

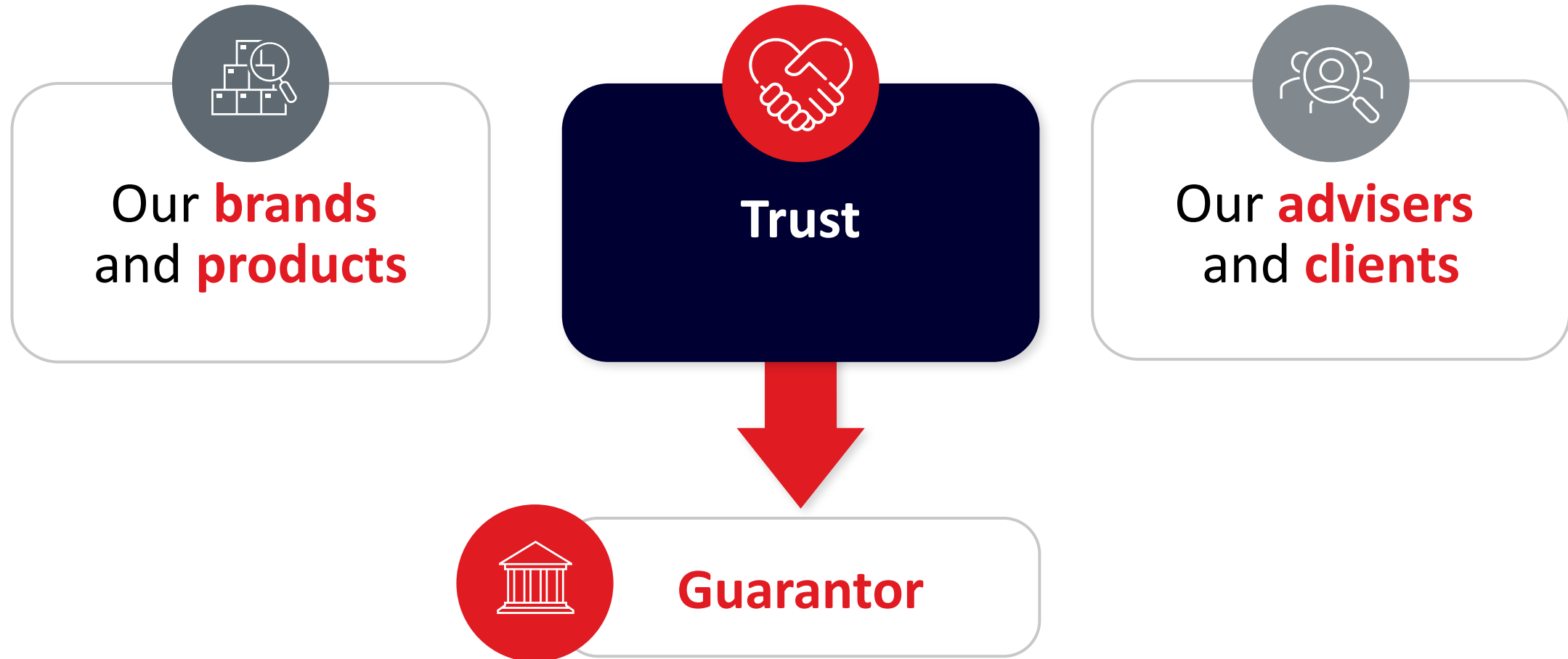


Technology and innovation

Ravi Govender



Our Group relies on a trusted relationship with our advisers and clients



We play a key role as guarantor of this trust by ensuring that our capabilities are class leading and work, as expected and when required

MOMENTUM GROUP

DIGITAL AMBITION

“
Empowering our Group and businesses with **future-capable, cost-effective** and **performance accelerating** digital and technology capabilities that better serve clients to ***build and protect their financial dreams.***”

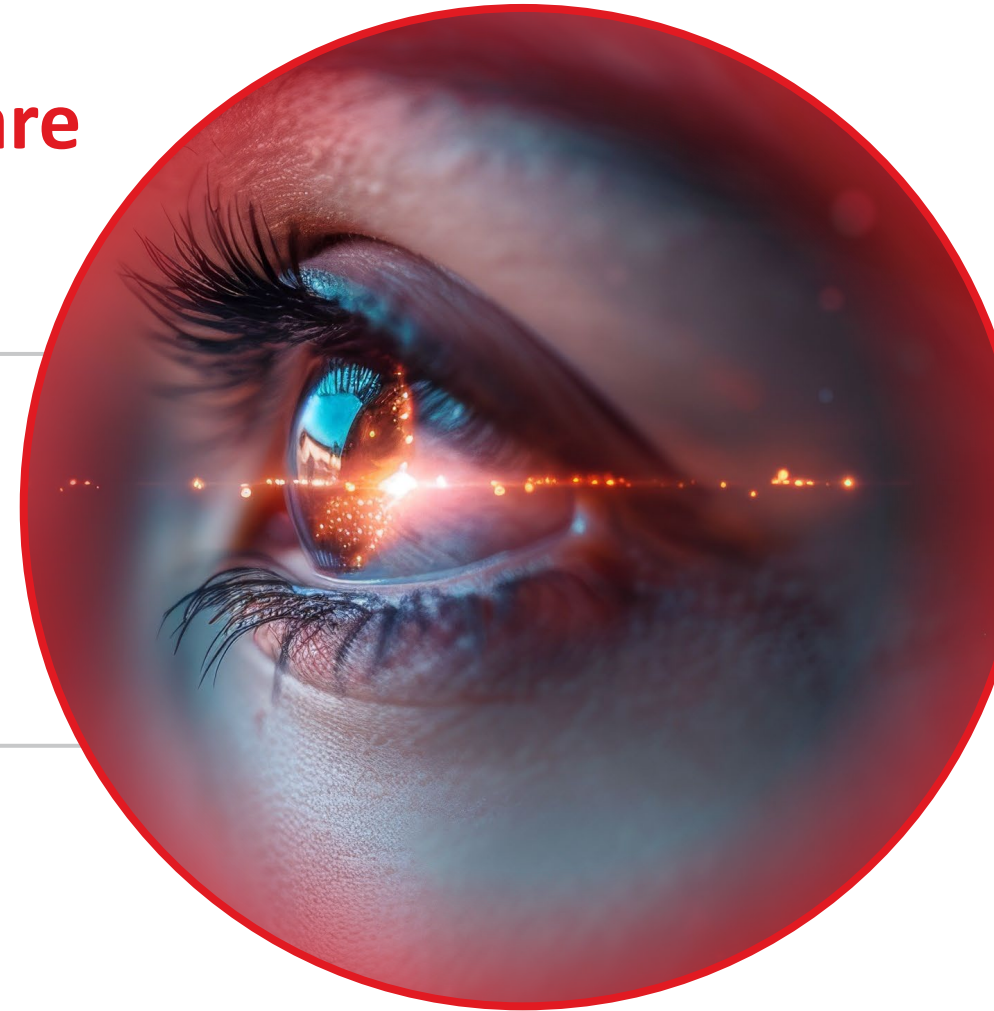
Digital transformation = **Great software**

“

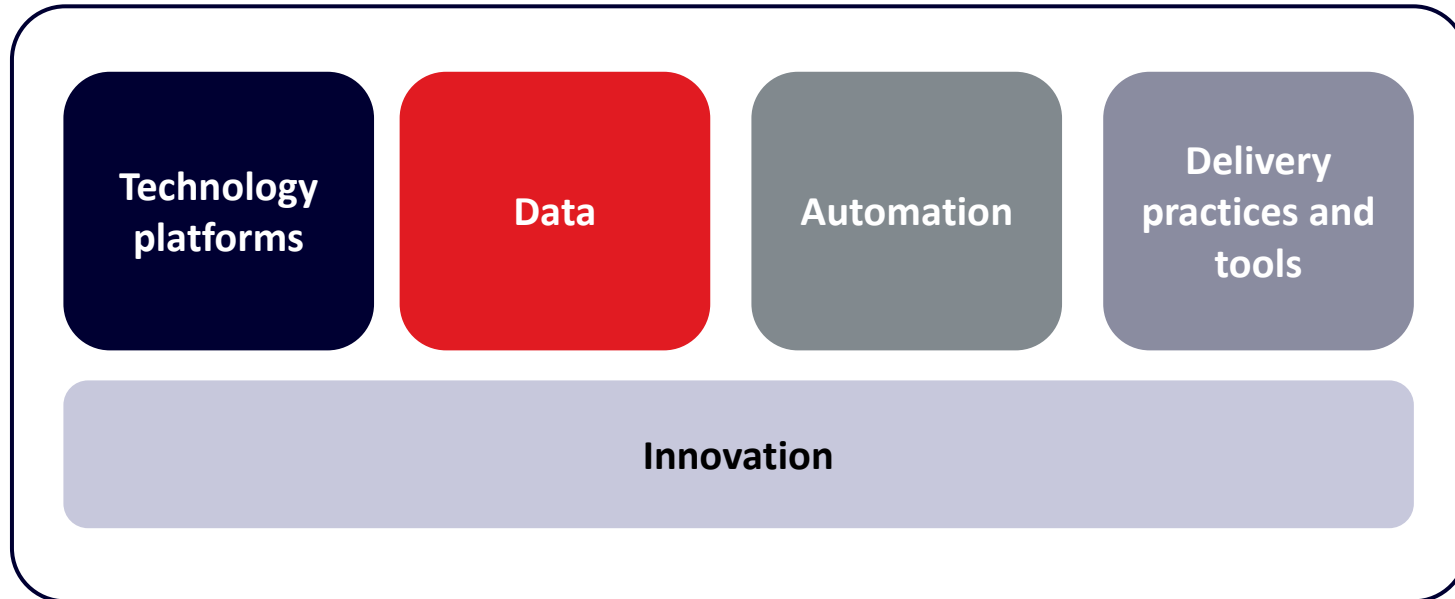
Meeting human needs...

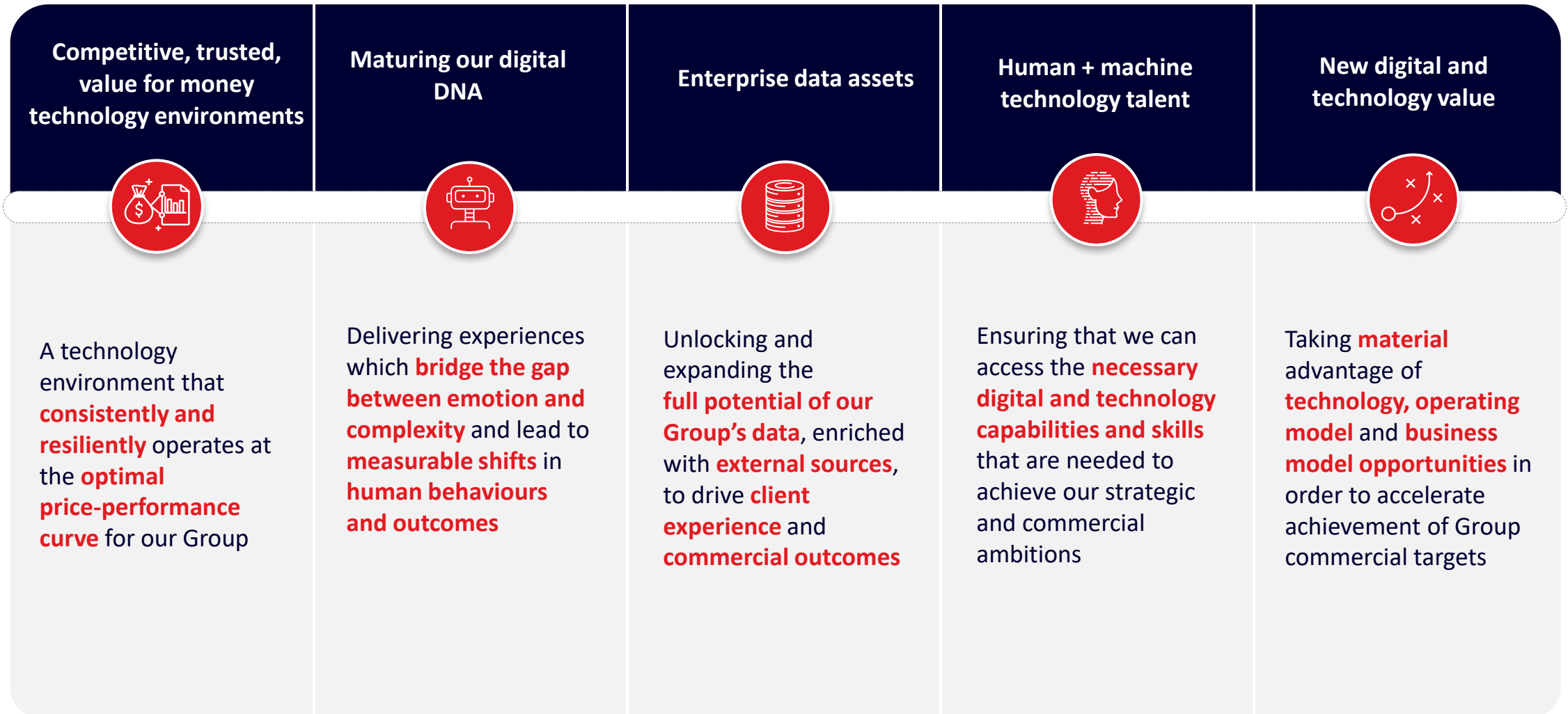
...through **thoughtful and caring** use of
our **technology and data** capabilities

”



Digital transformation = Great software





Ideation and delivery

Momentum
Retail

Momentum
Health

Momentum
Investments

Momentum
Insure

International

Metropolitan

Guardrisk

Group-wide
Services



Visibility

Required governance and oversight

Communities of practice



Support, acceleration and scaling

Technical Centre of
Excellence

Risk, Legal and
Compliance

Group Strategy

External expertise

External capability
and capacity

Benefits tracking

Highlights



1. AI-enabled quality assurance and fraud detection on applications



2. Biometric screening and active fitness evaluations



3. Augmentation and automation of administrative activities



Key outcomes delivered

Enhanced productivity

Improved experiences

Optimised costs

Augmented capacity



Key current priorities



1. Deploying digital twins to processes such as claims



2. Automating and augmenting software development and testing



3. Improving speed and quality of accessing information and insights from document stores



Key outcomes to be delivered

Enhanced productivity

Improved experiences

Optimised costs

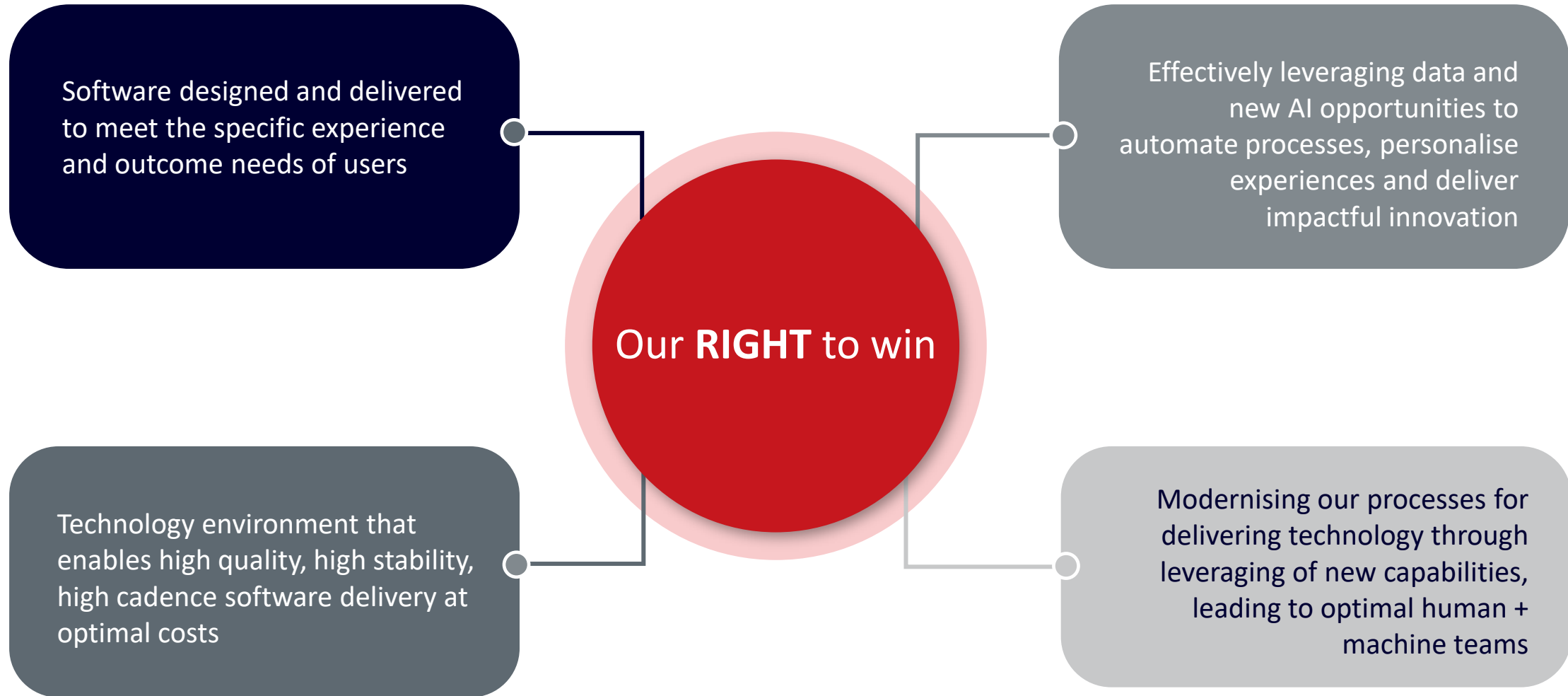
Augmented capacity



MOMENTUM = Mass X **Velocity**



Speed x Direction



Leveraging technology to transform into a butterfly...not a digital caterpillar

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.