

group



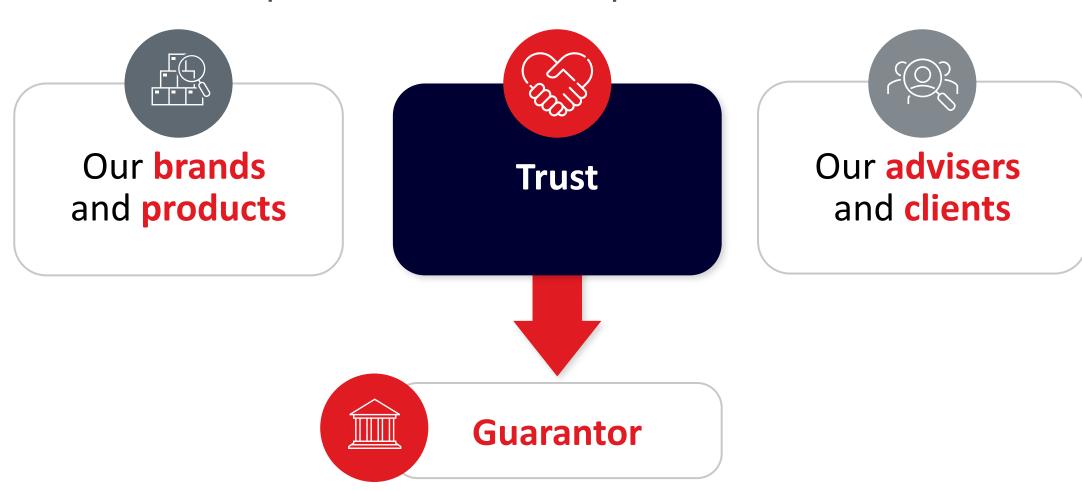
Technology and innovation

Ravi Govender

How we think about our role in the organisation



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

Our digital and technology ambition





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.



How we think about digital transformation



Digital transformation = Great software



Meeting human needs...

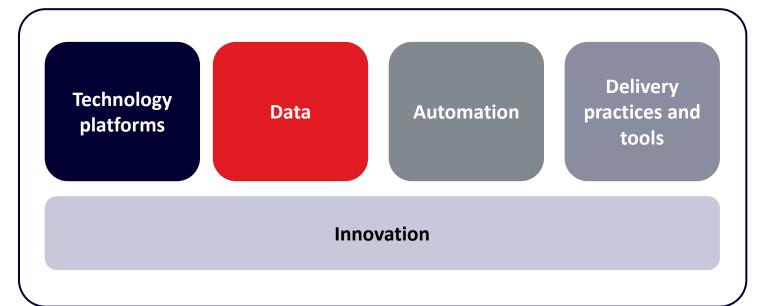
...through thoughtful and caring use of our technology and data capabilities

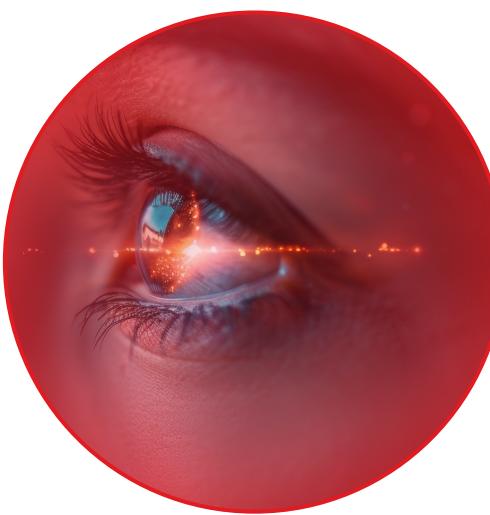


We focus on the drivers of delivering quality software



Digital transformation = Great software





Our strategic choices for 2027 and beyond



Competitive, trusted,
value for money
technology environments

Maturing our digital DNA

Enterprise data assets

Human + machine technology talent

New digital and technology value











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

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

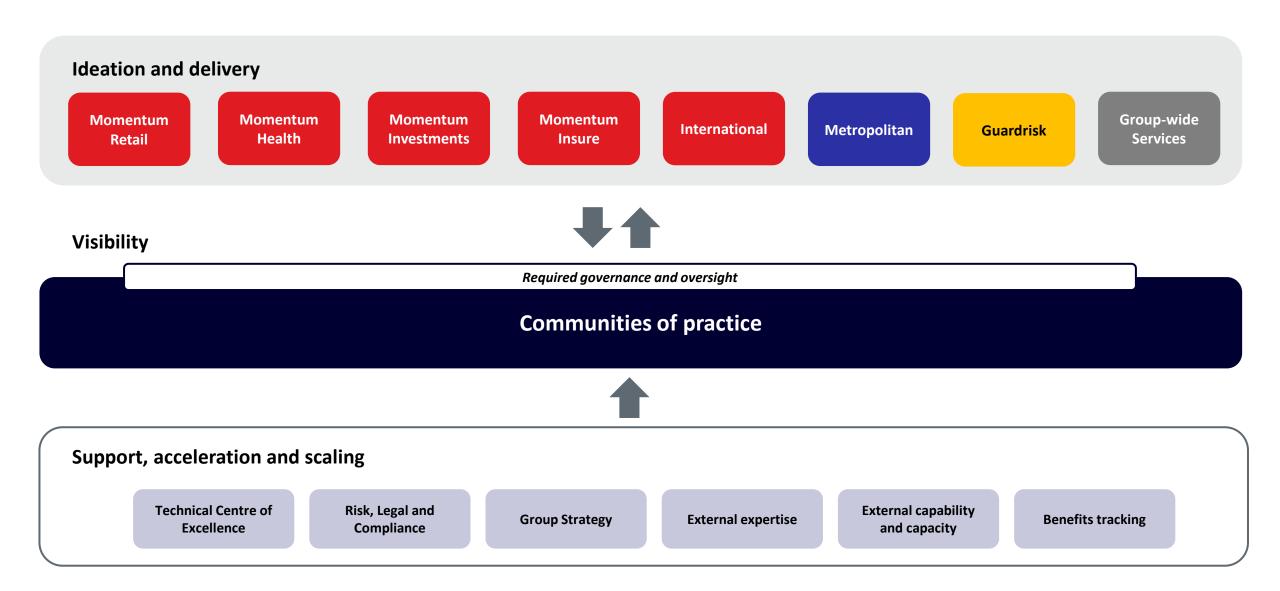
Unlocking and expanding the full potential of our Group's data, enriched with external sources, to drive client experience and commercial outcomes

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

Taking material advantage of technology, operating model and business model opportunities in order to accelerate achievement of Group commercial targets

Orchestrating innovation delivery across the Group





Successes to date



Highlights

- 1. Al-enabled quality assurance and fraud detection
- on applications
- 2. Biometric screening and active fitness evaluations
- 3. Augmentation and automation of administrative activities

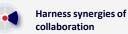
Key outcomes delivered

Enhanced productivity

Improved experiences

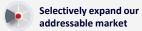
Optimised costs

Augmented capacity











Examples of current priorities



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

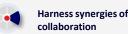
Key outcomes to be delivered

Enhanced productivity

Improved experiences

Optimised costs

Augmented capacity





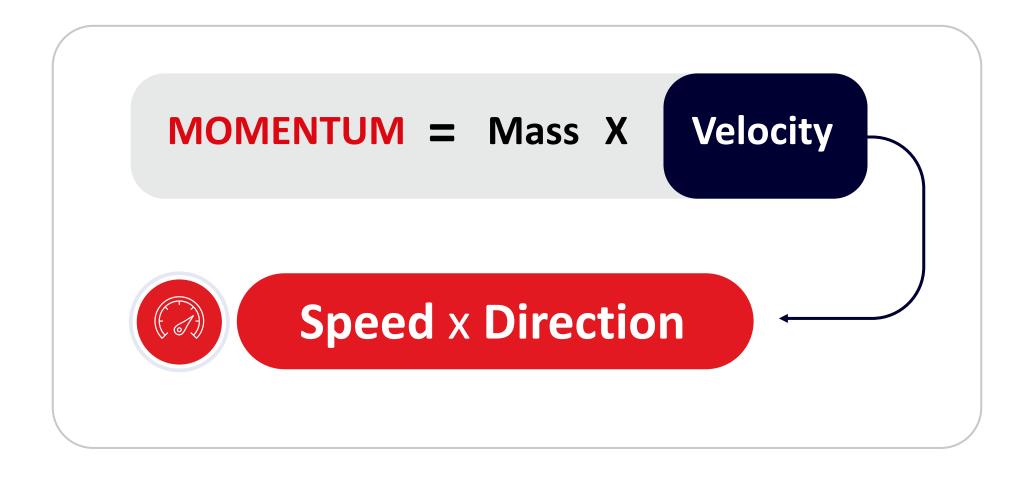






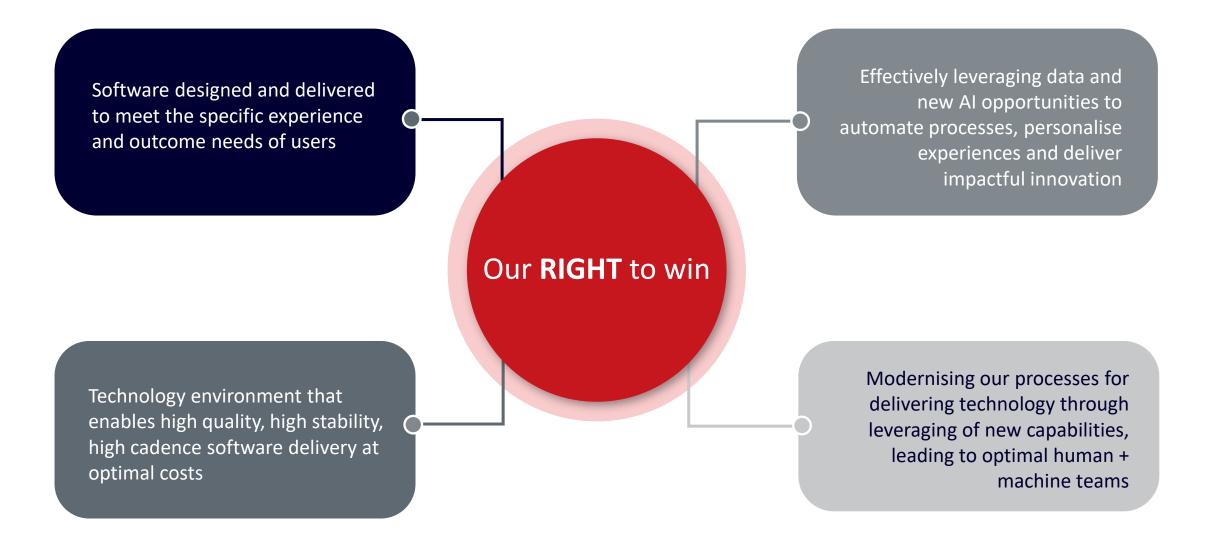
What we seek to bring to the Group





Right to win





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

Thank you

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