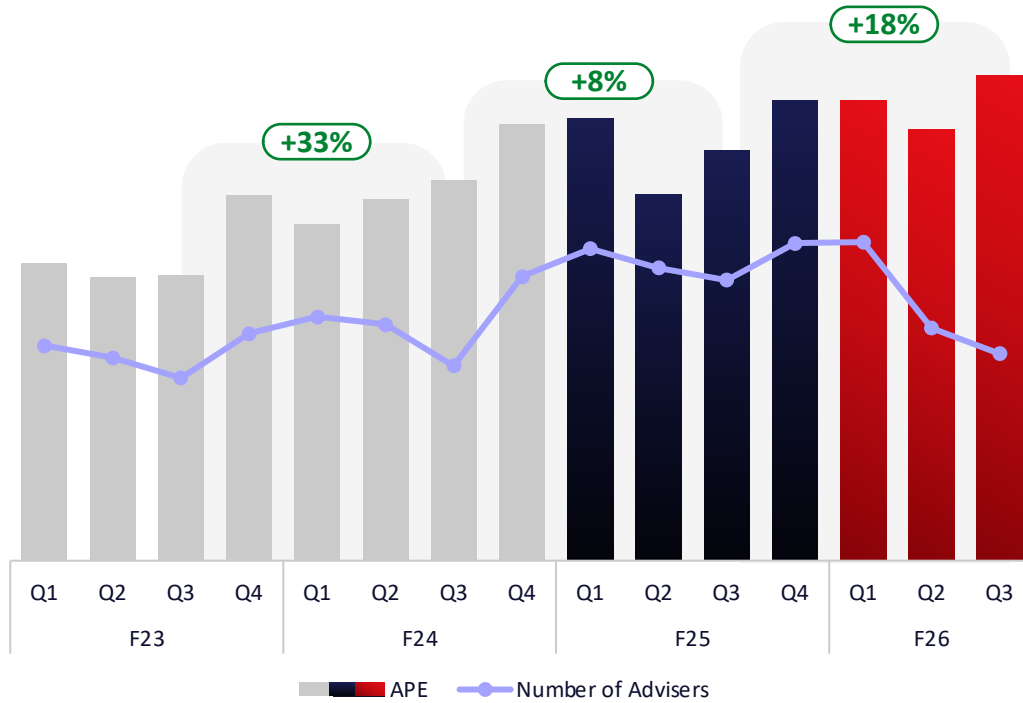
Digital
adoption

~ 50%

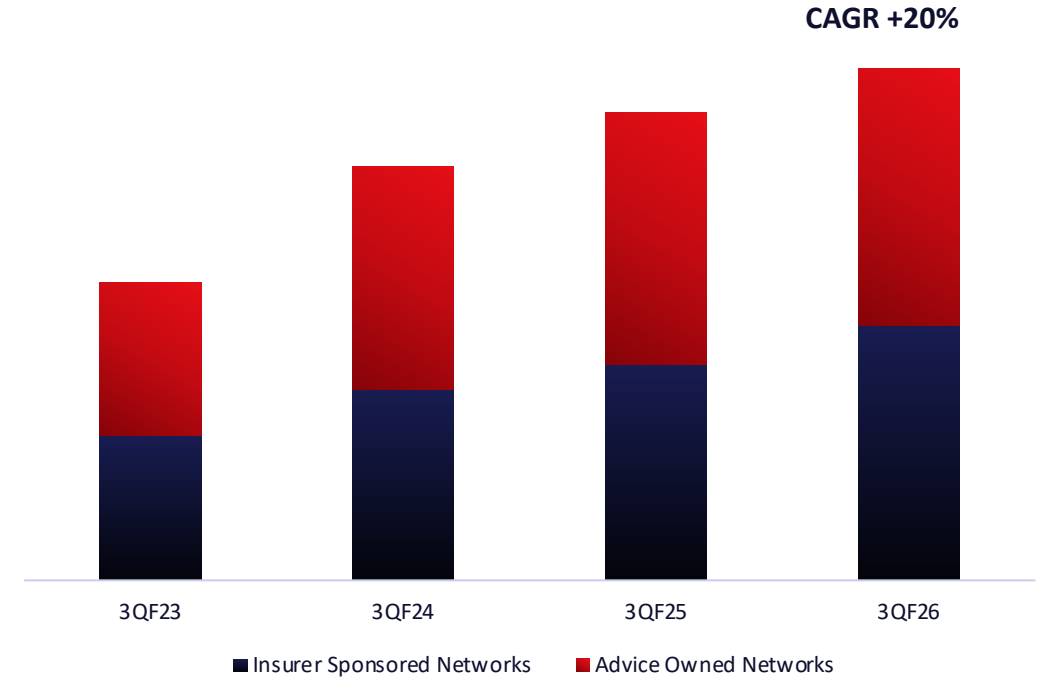
Supporting
advisers

+6% as at 3QF26

MDS growth



IFA networks



MDS APE growth*
18%

MAP APE growth*
44%

Networks APE growth*
10%

* Reflecting year-on-year growth (3QF25 to 3QF26)

Impact strategy

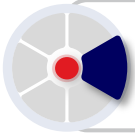
What this means for us

Progress towards F2027 objectives



• Top industry player with an attractive range of client and adviser value propositions

● Reasonably confident



• Integrations with other areas in the Group

● Highly confident



• Process automation

● Highly confident



• Digital financial planning and advice process

● Highly confident



What we achieved over the last year

- Agent productivity doubled after introducing validation requirements in July 2025
- Significant improvement in vertically integrated assets in MFP and Consult
- Consult's revenue growth exceeding footprint growth
- FinGlobal track record



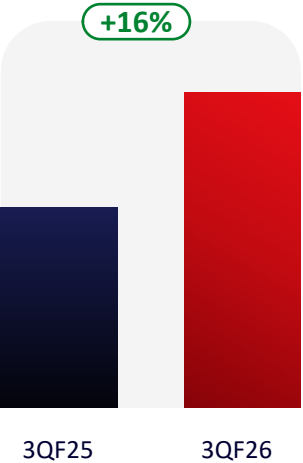
Where we are experiencing challenges

- Capacitating the MFP capability structures to vest new advisers
- Management of client data to enable enhanced client advice outcomes

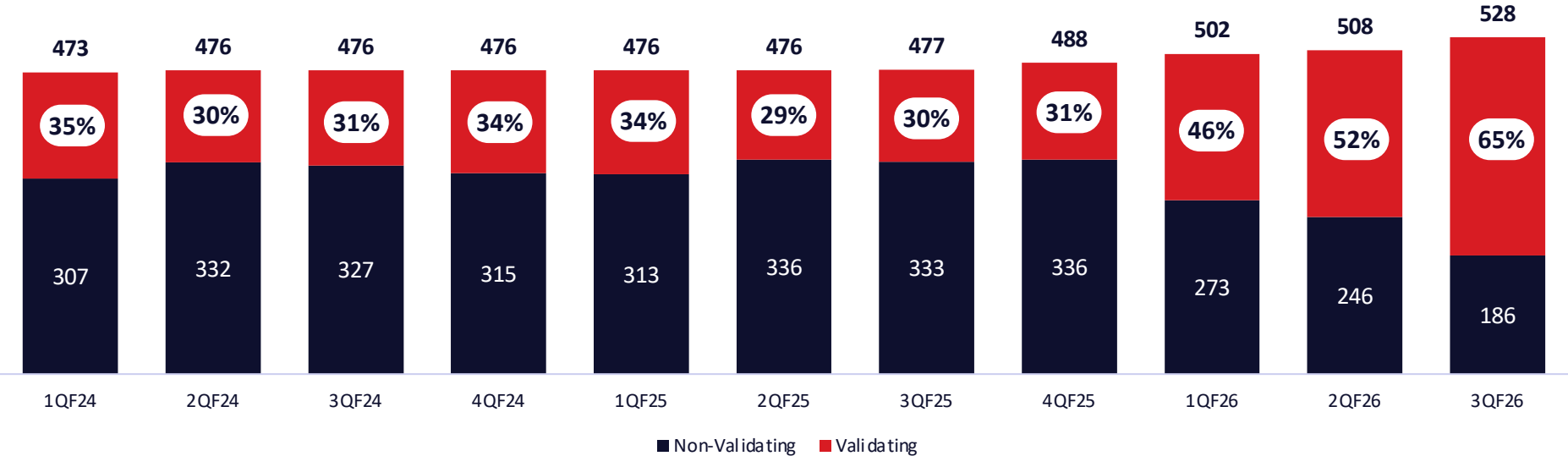
Footprint growth	+23.8% in Consult as at 3QF26
Consult CAT II assets	+71% as at 3QF26
MFP in-house solutions	Gross flows +29.3% Net flows +R2bn as at 3QF26
Adviser digital adoption	Online workspace and advice process adoption at 90% as at 3QF26

Growth

- Footprint growth increasing steadily with APE growing by 16%
- Advisers meeting minimum production criteria improved from 35% to 65%

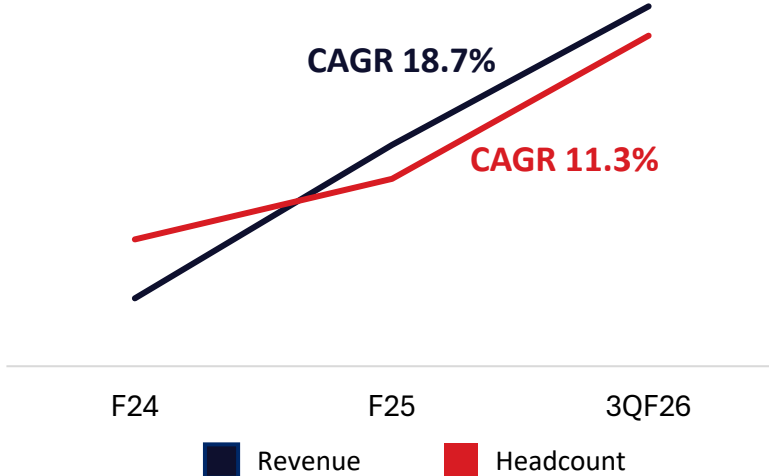


Adviser validation

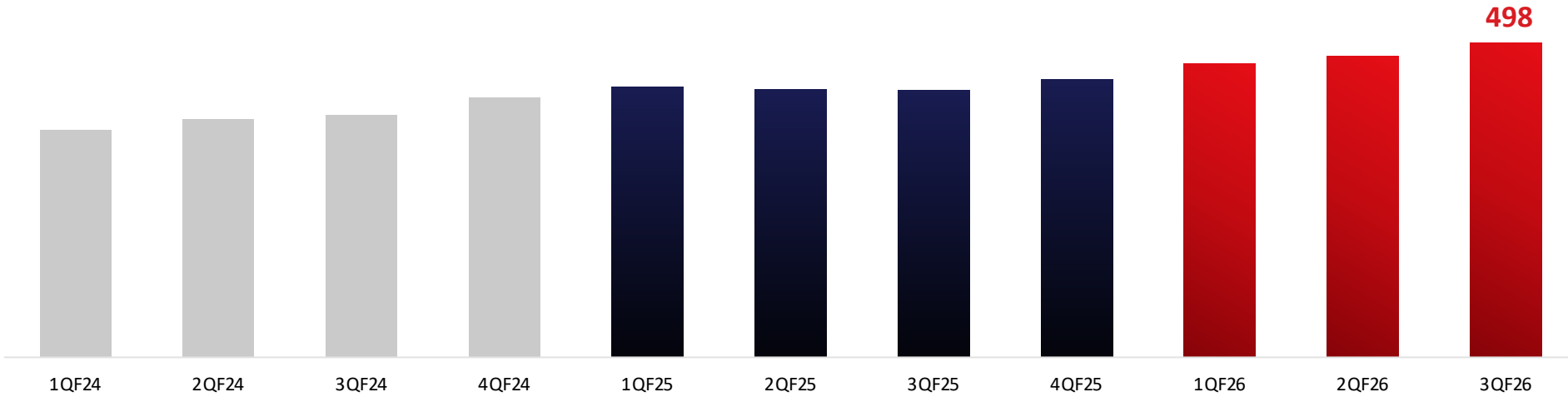


Growth and revenue

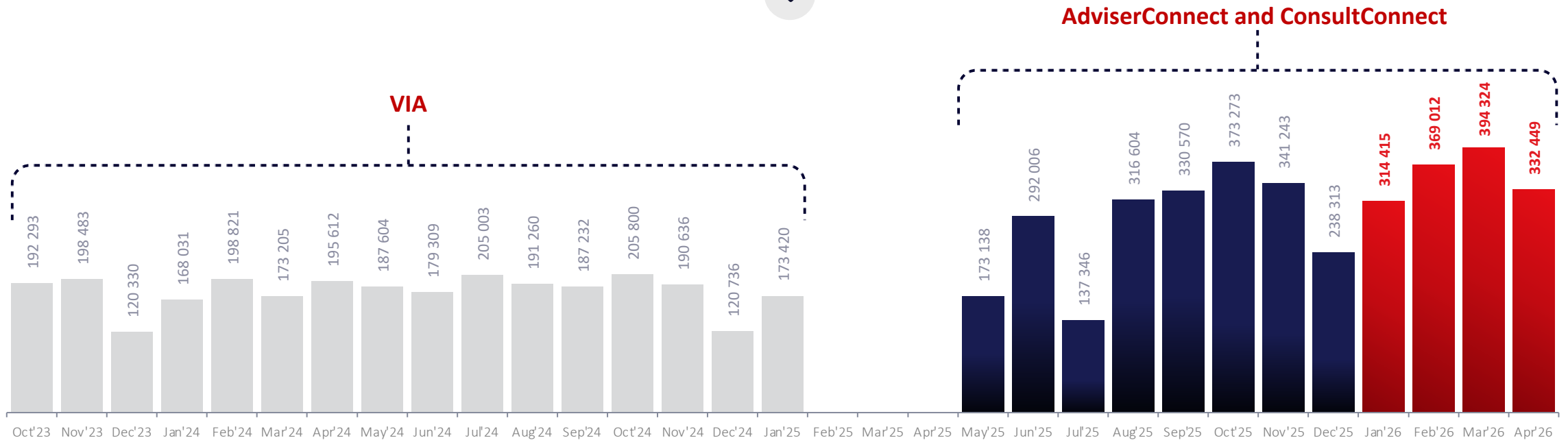
- Continued positive trajectory of revenue and growth in footprint, now at 498 advisers
- Focus remains on organic growth, complemented with a targeted inorganic growth strategy



Number of advisers



Adviser workspace – User sessions



Next phase of digital innovation

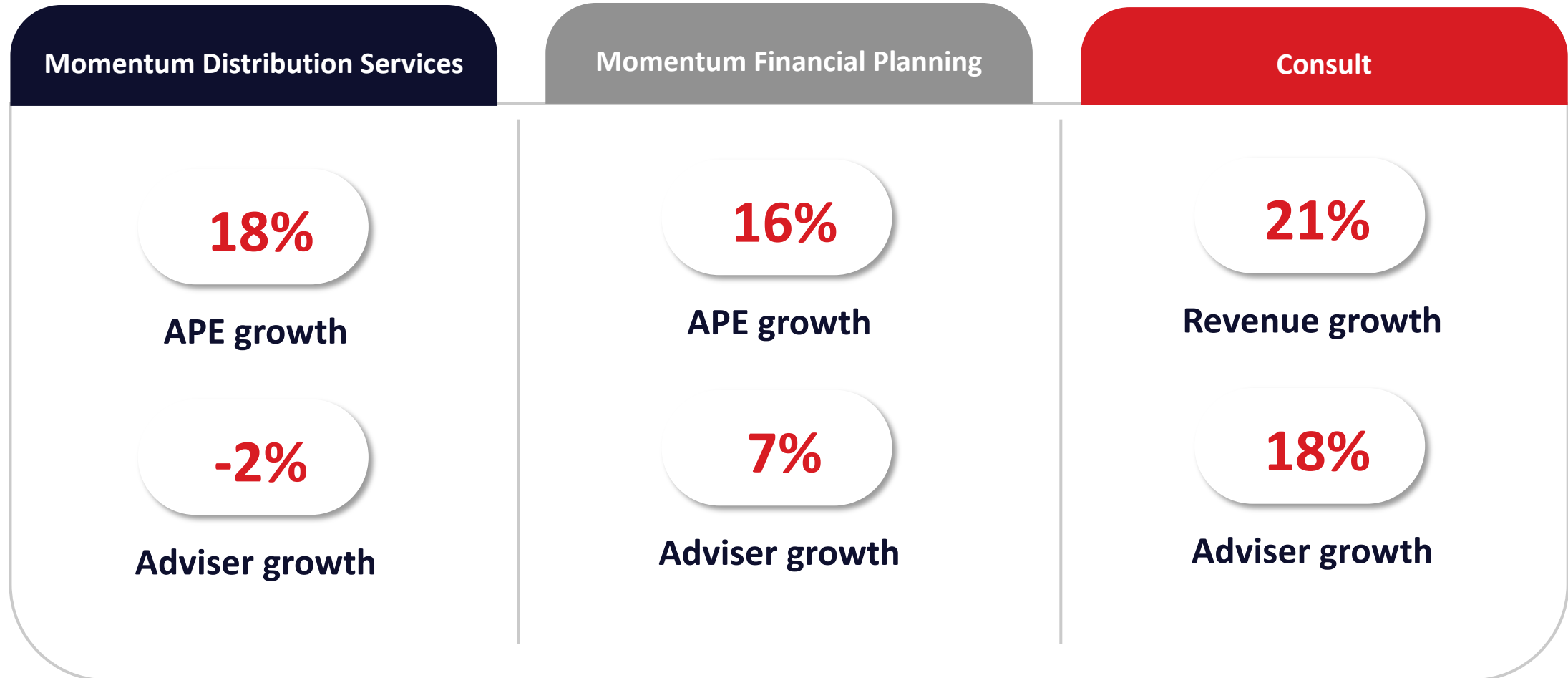
Contact centre modernisation

IFA workspace / product integration

AdviserConnect: Driving greater platform maturity through expanded features and enriched capabilities

AskAI on AdviserConnect

Average of **20 000** queries per month



* Reflecting year-on-year growth (3QF25 to 3QF26)



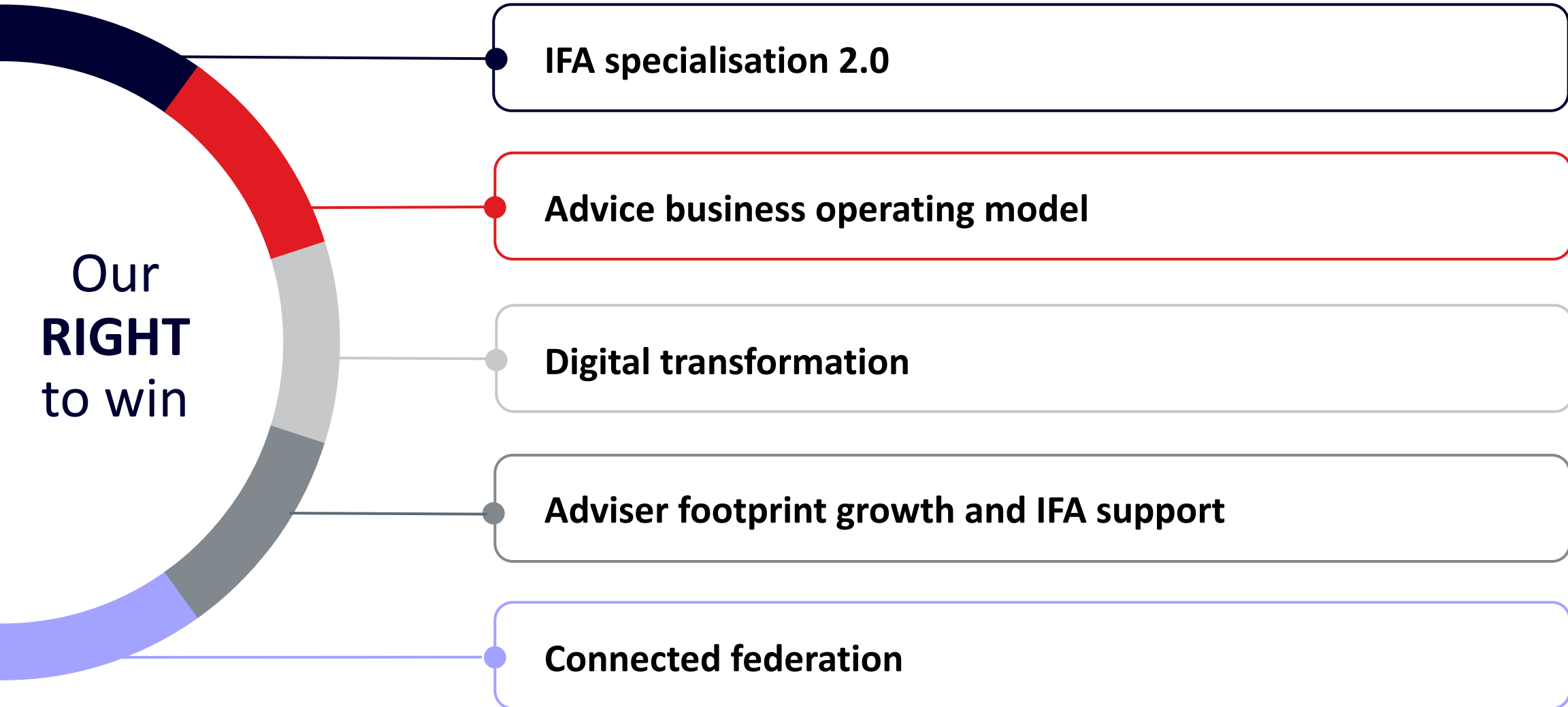
Impact strategy recap



Strategy progress update



Closing



Thank you

The information in this presentation, including the financial information on which the outlook is based and any non-IFRS financial measures (which are presented for additional information purposes only), is the responsibility of the directors of Momentum Group and has not been reviewed and reported on by Momentum Group's external auditors.

