

A futuristic city street at night, viewed from a low angle looking down a road. The road is filled with long, horizontal light trails in blue, orange, and red, suggesting fast-moving traffic. In the center of the road, a glowing, metallic, insect-like robot with blue and orange lights is flying towards the viewer. The background features several modern buildings, including one with a grid-like facade and another with a curved, illuminated facade. A large, glowing red circle is superimposed over the scene, framing the central elements.


momentum
group


Technology and innovation

Impact strategy progress

Ravi Govender

 **Impact strategy recap**

 **Strategy progress update**

 **Closing**



Digital transformation, to us, is the work of delivering great software experiences to clients, advisers and employees



THE DIGITAL JOURNEYS WE DELIVER

Every choice we make starts with whose experience it will improve, and how

Clients

Their financial dreams; their experience; their outcomes

Advisers

Their productivity; their advice quality; their experience

Employees

The capacity to do better work, faster; their work experience



THE CAPABILITIES BEHIND THEM

The capabilities we invest in — in the service of those journeys

Technology

Data

Software engineering

Automation and AI

Process and ways of working

The user journey leads. Everything we build, every capability we invest in, follows from it.



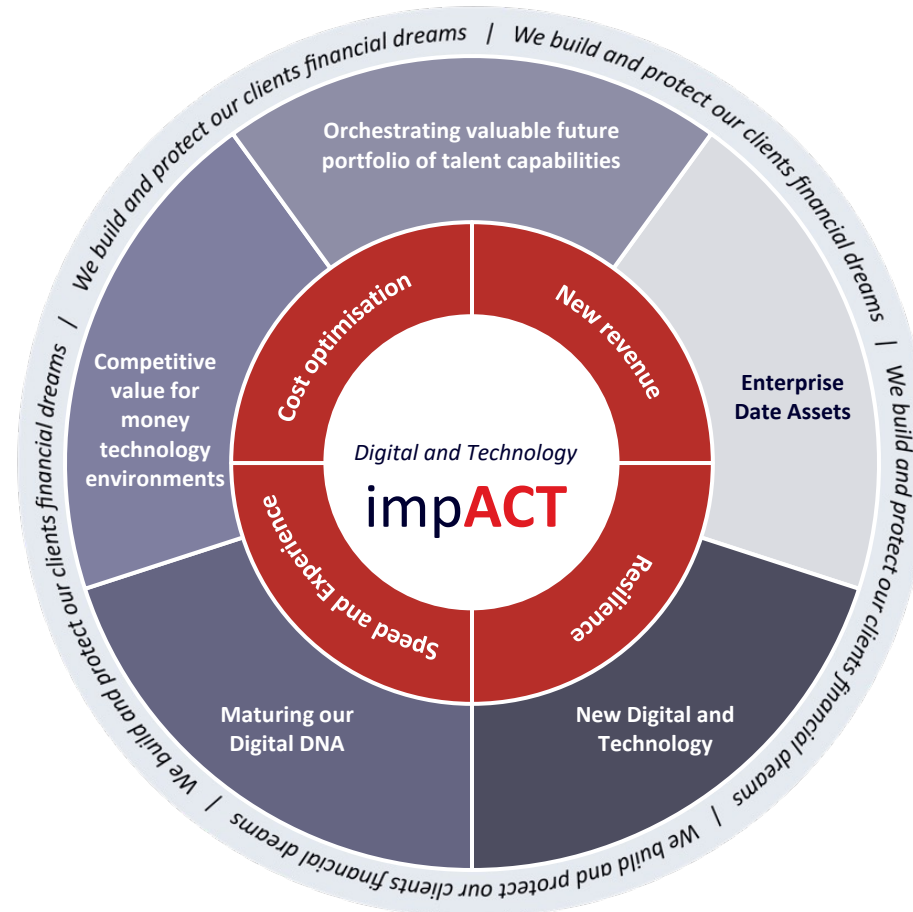
Deliver impactful capability in service of our Group Purpose and client, adviser and commercial outcomes



Ensuring that we can access the **necessary digital and technology capabilities and skills** that are needed to achieve our strategic and commercial ambitions

A technology environment that **consistently and resiliently** operates at the **optimal price-performance curve** for our Group

Delivering experiences which **bridge the gap between experience and complexity** and lead to **measurable shifts in human behaviours and outcomes**



Unlocking and expanding the **full potential of group data**, enriched with **external sources**, to drive **client experience** and **commercial outcomes**

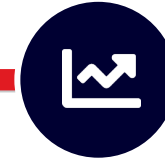
Taking **material** advantage of **technology, operating model and business model opportunities** to accelerate commercial impact



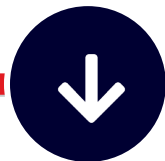
We develop capabilities in pursuit of at least one of these outcomes, never simply because a new technology is available



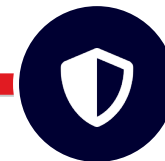
**Client and adviser
experience**



**New
revenue**



**Cost
optimisation**



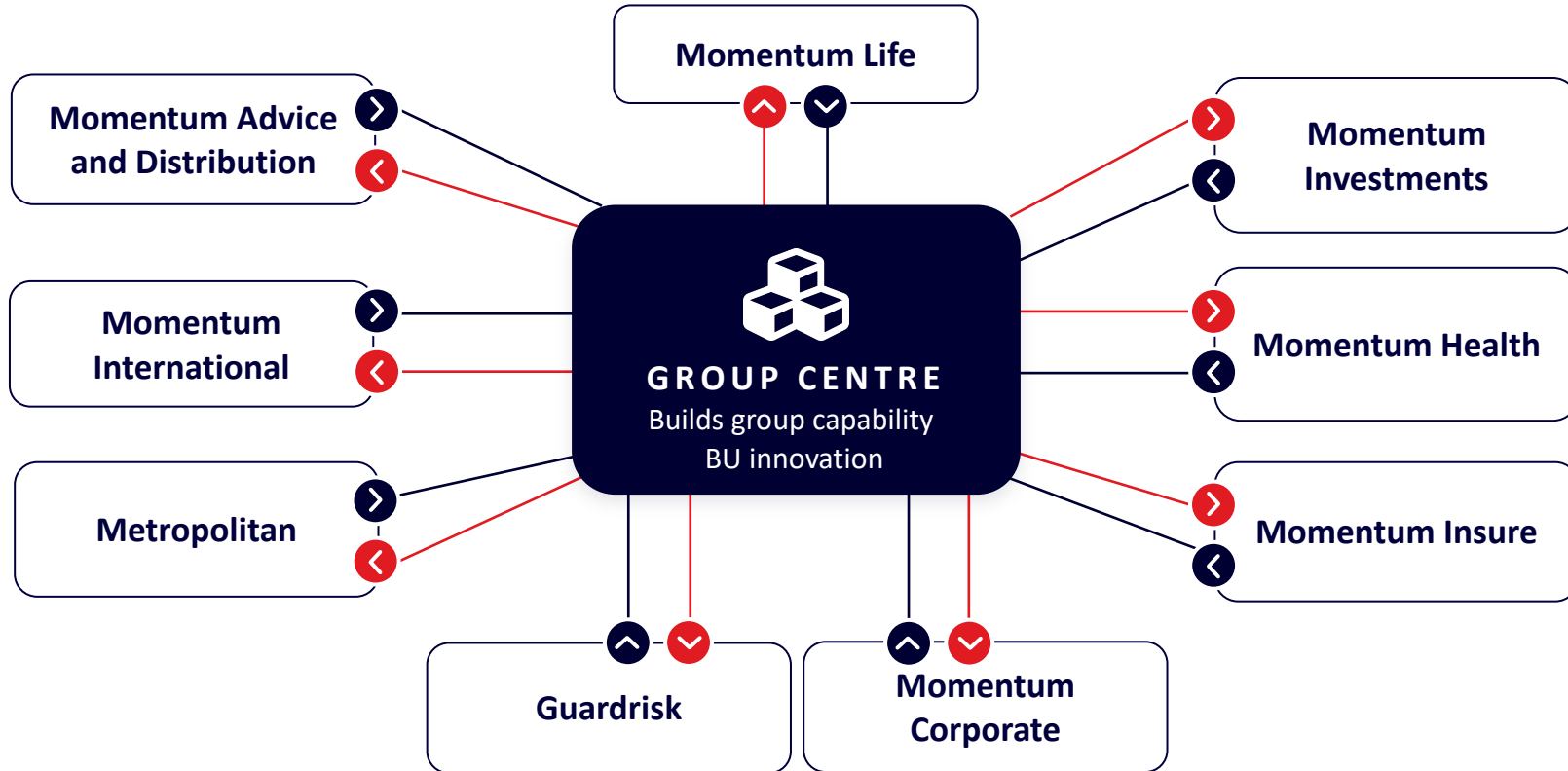
Resilience



The answer to avoiding fragmentation in our federated model is not centralisation. It is discipline



➤ Centre scales out ⬅️ BU innovation lifted by the centre



THE TRAP WE AVOID

Capability nobody asked for · Stranded spend ·
A centre that does not track value



THE DISCIPLINE WE APPLY

Build in the centre when its future capability the Group needs; in the BU when the need is immediate or to pilot something the Group may scale



Impact strategy recap



Strategy progress update



Closing



From build signals to behaviour change to financial impact – one measurement chain across our initiatives



OPERATIONAL

Immediate signals from the POC* and build

Speed of delivery

cycle time from idea to live

Time saved and capacity

hours given back to advisers & employees

Defect and rework rate

quality of what we ship

Adoption and usage

used by the people we built it for



feeds into

LEADING

What we hold ourselves to

Client experience

persistency · VNB

Adviser experience

new business · VNB margin

Employee experience

capacity created — more time for higher value work



changed behaviours and embedded outcomes

LAGGING

Where it shows up financially

Revenue

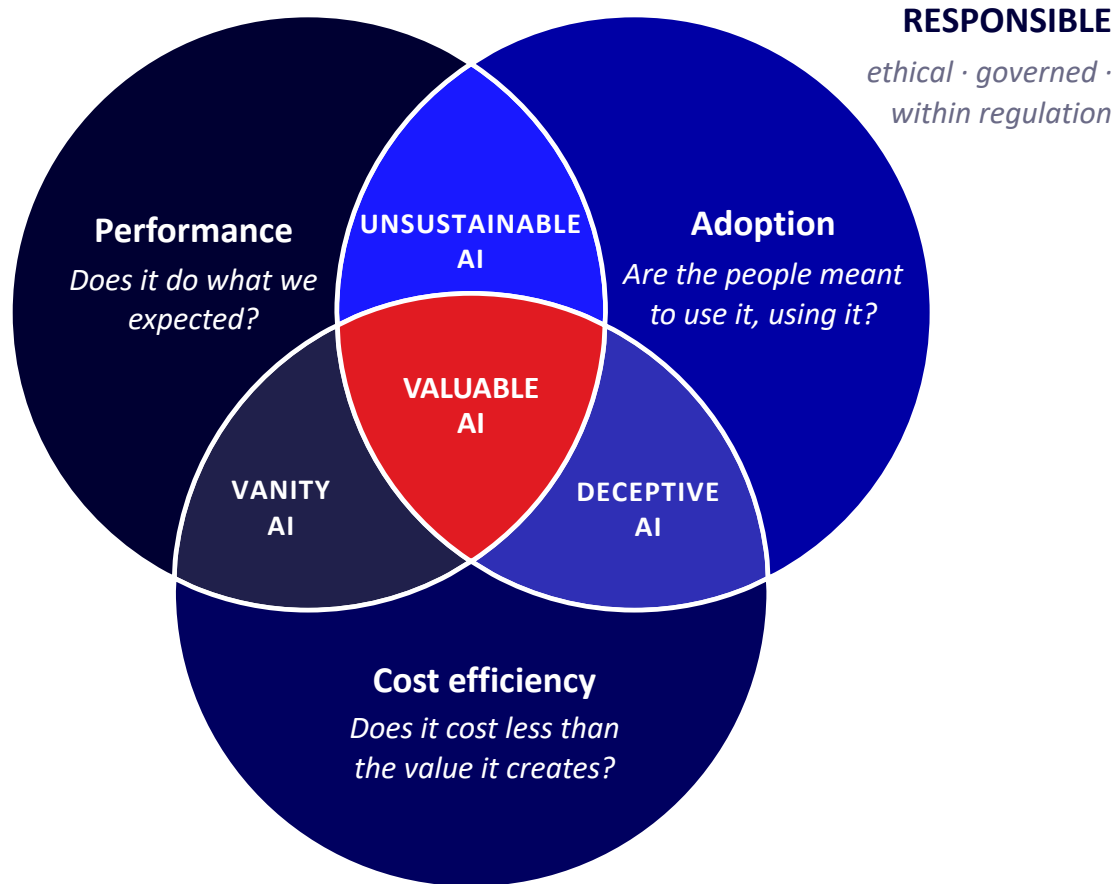
selective growth · new optionality

Cost reduction

cost-to-serve · return on equity



To achieve these outcomes, you have to design for these from conception and deliver in a focused manner



Most AI fails for one of three reasons — rarely because the model is weak

- **Unsustainable** — it costs more than the value it creates
- **Vanity** — it looks good, but nobody actually uses it
- **Deceiving** — it is widely used, but does not truly perform

Valuable AI is the overlap of all three — it performs, it is adopted, and it pays for itself

Responsible is the gate. Nothing enters unless it is ethical, governed and within regulation — the condition of entry, not a footnote

Only what sits in the middle creates the value we seek

Acquire and retain



Client and adviser engagement

ACTIVE

Improved engagement, accelerated answers, faster completion of tasks

User experience, Revenue, Cost

Advise and sell



Advice augmentation

STARTED

Adviser copilot: prep, suitability, portfolio support, compliance

Adviser experience · VNB

Underwrite, price, pay



Automated decision-making

ACTIVE

Underwriting, pricing, claims, eligibility — the engine room

Cost · Revenue · Resilience

Service and administer



Intelligent operations

ACTIVE

Document processing, servicing automation, contact-centre assist

Cost · Employee experience

Protect



Risk and fraud

STARTED

Fraud, leakage and conduct monitoring

Cost · Resilience



Digital and technology acceleration (how we deliver): code augmentation, automated testing, AI-assisted delivery

Cost · Speed · Quality

The foundation that makes the other five faster and cheaper to build

ACTIVE

Initiatives behind the numbers

AskAI

THEME

Client and adviser engagement

WHAT IT DOES

Improved response time and accuracy of adviser query response

VALUE TARGETTED

Adviser time/experience, revenue

LEAD MEASURES

95k queries since go-live
>3 500 hours saved

STATUS

Live within AdviserConnect, serving 4 products

Intelligent document processing

THEME

Intelligent operations

WHAT IT DOES

Straight through processing of application and claims forms

VALUE TARGETTED

Adviser time/experience, revenue

LEAD MEASURES

>400k pages processed/month
>20 FTEs cost avoided

STATUS

Live in 3 businesses, 4th in flight

AI augmented development and testing

THEME

Digital and technology acceleration

WHAT IT DOES

Improved delivery productivity and cadence

VALUE TARGETTED

Feature development time, revenue, cost

LEAD MEASURES

10% improvement in developer productivity
4 000 hours/month saved

STATUS

In flight across all BUs

Biometric screening and risk decisions

THEME

Automated decision making

WHAT IT DOES

Digital screening and health/fitness decisions for underwriting/discounts

VALUE TARGETTED

Revenue, cost

LEAD MEASURES

R18m in value
>45 000hrs saved

STATUS

Live in Myriad and Health/Multiply

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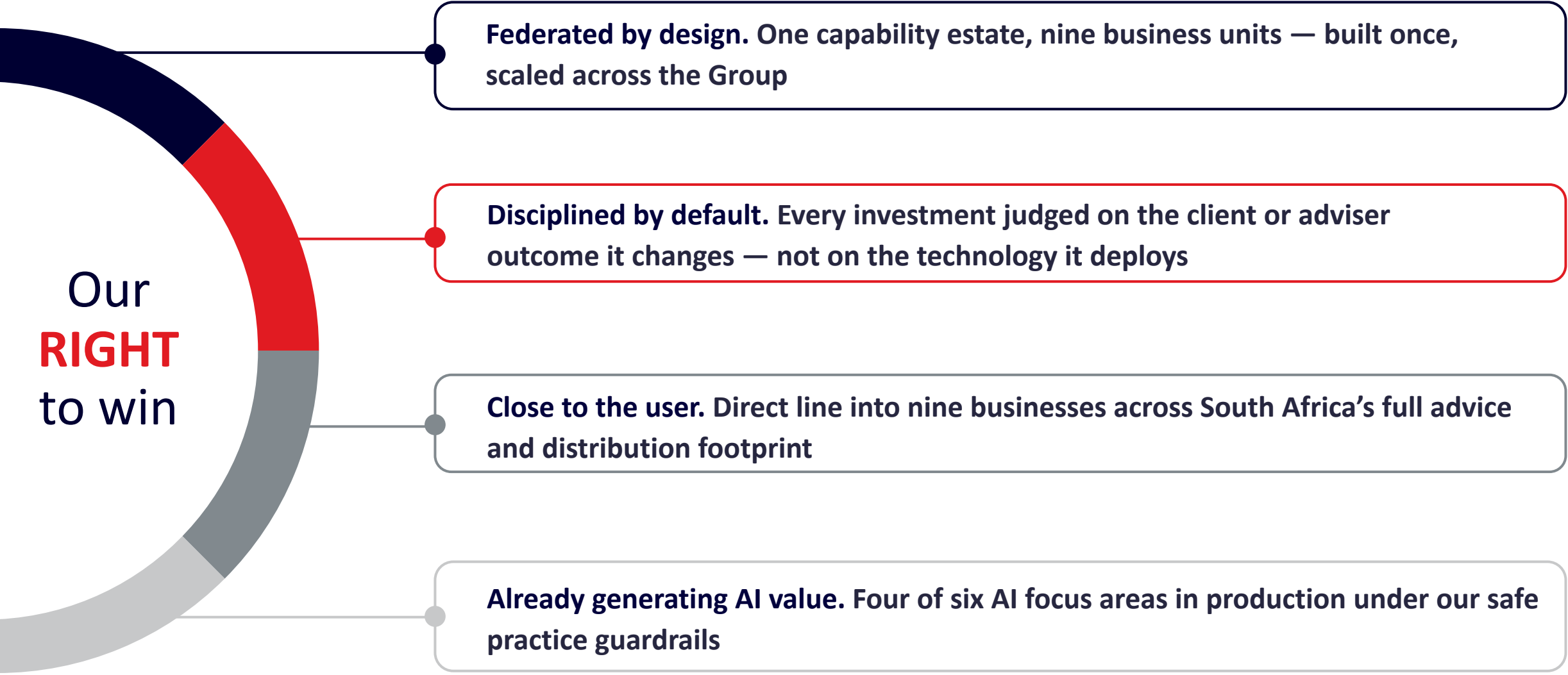
Impact strategy recap



Strategy progress update



Closing



A futuristic city street at night, viewed through a large red circular frame. The street is filled with vibrant light trails from moving vehicles, creating a sense of motion. In the foreground, a glowing, insect-like robot with blue and orange lights is flying. In the background, modern skyscrapers are visible, including one with the word 'GUARDRISK' on its facade. The overall atmosphere is high-tech and dynamic.

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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.