

ASX Market Announcements Office
ASX Limited
20 Bridge Street
SYDNEY NSW 2000

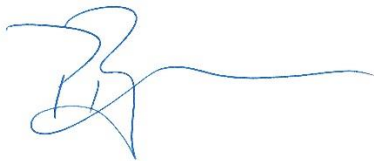
10 May 2018

Dear Sir/Madam

IRESS LIMITED – Investor Day Presentation

Please find attached for market release an information pack that will be presented later this morning to investors and analysts.

Yours sincerely,

A handwritten signature in blue ink, appearing to be "PF" followed by a long horizontal stroke.

Peter Ferguson
Group General Counsel
& Company Secretary

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Investor Strategy Briefing 2018

10 May 2018
Sydney, Australia
8.30am to 12.30pm

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Welcome & introduction



Andrew Walsh
CEO

Company, market & strategy

Andrew Walsh

Growth in a changing landscape

Andrew Walsh
Simon New

Morning tea

Solutions for now and the future

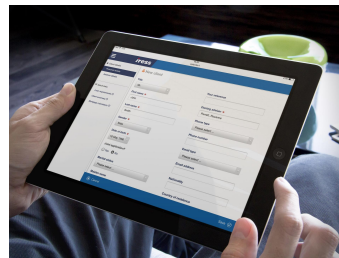
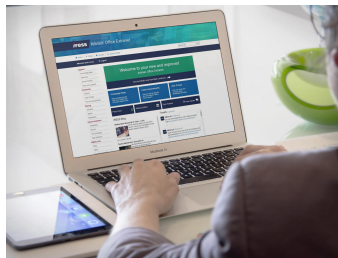
Aaron Knowles
Emily Chen

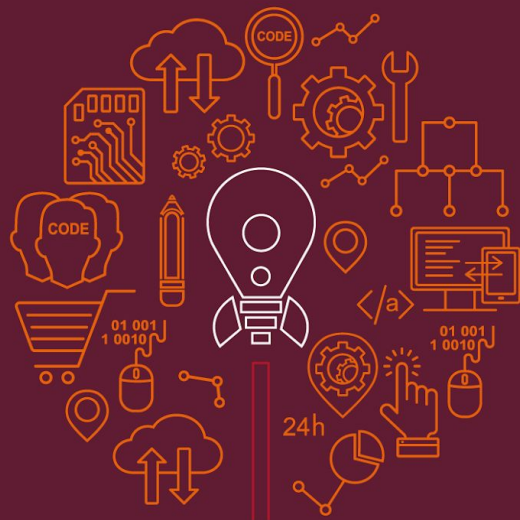
Speed, scale and quality

Andrew Todd

Close and Q&A

Andrew Walsh





Global Hackathon 2018

24hr Global Hackathon

- Starts 2pm today
- People submit ideas, form teams around them
- Cross-functional, cross-office and cross time-zone
- Developed ideas progress through to production and delivery
- 250+ ideas
- 132+ teams
- 600+ people



Who we are today



Restating our growth strategy



What we said we would focus on in 2016



What we've **delivered**



The **opportunity** ahead



What we are doing to **meet the opportunity**

Today's briefing focuses only on some specific growth aspects and areas of IRESS' business - wealth, the UK and Australia.

Who we are



Who we are today

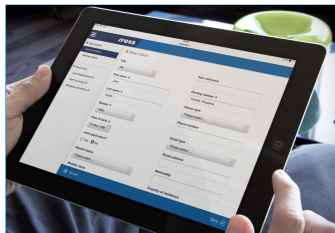
12,000

professional trading
and market data users

Market data from

153

global exchanges



9,000+

clients across
SMEs to global banks

11 years

XPLAN rated as #1

50,000+

advice software users

World-leading
solutions for data,
trading, wealth,
and lending

1,881 people

55% in product
and technology



90% revenue

is recurring subscription



Integrated with

461

third-party systems

Our ambition remains

We will be the most **innovative**, **reliable**, and **respected** technology partner of choice, through **leading products** and **delivery excellence**.

Our clients will regard us as both **essential** and **desirable**.

Key drivers of growth

Increasing regulatory requirements

Market consolidation increasing **business complexity**

Demand for **broader integrated solutions** to enable client business strategies

Demand for software that **increases efficiency** and **reduces the cost** to do business

Increasing demand for **advice**

Our strategic priorities

Service clients exceptionally

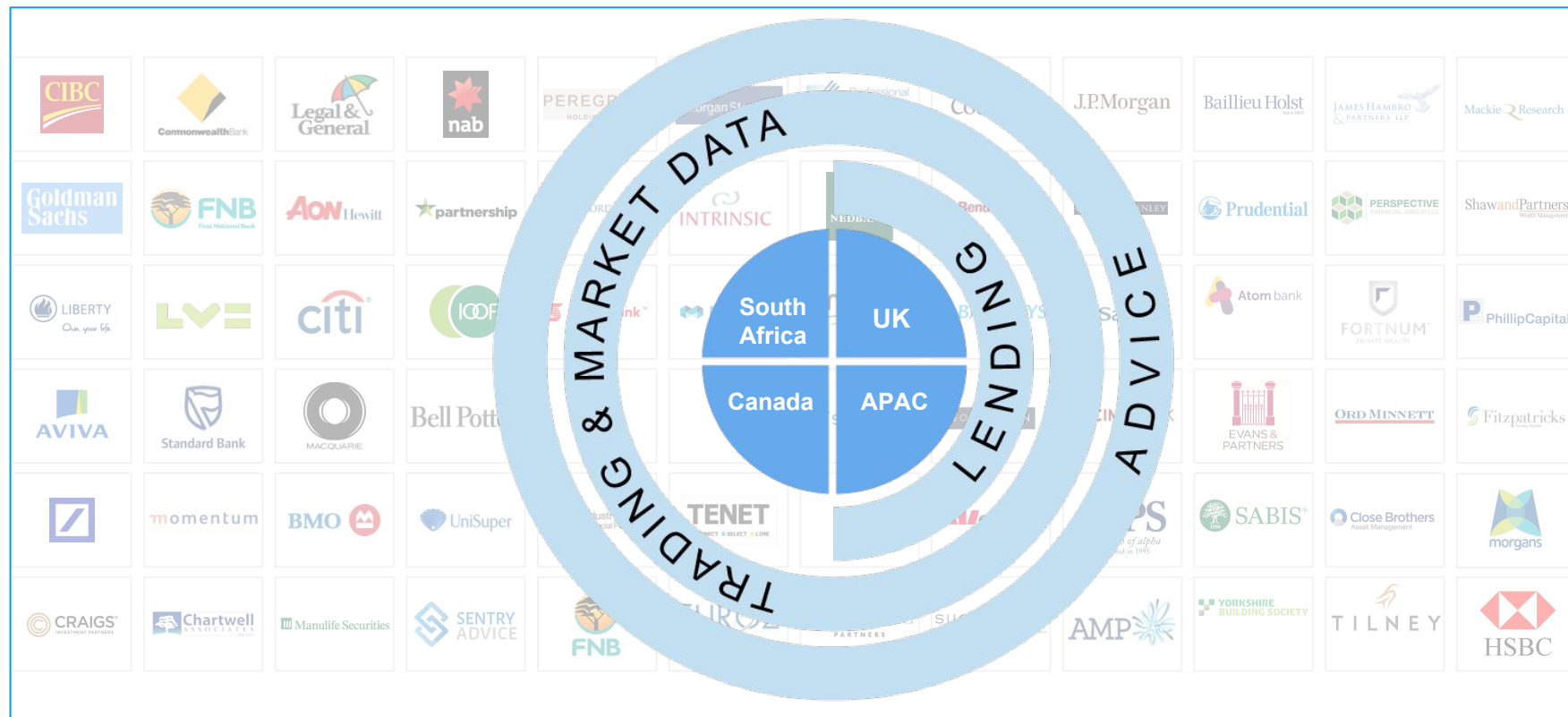
To be **essential** to our clients' success through **continued product investment**

Identify and deliver **scale benefits**

Attract and **retain** great **talent** through culture, environment and reward

Deliver a compelling solution and **user experience**

We are achieving scale across geographies





Recurring revenue: ~90% of revenue is recurring subscription fees



Targeted investment to constantly enrich our solutions



Modular, flexible solutions with consistent global code supporting scale



Regulation and market structure drive software demand in our chosen markets



A track record of building business areas with scale

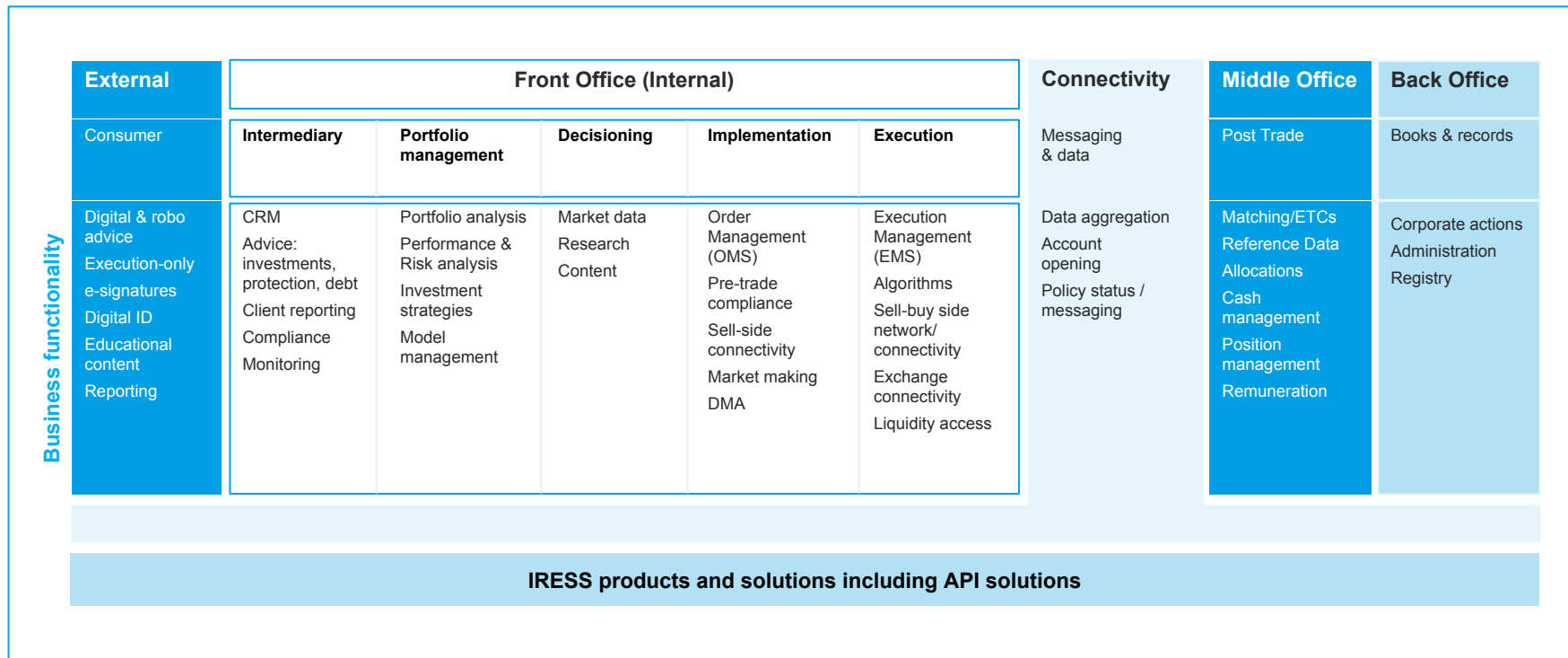


Successful strategy of acquisitions and integrations

... and a competitive edge across markets

People	Relationships	Product	Scale
On-the-ground teams	Long-term, deep and trusted client partnerships	Market-leading solutions, broad integrated offering	Global IP for local delivery
450+ people in client teams 1,150+ people design, develop and deliver our solutions	Client relationships across wide range of clients and client types, many of which extend 10+ years	XPLAN #1 for 11 consecutive years Clients can use IRESS as single provider for their needs at scale	Global IP available to clients with proven benefits Delivering solutions across trading, market data, portfolio, advice and lending in multiple markets

Underpinned by our track-record of re-investing in software





Export IRESS IP

Continue to export IP leveraging product suite. Opportunities supported by regulatory imperatives, retail technology trends, client spend, product differentiation.



Local relevance, global presence

Retain local relevance and strengths whilst leveraging global presence, scale, and synergies.

Balance centralised and distributed development, aligned to product strategy.



Invest in our people

Attract, develop and retain top talent.

Invest in leadership excellence.

oneIRESS culture.

Talent focus complimented by graduate program.



Pursue scale

Consistently look to streamline technology delivery for efficiency.

Ensure highest service and delivery standards met with consistency.



Acquire

Committed and deliberate approach to acquisition in selected regions.



Export IRESS IP

Shared IP across markets.

Market data and trading functionality leveraged across advice and broking solutions.

Lending solution now being delivered to Australian digital bank as seed client.



Local relevance, global presence

Globalised product and technology strategy and approach, supported by local product, technology and client delivery.

On-the-ground account teams in market remains key differentiator.



Invest in our people

Investment in key people areas has driven increase in people engagement.

Focused programs to improve leadership, diversity, attraction and retention.

Investment in workplace and ways of working.

Non-executive remuneration changes.



Pursue scale

Investment in core infrastructure and systems to bring efficiency.

Unified finance and people systems delivering efficiency.

Increased technology focus to increase automation, cloud infrastructure, and release cycle frequency.

Removal of duplication in corporate team structures.



Acquire

Financial Synergy acquisition and INET BFA (September 2016) were strategically important acquisitions in their local markets.

Acquisition of regtech Lucsan (April 2018) adds important data & analytics capability.



Major implementations to wealth managers in the UK



Our scaled advice solution Prime to large ASX-listed organisations



Superannuation solutions as a managed service



Lending solutions to digital and mainstream banks, and new opportunities in Australia



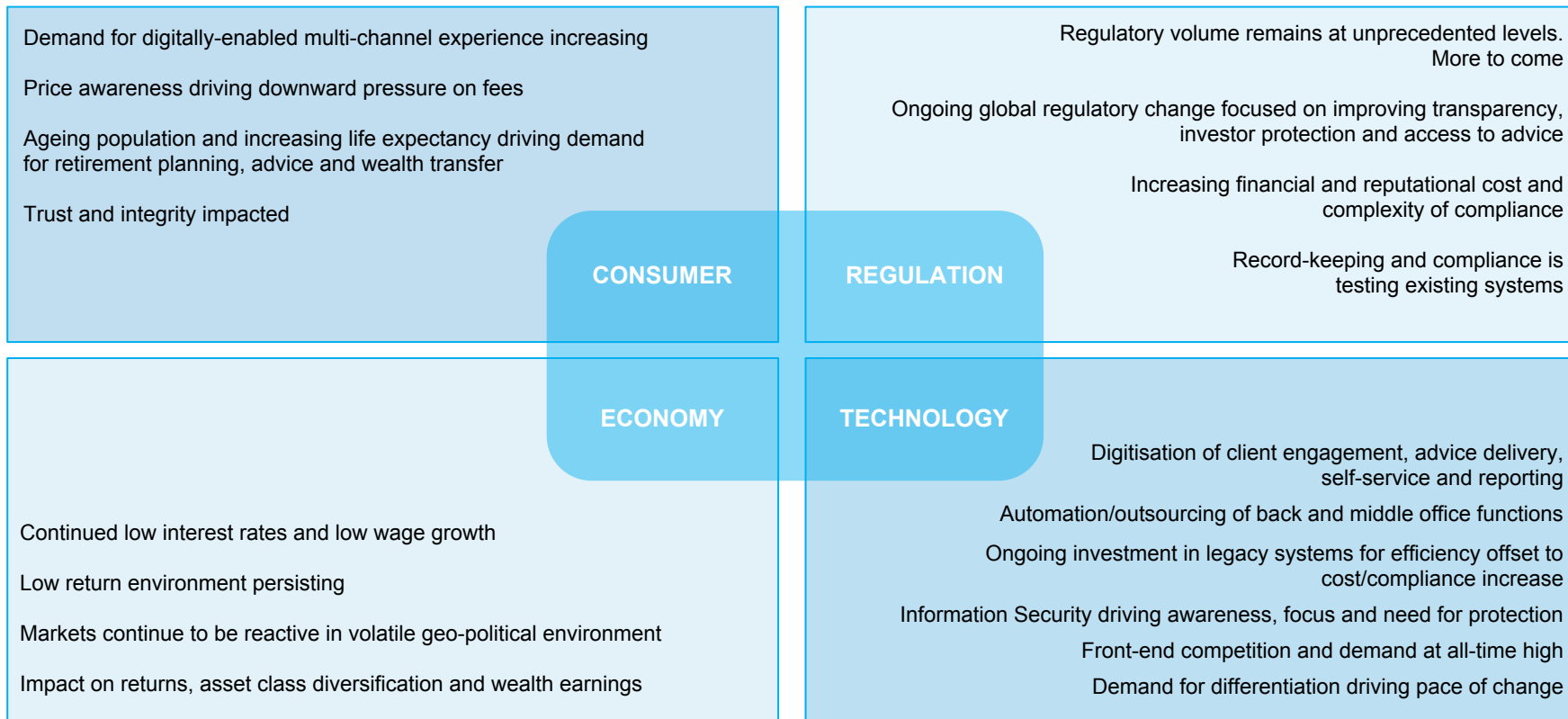
Rollout of Viewpoint to Australia, South Africa and Canada



Online trading solution for regional investment bank in Singapore

The opportunity & our focus

The background image shows a group of people in a modern office setting. A man stands in the center, gesturing with his hands as if presenting or leading a discussion. Several women are seated around a table, looking towards him. One woman in the foreground is wearing a dark t-shirt with the "iress" logo on the back. The scene is dimly lit with large windows in the background showing a cityscape.



What does this mean over the next five years?

Trading & Market Data

- Pressure on sell-side accelerating in general however, regional-specific dynamics
- Continues to be cost efficiency opportunities
- Retail convergence and consolidation reducing optionality in business models
- Few fund managers remaining domestic only
- Fund managers increasingly taking ownership for research and trading smarts

Wealth

- Growth in highly integrated, automated, multi-channel business models evident
- Heavy reliance on data and insight, including for compliance
- Multi-platform outsourcing the norm at all scales
- Broad asset class usage more common place to demonstrate value to consumer
- Digital advice a key channel of delivery for most, alongside other channels

Lending

- Intermediated advice / mortgage sales continue to play significant role
- Highly integrated advice proposition with mortgage workflow 100% electronic
- Integrated advice to loan origination – seamless end to end processes the norm
- Rise of all-digital lenders across all markets. Simple wealth propositions next step for digital lending

Consistent themes driving global wealth growth

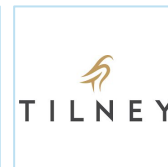


Andrew Walsh
CEO

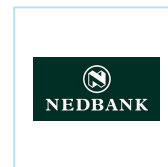
Industry super investment management & insurance internalisation



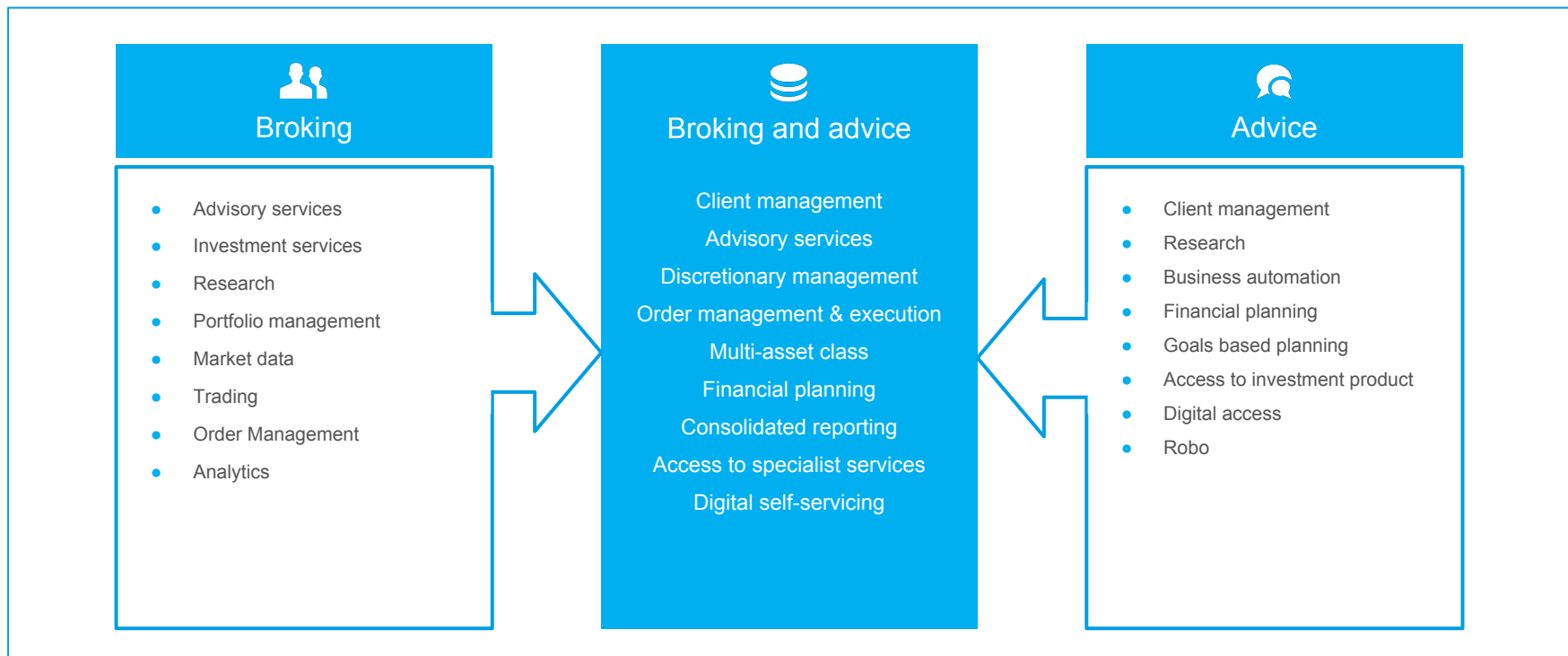
Convergence in private wealth management



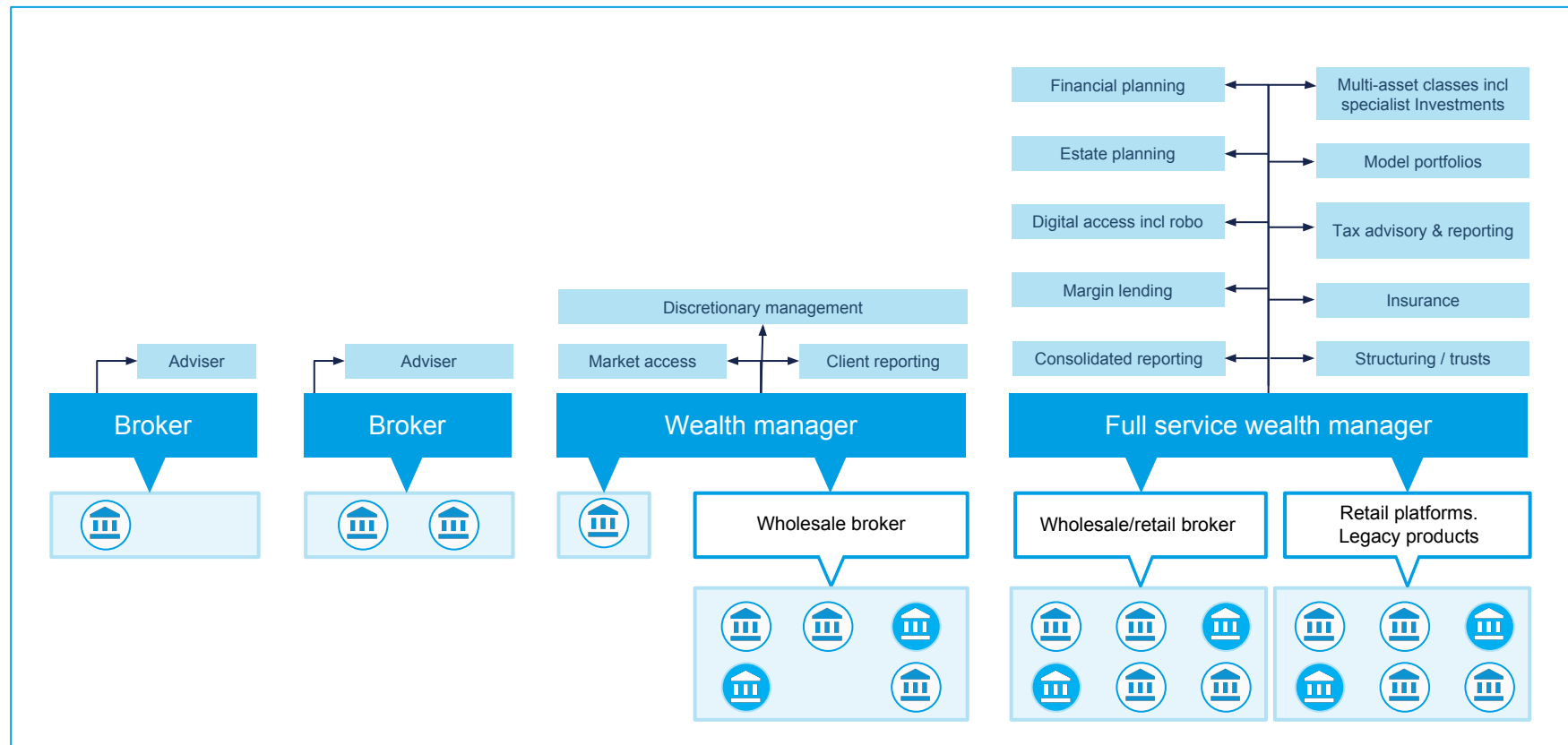
Mortgage brokers pushing into financial planning



Stockbroking extension into financial planning/wealth



Convergence from transactional broking to full-service wealth



Business risk

- Overcoming perceived cost v business strategy driven by software
- Underestimating the change management required to deliver

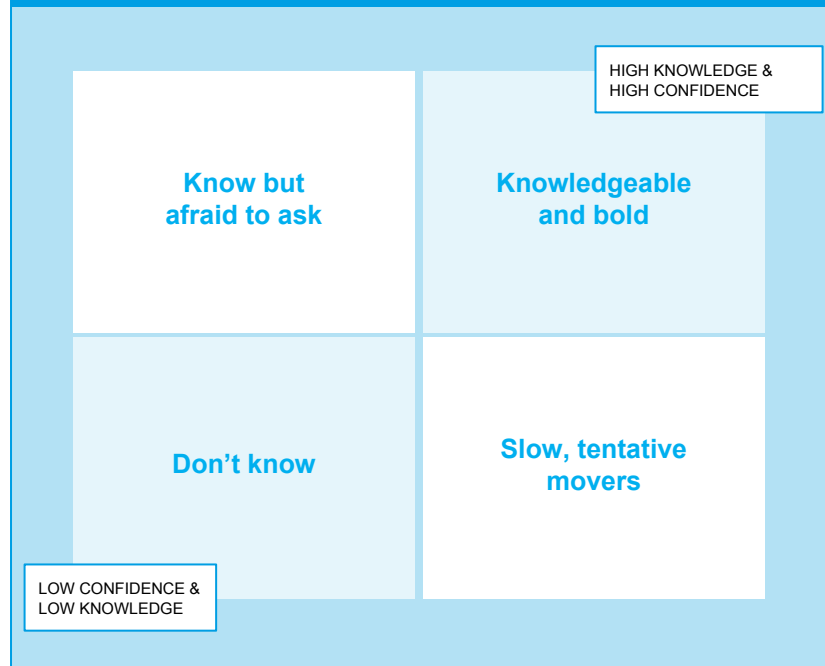
Technology changes

- Avoiding software development - focusing on configuration and re-use
- Resisting temptation of re-building old processes into new software
- Understanding the levers of driving successful user and client adoption
- Managing the complexities of data requirements and integrations
- Resisting the temptation to 'do everything' internally without expertise
- Mitigating the impact on delivery timelines - 'change fatigue'

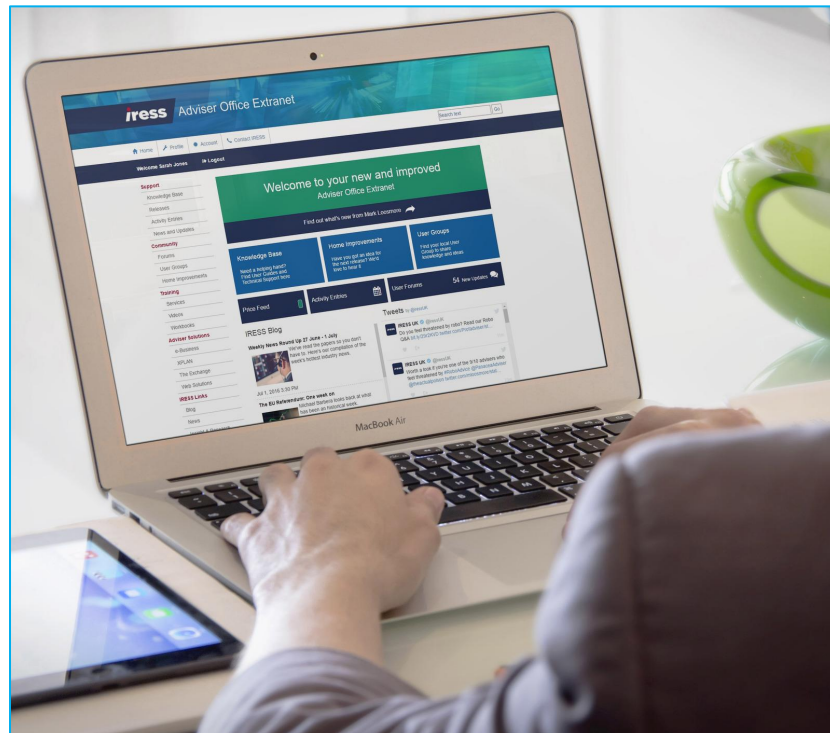
Opportunities

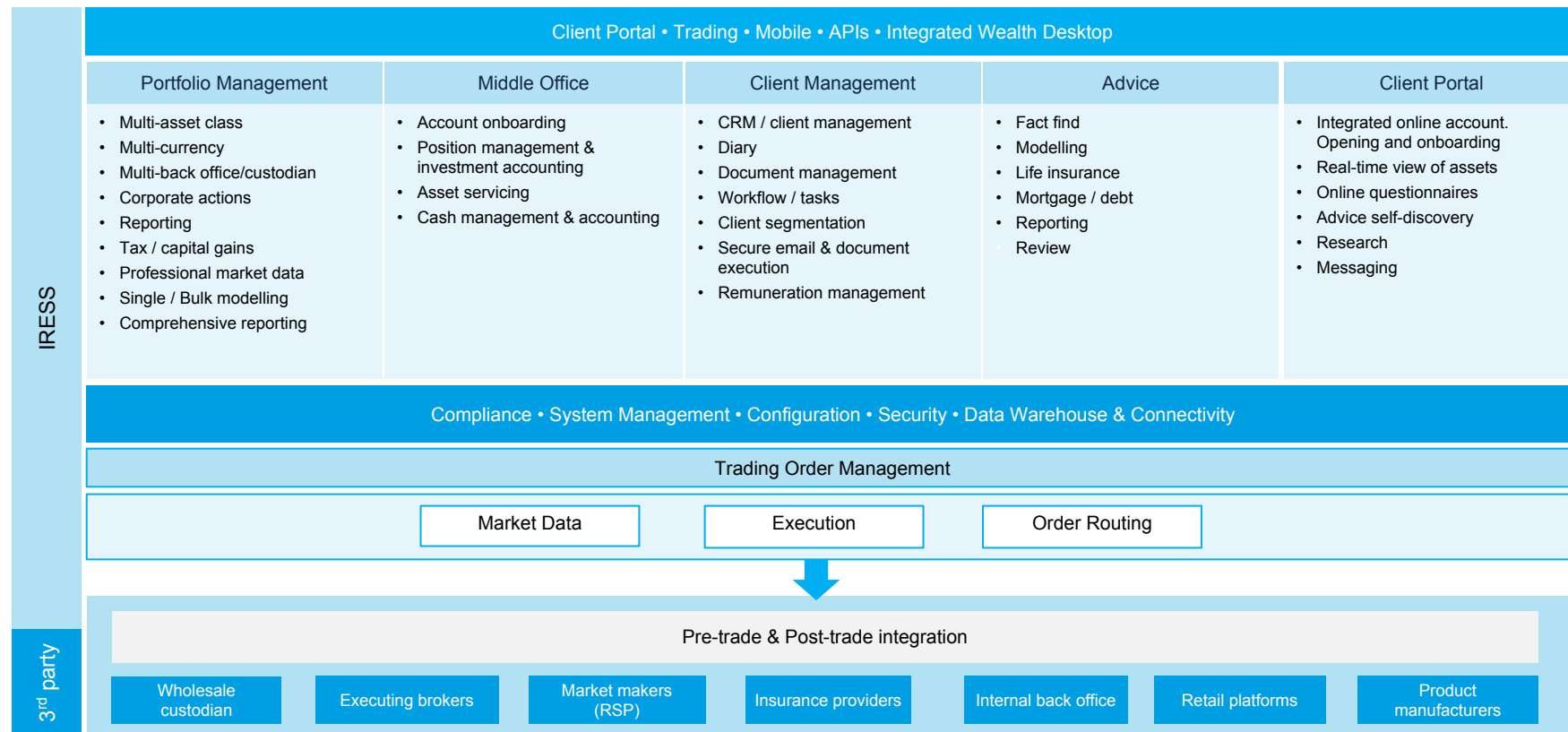
- Creating opportunities to leverage and scale technology investment
- Unlocking the propositional opportunities with new technologies

Range of client attitudinal responses to change

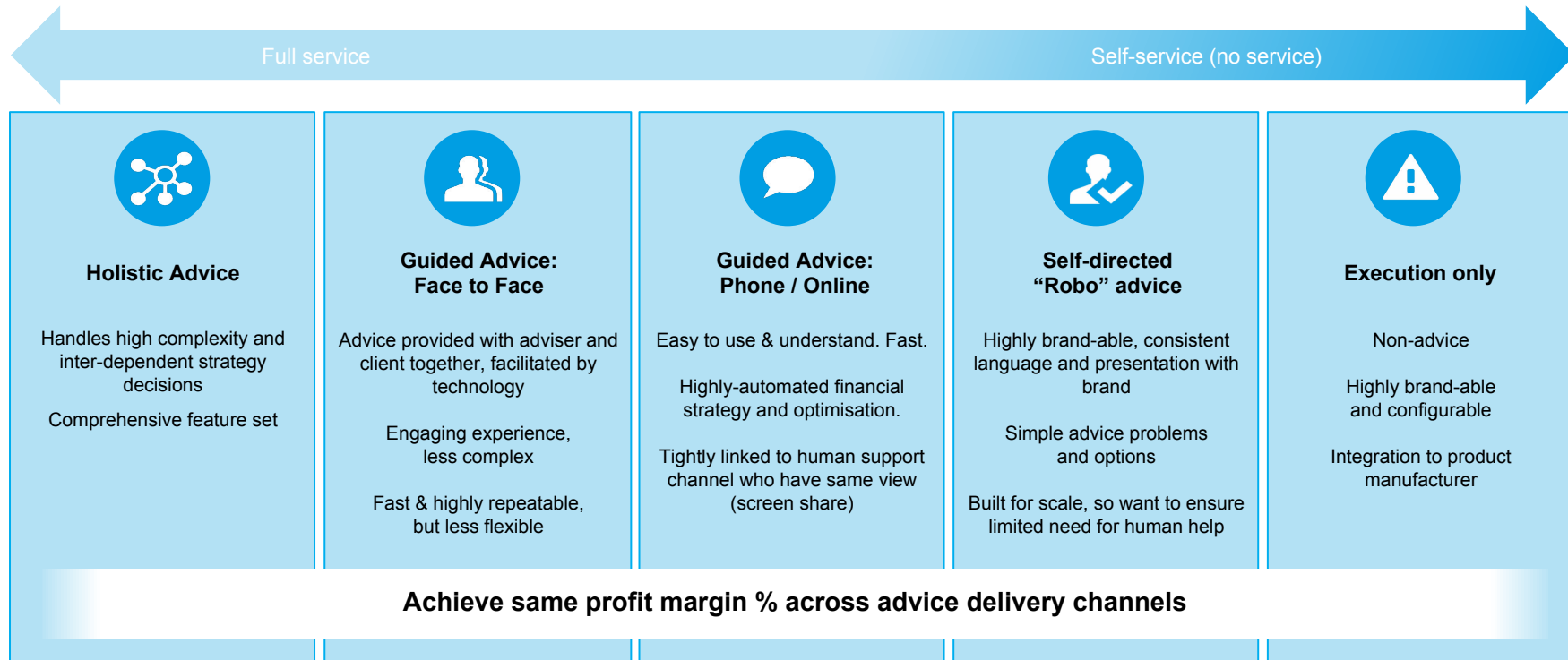


- **Flexible software solutions** that can respond to convergence and regulation
- **Configurable modular solutions** covering client management, portfolio, trading, lending, insurance, retirement, mortgages, and planning
- **Predictable costs** and a credible alternative to high cost 'deployed' solutions
- **Incremental benefits** of phased, modular deliveries with progressive rollouts and benefits
- **Omni-channel platform and solutions** including comprehensive digital, scaled advice and 'robo' capabilities





IRESS platform addresses spectrum of advice



IRESS

Opportunity and growth in the United Kingdom



Simon New
Group Executive
Strategy



Who we are in the United Kingdom



The market and how we serve it



Where we have focused and why

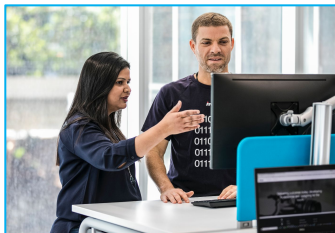


The opportunity and our current focus



94

of the top 100
advice firms are clients



22m

quotes and 60,000
insurance e-apps facilitated
by IRESS monthly

270+

private wealth
managers

28,000

active FCA-registered
financial advisers

£500bn

managed on 19
retail platforms in the UK

19,000

IRESS advice end-users

14,800

mortgage brokers

£870bn

managed by private
wealth managers



12,500

registered individual
investment managers

1 in 4

mortgage completions pass
through IRESS software

35

of the top 100
private wealth
managers use IRESS

Trading and Market data - 20%

Clients:

Buy and sell side brokers, discretionary fund managers, advisory businesses

Products:

IOS+	Proquote Trading
IPS	IRESS Pro
Viewpoint	SmartHUB

Private wealth and advice - 50%

Clients:

Advisory businesses, wealth managers, discretionary fund managers

Products:

XPLAN	XPLAN Prime
XPLAN Mortgage	PWM
Advisor Office	Pulse

Sourcing - 30%

Clients:

Sell side - including insurance companies and asset managers

Buy side - including wealth managers, discretionary fund managers, mortgage distributors

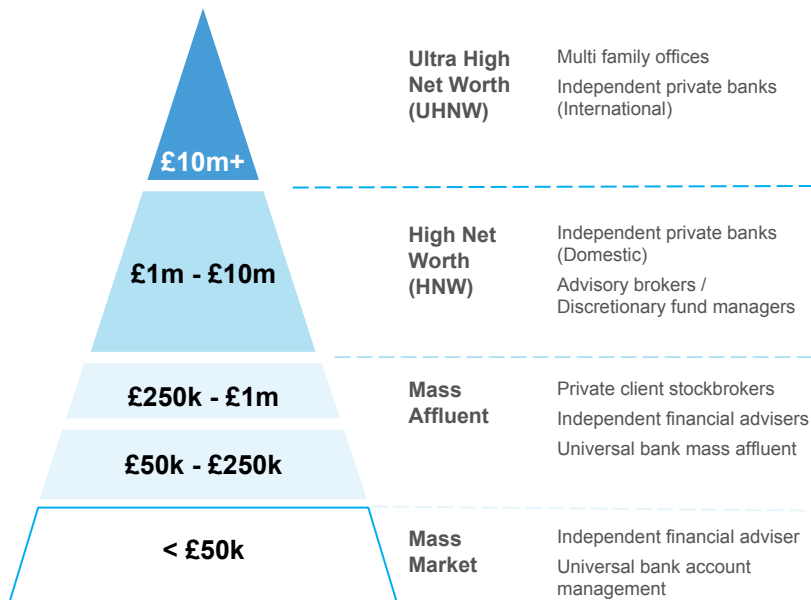
Products:

The Exchange
Trigold
eApps

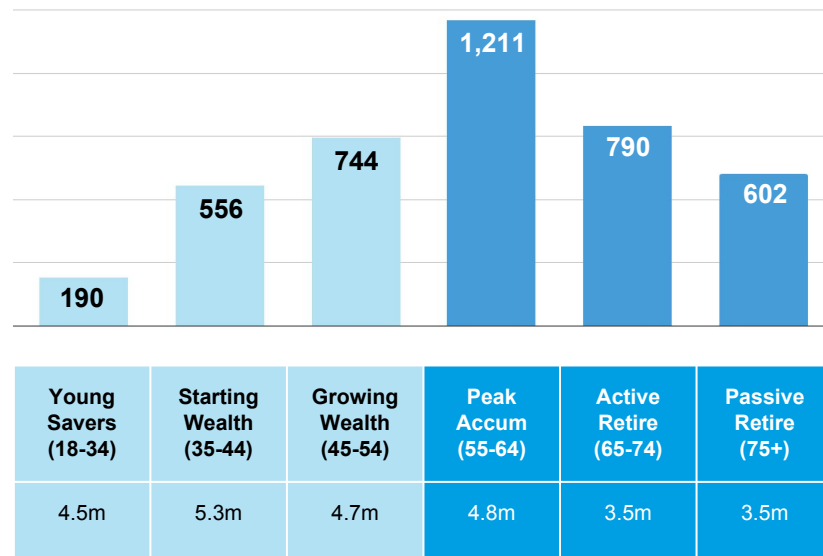
Wealth needs are extensive and increasing

	Product needs			Advice needs
Ultra High Net Worth (UHNW) £10m+ assets	Cash Pensions ISAs UK equities UK Fund / ETFs Unit trusts Annuities Protection / Insurance Tax Wrappers	Established market equities Small-mid cap sectors Emerging markets Bonds Foreign exchange Complex pensions	Global equities Structured products EIS / VCTs Hedge funds Derivatives Property funds / collectives Private placement	Trust planning Fiduciary services SME: value extraction Specialist tax advice Cross border strategies "Team of experts" (legal etc)
High Net Worth (HNW) £1m - £10m assets				Comprehensive financial planning (Ongoing) Pension consolidation and drawdown Tax advice (UK and International) IHT / Estate planning
Mass Affluent £50k - £1m assets				Financial planning (One off) Simplified / Focussed advice Guidance and information Retirement planning Post-retirement planning (50+) Child savings
Mass Market < £50k assets				Digital Access Low cost advice solutions Mortgage advice Workplace and Pension Auto Enrolment

Wealth brackets

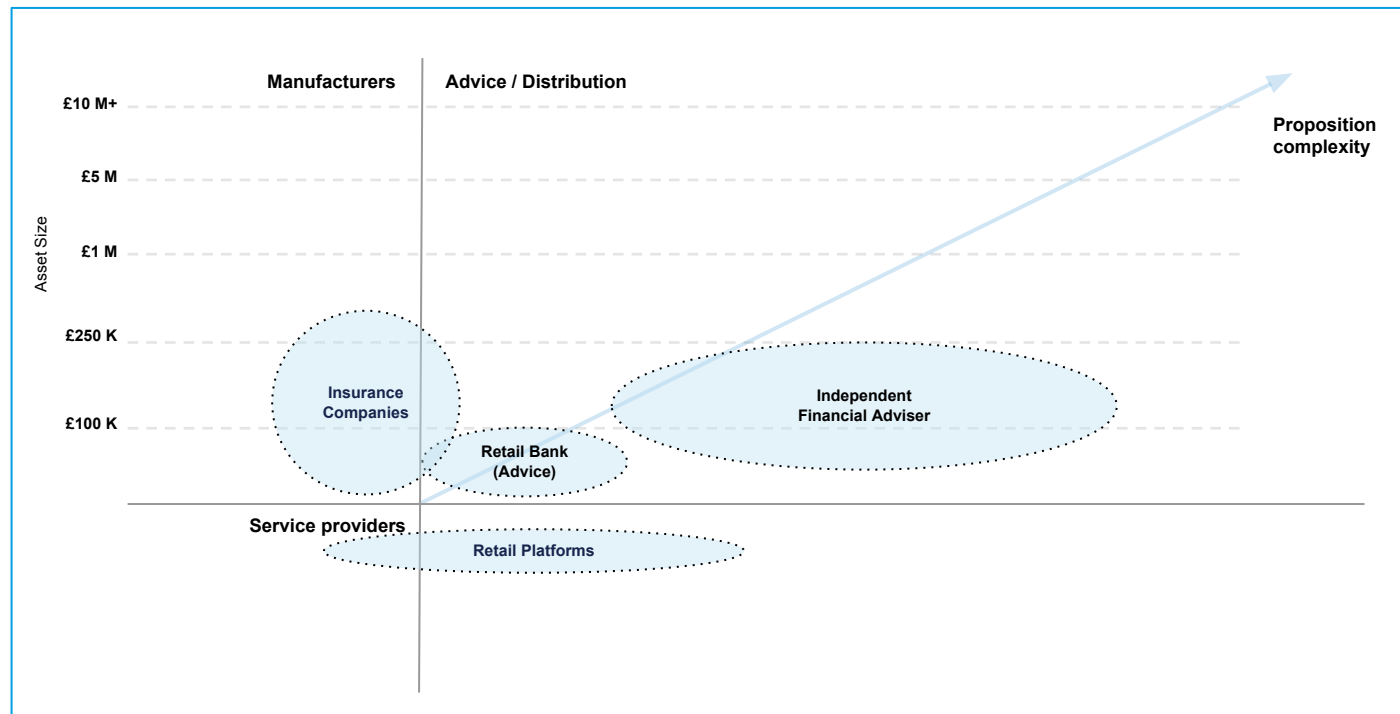


Household top wealth by age cohorts (£bn)



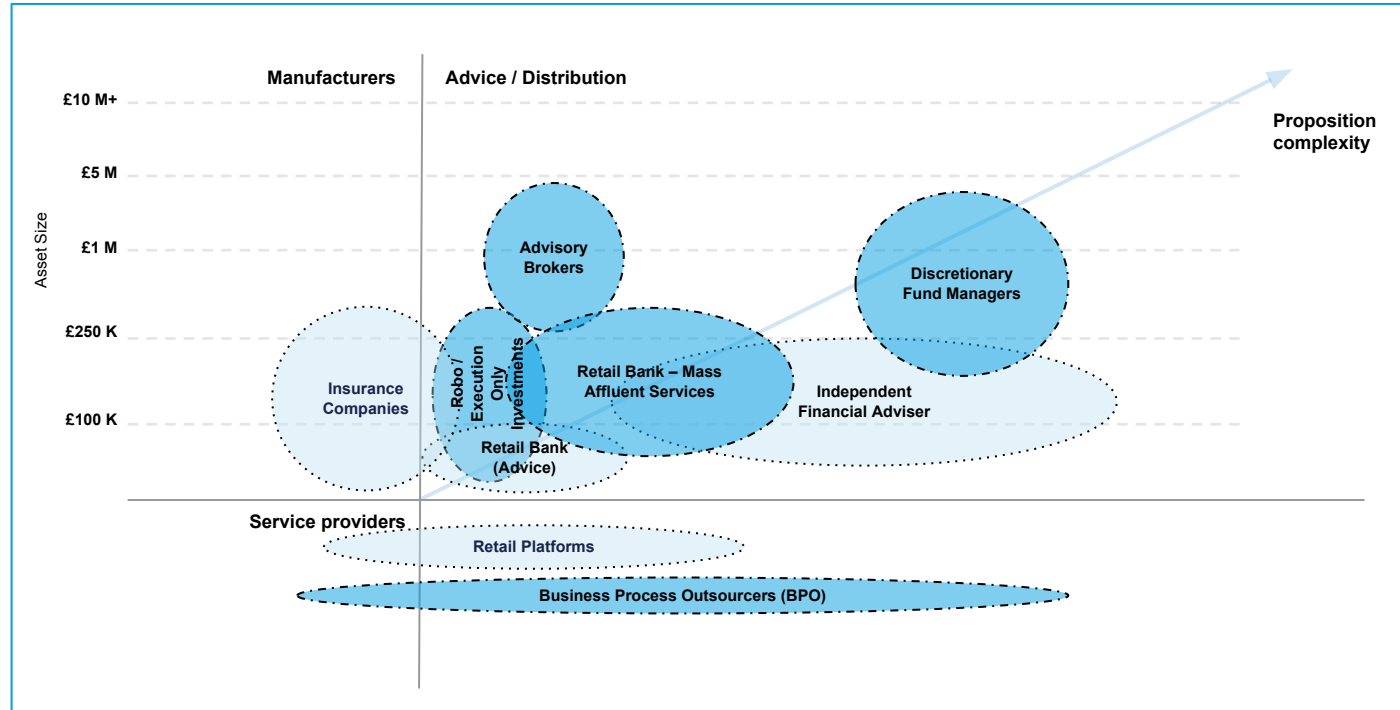
IRESS in the UK: Accessing the opportunity

The IRESS opportunity five years ago

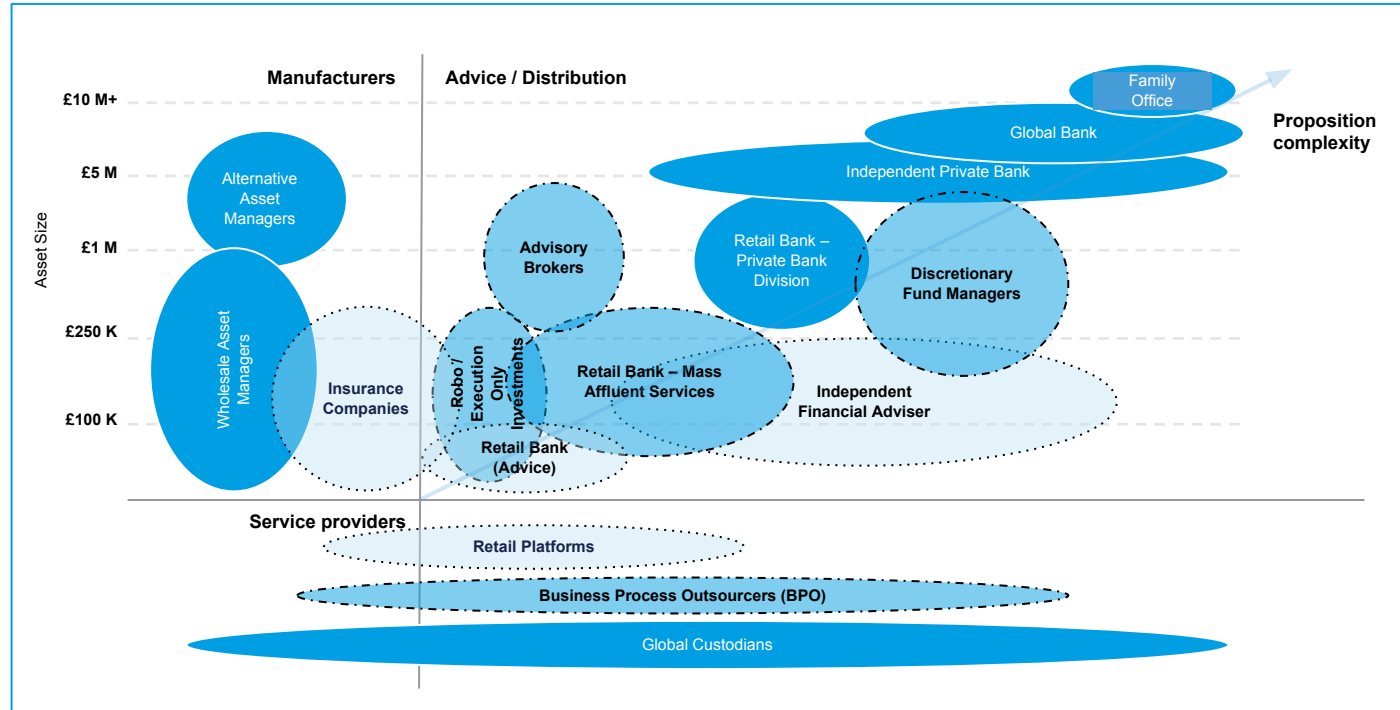


In 2013, IRESS' focussed opportunity was advisers and planners following RDR changes.

Increased opportunities for IRESS

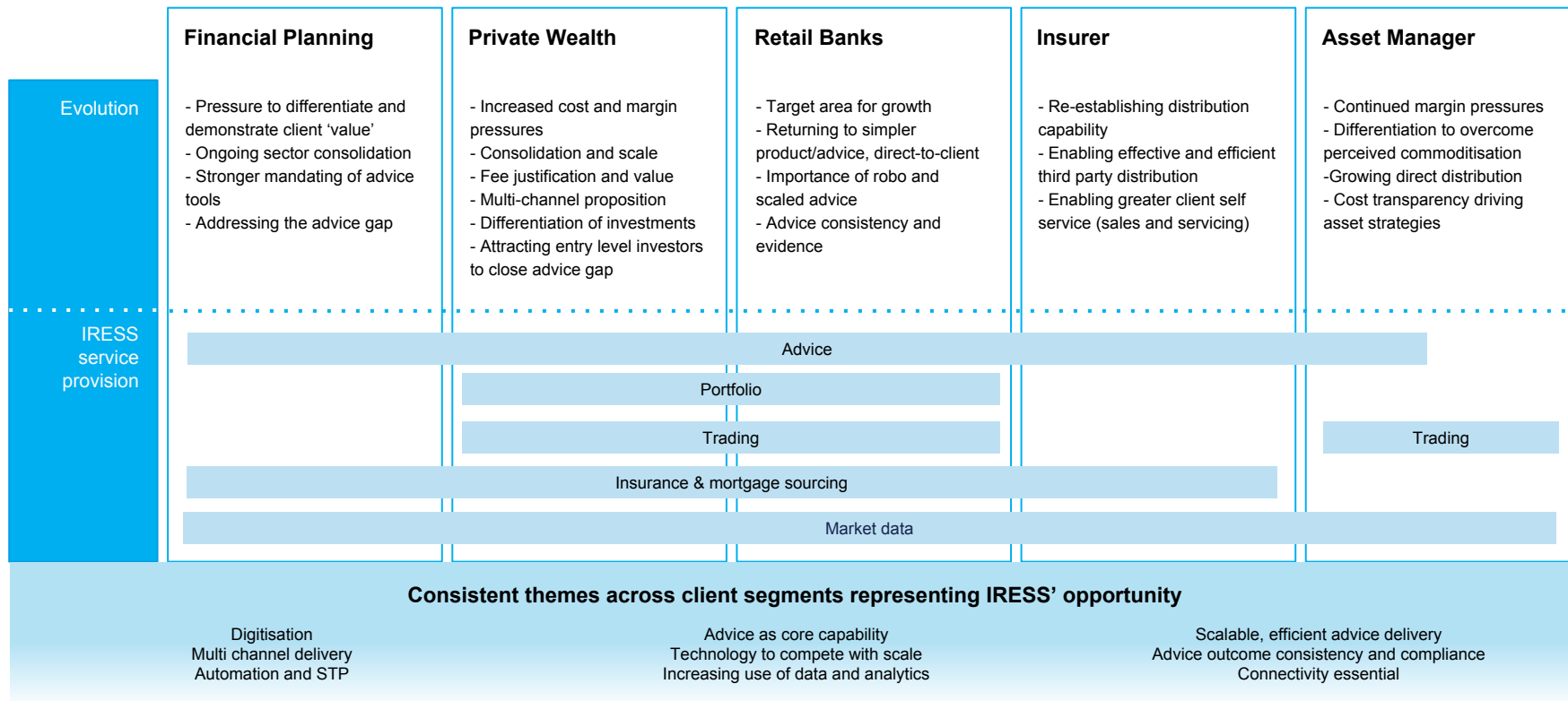


Further market opportunities were anticipated and identified from growth and consolidation in response to RDR. The acquisitions of Pulse and Proquote in 2015 directly aligned to our strategy and accelerated our positioning across the market.



The UK market continues to evolve and remains highly diverse. Current and potential opportunities remain across multiple client segments. Prioritisation aligns to growth drivers and strategy timing.

Our ability to meet the evolving market opportunity



IRESS uniquely positioned in the UK landscape

		External	Front Office (Internal)					Connectivity	Middle office	Back office
		Consumer / Planning	Intermediary	Portfolio Management	Decisions	Implementation	Execution	Messaging & Data	Post trade	Book & Records
IRESS		✓	✓	✓	✓	✓	✓	✓	✓	✗
Direct and indirect competitor	Competitor 1	✓	✓	✗	✗	✗	✗	✓	✗	✗
	Competitor 2	✗	✗	✓	✗	✓	✓	✓	✓	✗
	Competitor 3	✗	✗	✓	✗	✓	✓	✗	✓	✓
	Competitor 4	✗	✗	✓	✗	✓	✓	✓	✓	✓

Breadth and modularity supporting expanding client relationships

		External	Front Office (Internal)					Connectivity	Middle office	Back office
		Consumer / Planning	Intermediary	Portfolio Management	Decisions	Implementation	Execution	Messaging & Data	Post trade	Book & Records
Existing Client Opportunities	Existing Client 1	✓	Adviser Office (private bank)	✓	Proquote (private bank)	✓	✓	✓	✓	N/A
	Existing Client 2	XPLAN	XPLAN	✓	✓	✓	✓	XPLAN	✓	N/A
	Existing Client 3	N/A	✓	Pulse	✓	✓	Pulse	✓	Pulse	Pulse
	Existing Client 4	✓	Adviser Office	✓	✓	✓	✓	✓	✓	N/A
	Existing Client 5	✓	XPLAN	✓	✓	✓	✓	XPLAN	N/A	N/A

Further IRESS opportunity

Existing IRESS

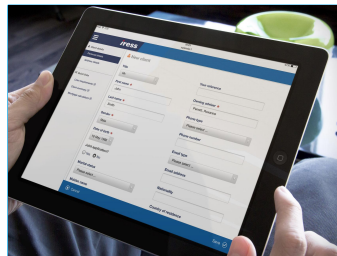
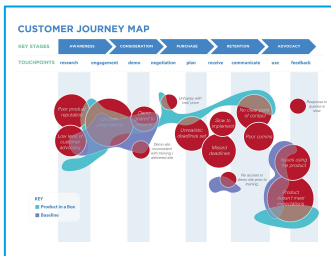
Product and delivery focus to unlock opportunities

Focus area	Outcome
Pre-configured XPLAN for streamlined implementation	Simplified, pre-configured XPLAN launched for smaller clients Implementation approach and process update completed for faster delivery Significant improvement in speed of implementation at smaller end
Broadening portfolio management capabilities	Extended multi-asset class portfolio management and multi-custodial trading, for IMs Focus on screen design and 'UX' Seven clients live and milestone clients implemented
STP integrations with wholesale platforms	Comprehensive pre and post trade integration of two leading BPO completed STP enabled including on-boarding Productised investment and to be leveraged
Updated client portals	New client portal enabling STP completed, productised and launched Enabled significant client migration and enlarged use of IRESS Self directed, select and execute client portal built and live
Integrating Pulse, ProQuote and XPLAN	Pulse to XPLAN data integration completed enabling broader solutions to Pulse clients Pulse and ProQuote integration providing broader market connectivity
Transitioning MSO from services to product	Productisation and production case studies demonstrated milestones Two clients fully live with pipeline growing Enabled Australian implementation



Example: Continued focus on the independent advice market

Pre-configured XPLAN proposition for more straightforward needs streamlined implementations



Continual investment in the XPLAN product. Focus on connectivity with further data integrations



Revised implementation options and approach to facilitate faster installation and 'go live'



High retention of smaller clients. Low competitive impact

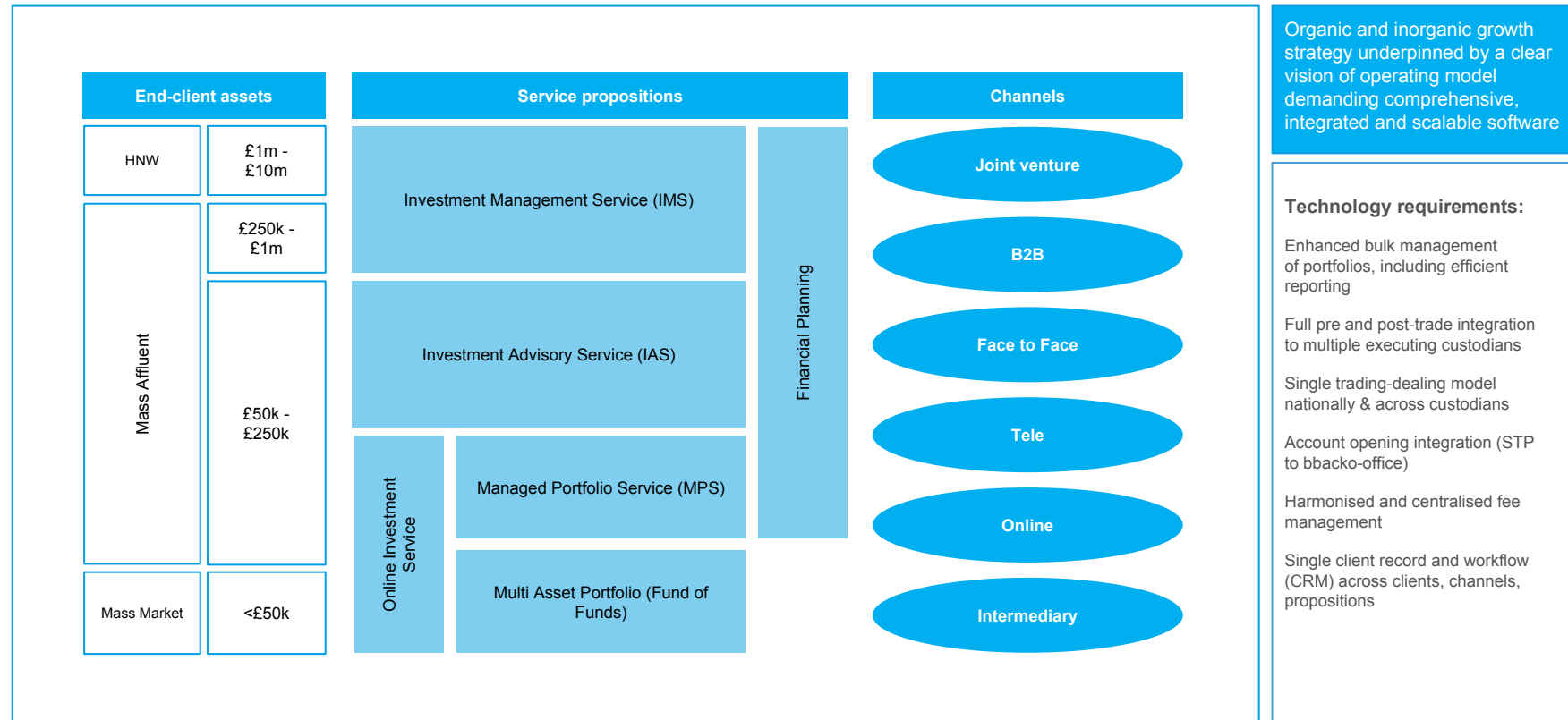
Strong momentum and positive client feedback and new wins from competitors



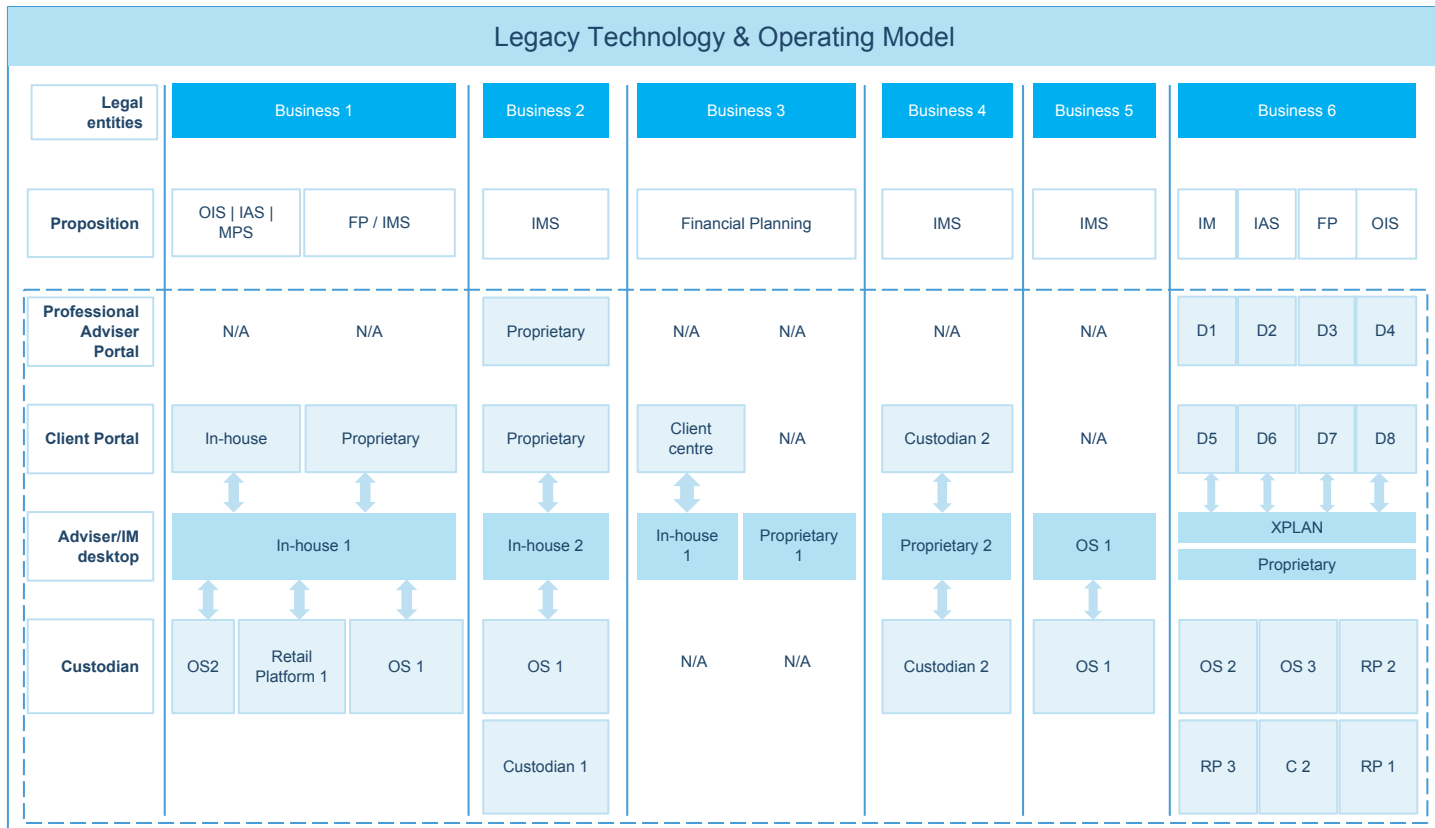
60% of small conversions now completed in under 30 days



Example: Supporting a unified, consistent, new proposition



Resolving legacy technology silos and inefficiency



Legacy model characterised by:

High cost / slow change operating model

Struggling to cope with scale and volume of regulatory change

Legacy technologies and multiple operational silos

Inconsistent online / offline client experience

Inconsistent Investment / Advice client experience

Disparate and manual business processes

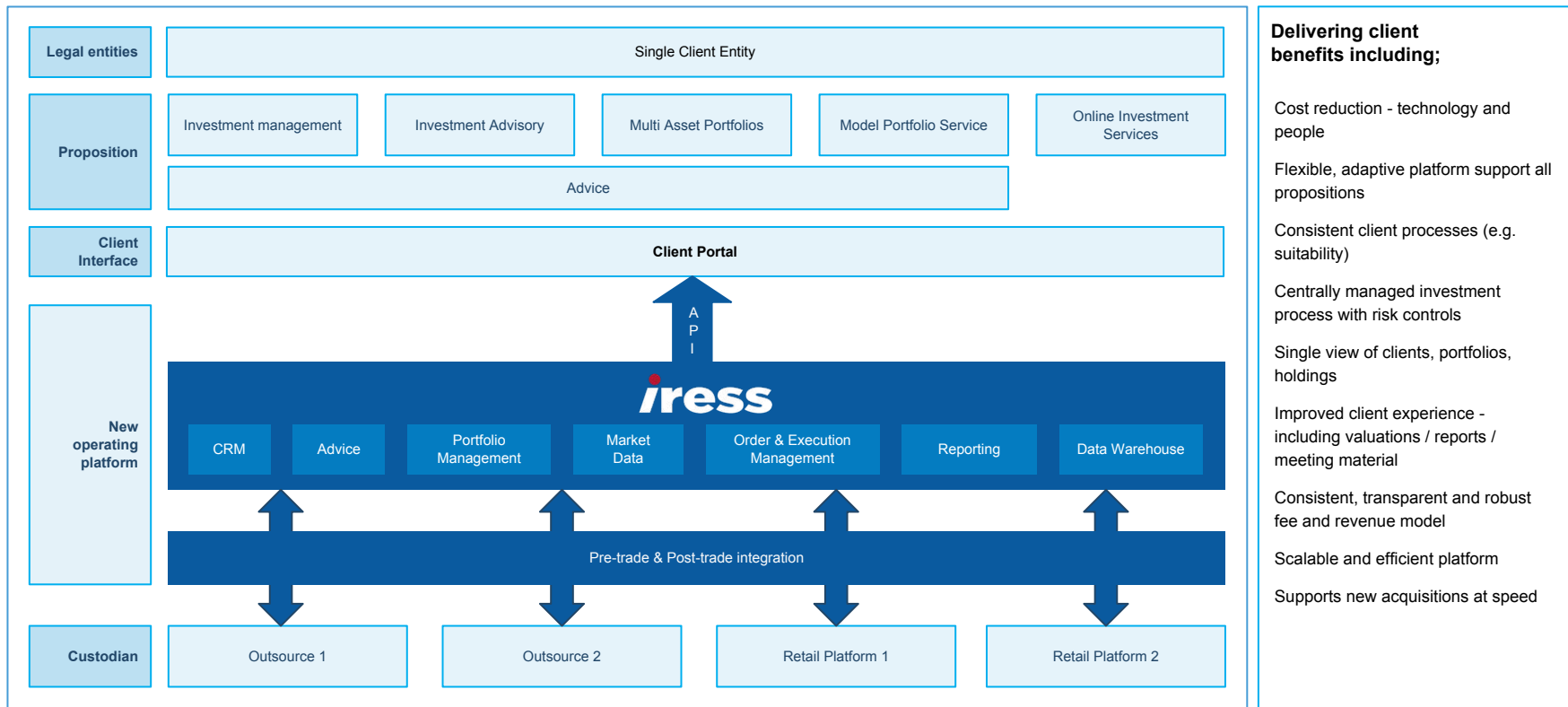
Fragmented and ageing online client experience

Multiple custodians and operational complexity

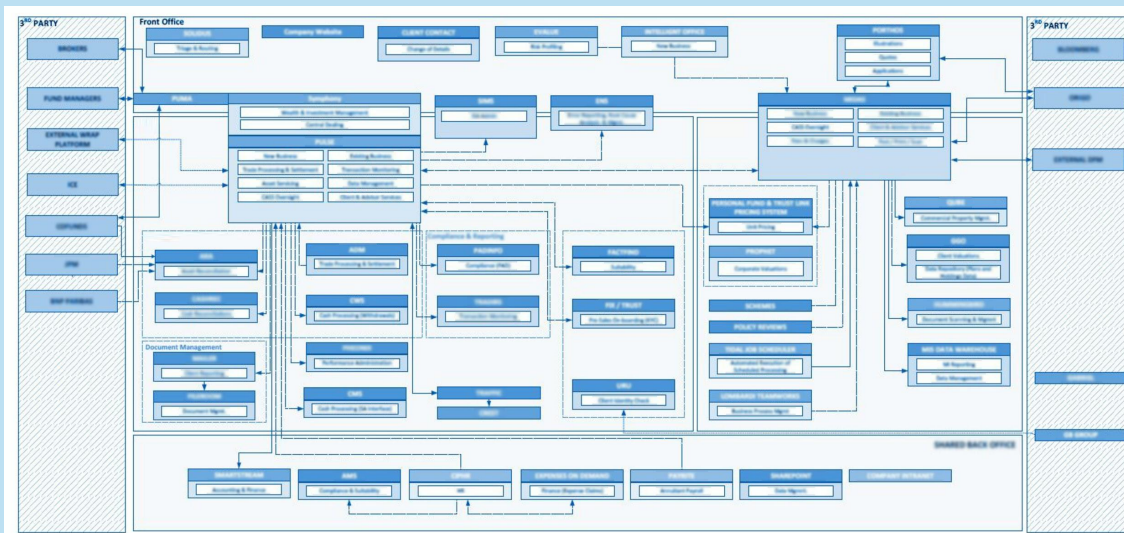
Fragmented client view - no consolidated data

Limited operational / technical scalability

Enabling a simple, efficient and scalable technology and operating model



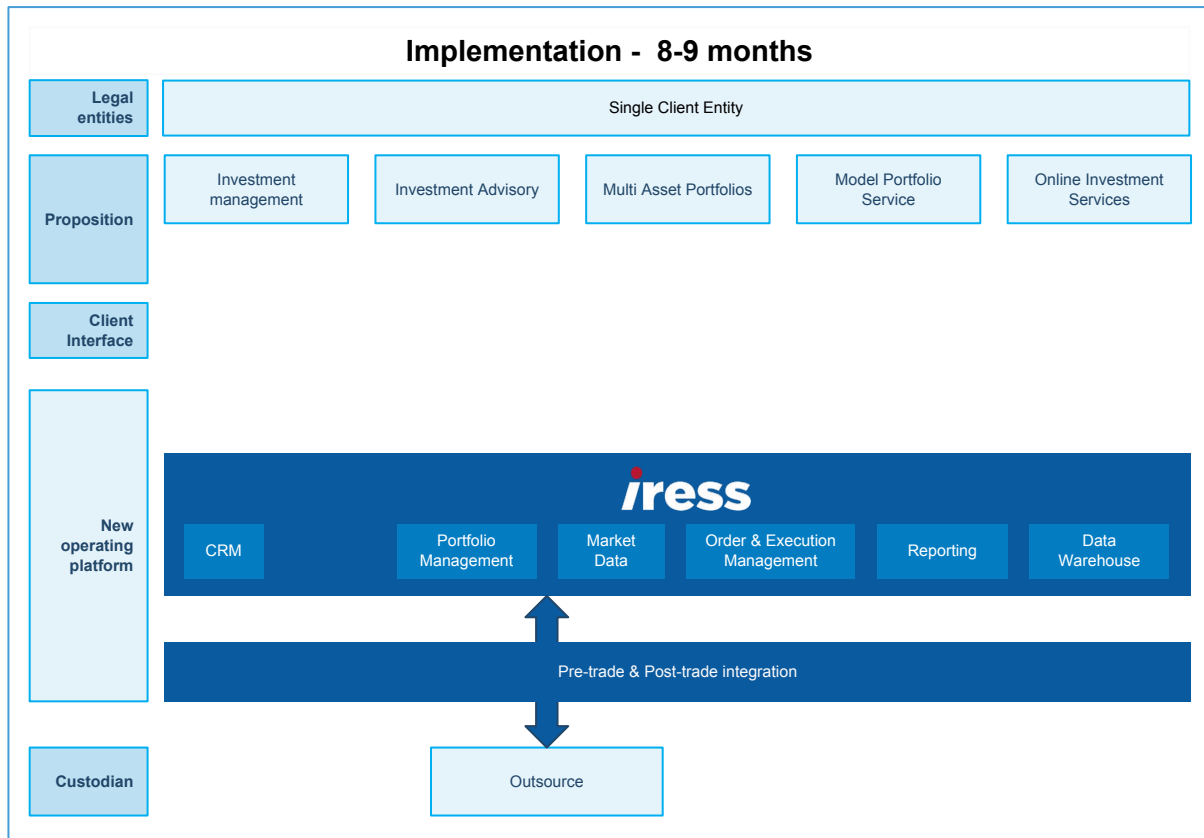
Current State



New client engagement where IRESS selection has been based on:

- Ability to support a single, multi-asset, multi currency and multi channel proposition
- Reputation, experience and track record
- Breadth, depth and connectivity of IRESS software
- Proven integration to outsourced custodian significantly influenced selection decision of that provider
- Ability to deliver at pace leveraging proven software
- Phased approach through modular releases, de-risking implementation and adoption
- Progressive and incremental benefit release

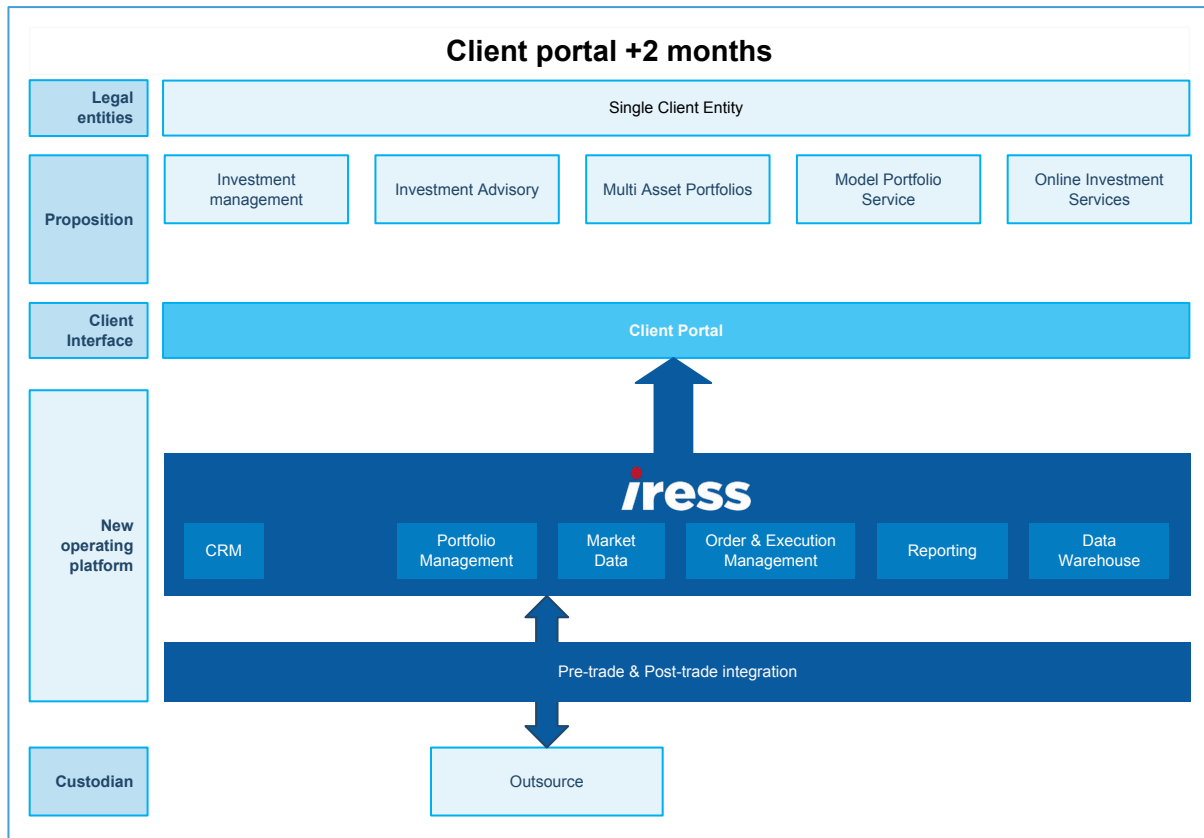
Same problem and aspiration, different timeline



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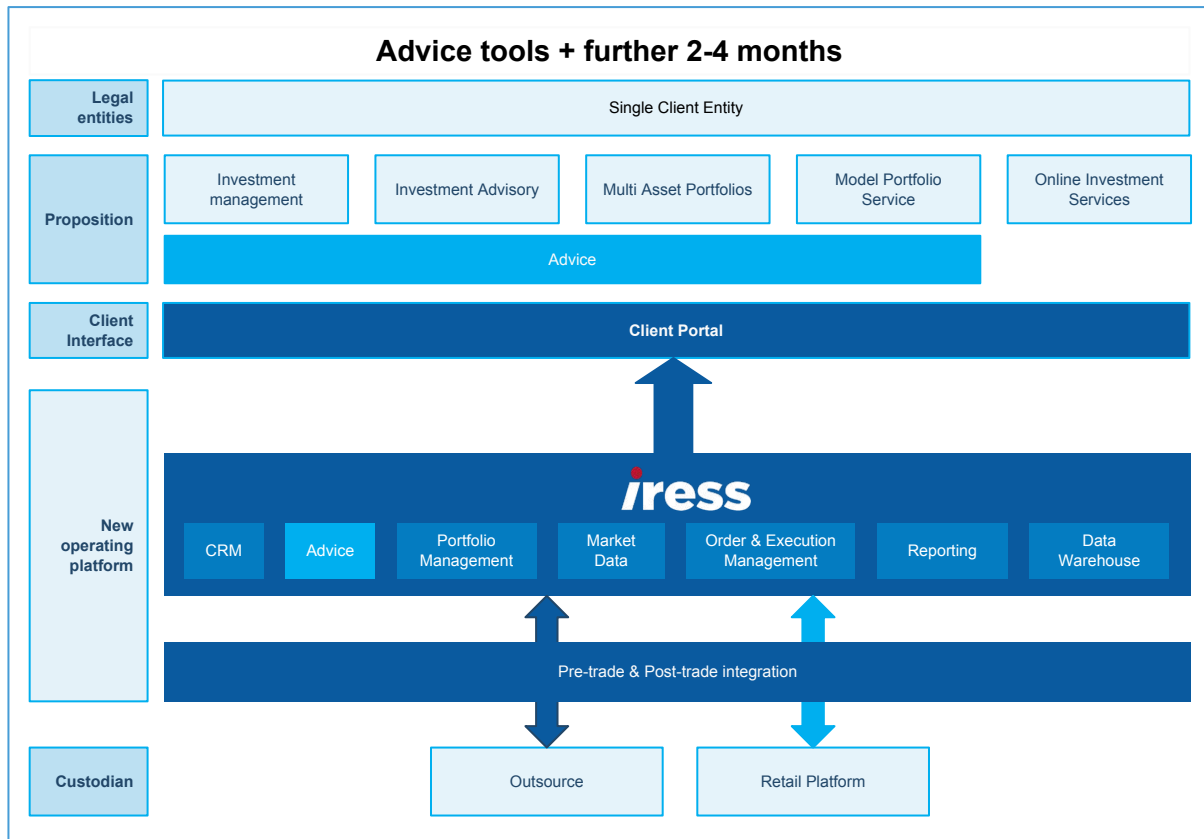
Enabling a simple, efficient and scalable technology and operating model



New client engagement where IRESS selection has been based on:

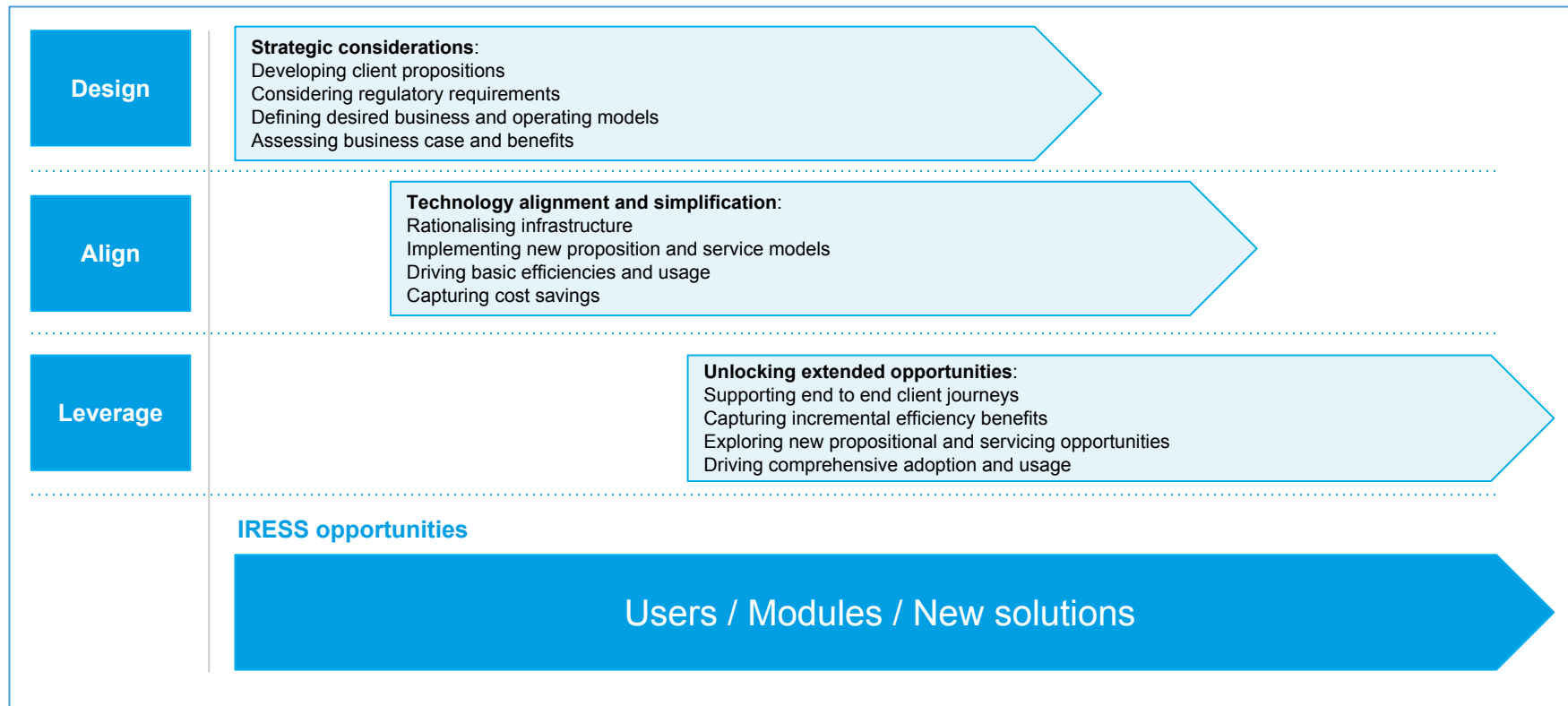
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Enabling a simple, efficient and scalable technology and operating model



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	Typical current position	IRESS enabled future state
 New	Multiple, role specific, desktops	Single, pan-organisation desktop
	Disjointed and inconsistent client propositions	Supporting consistent, multi-channel delivery
	Fragmented client servicing models	Enabling process consistency and centralisation
 Transitioning	Inconsistent client outcomes	Unified advice model across all channels
	Multiple data entry and re-keying	Decommissioning and move to single data-entry
	Poor quality processes with manual intervention and paper	Highly-automated processes with embedded workflow
	Sub-optimal utilisation and adoption	Incremental adoption of functionality (with technology + business strategy)
 Mature	Manual compliance oversight	Systematised pre & post advice/trade compliance and exceptions
	Under utilisation of available IRESS functionality	Incremental adoption of functionality (with technology + business strategy)
	Lengthy advice process, proposition gaps, adviser:admin ratios	Enabled for scaled/robo advice options (eg Prime)



Progressive market with strong growth opportunity



Landmark milestone achieved, groundwork in place

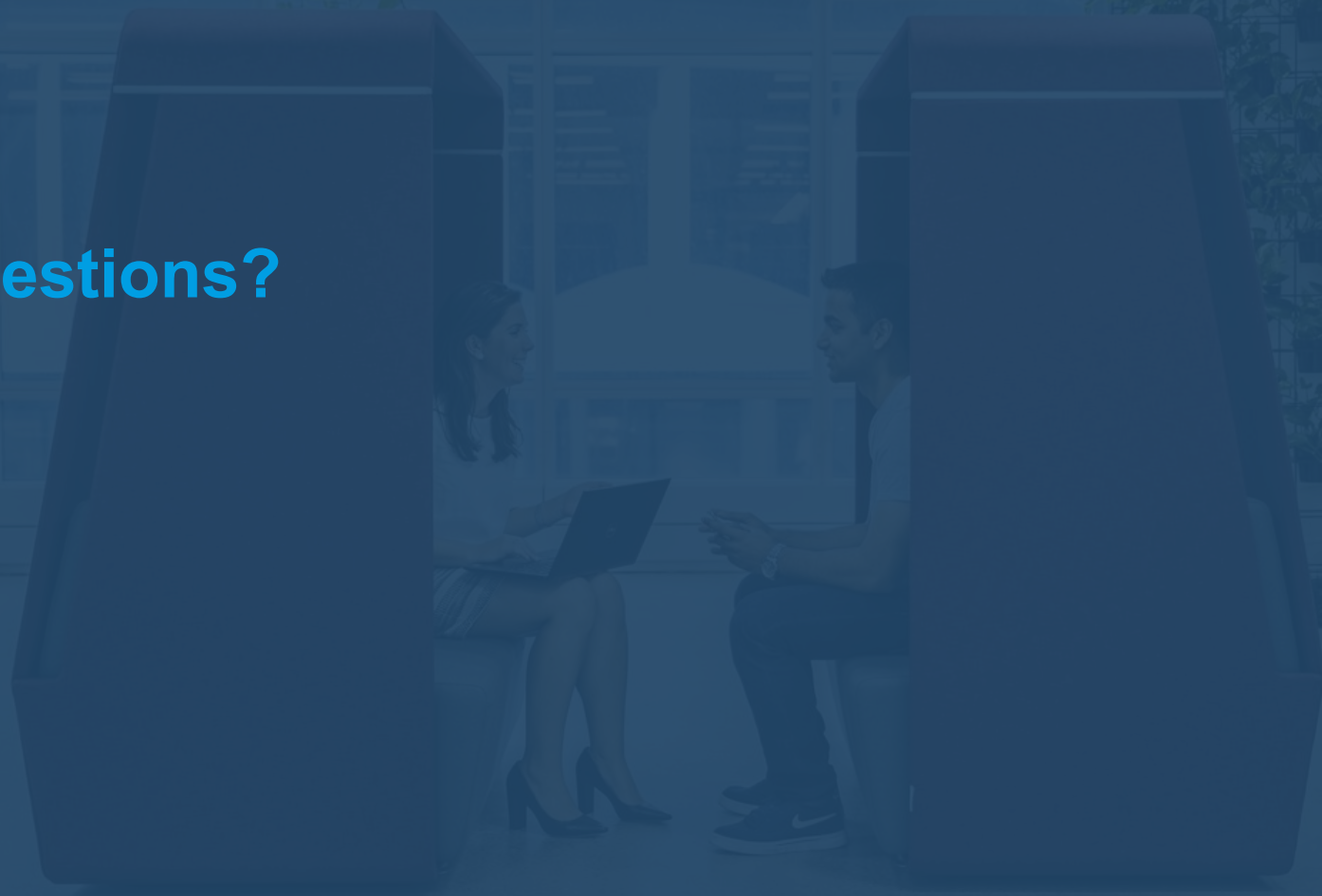


Focus on leveraging product investment at scale and pace



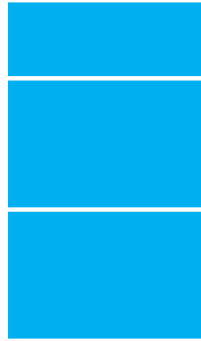
Selective investment to capitalise on opportunities

Questions?



Strength in a changing landscape

A background image of a modern office interior. Two people, a woman and a man, are sitting on a large, dark, modular sofa. The woman is on the left, wearing a light-colored top and dark skirt, holding a laptop. The man is on the right, wearing a light-colored shirt and dark pants, gesturing with his hands. They are both smiling and appear to be in a collaborative meeting. The office has large windows in the background, letting in natural light, and there are plants visible on the right side.



Superannuation
\$2.6 trillion

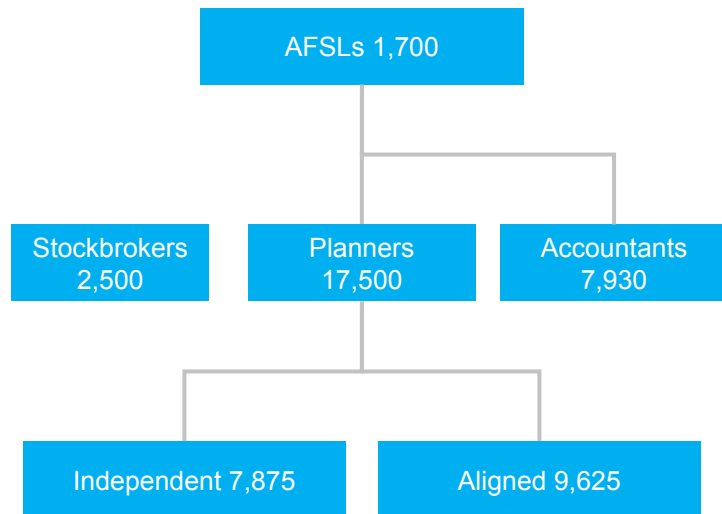


Australian stock market
\$1.9 trillion



Managed funds AUM
\$3.4 trillion

Retail advice



385,000

Statements of Advice produced

60%

scaled advice SOAs

20,000

Digital SOAs in 2017

\$750 billion

in retail platforms

3 million

Australians intend to turn to a financial planner for advice in the next two years

Average number of platforms per planner: **2.6**

43

retail platforms

25

full-service retail stockbroking firms in Australia

600+m

post-trade updates processed weekly by IRESS

Planners must brace for change

The success of artificial intelligence depends on data

The rise of 'RegTech' and why it's the next big thing in banking

IOOF's ANZ purchase gets ACCC greenlight





Member personalisation the 'new paradigm'

Data will be key platform differentiator

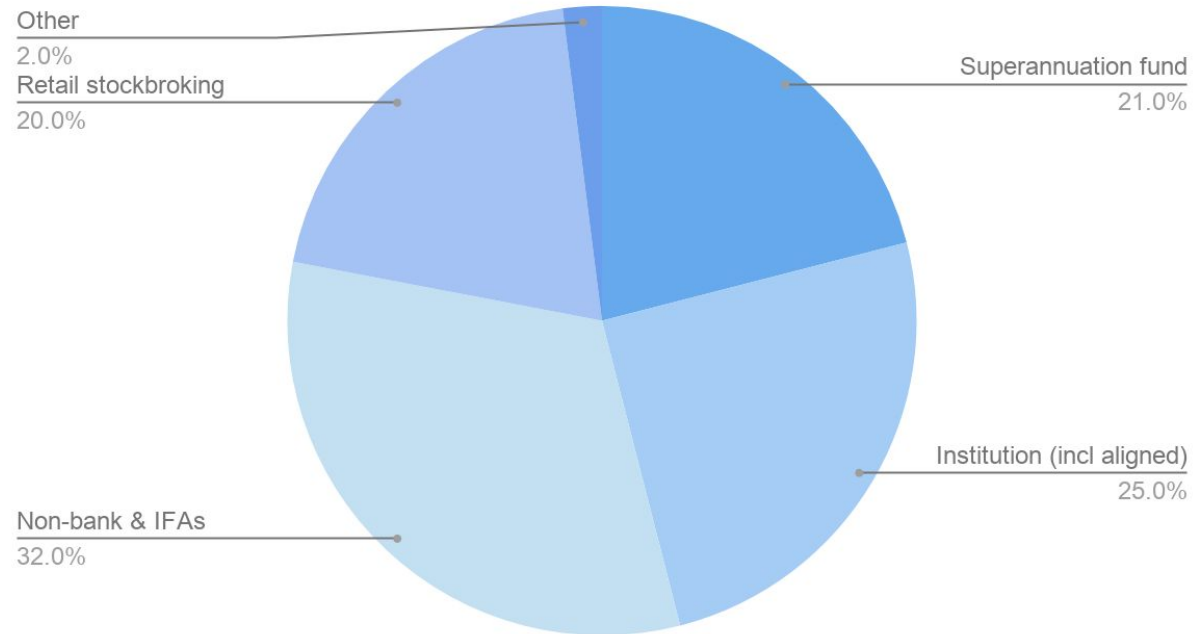
Royal commission to drive IFA ascendancy: UK researcher

Australian millennials have taken to robo financial advice

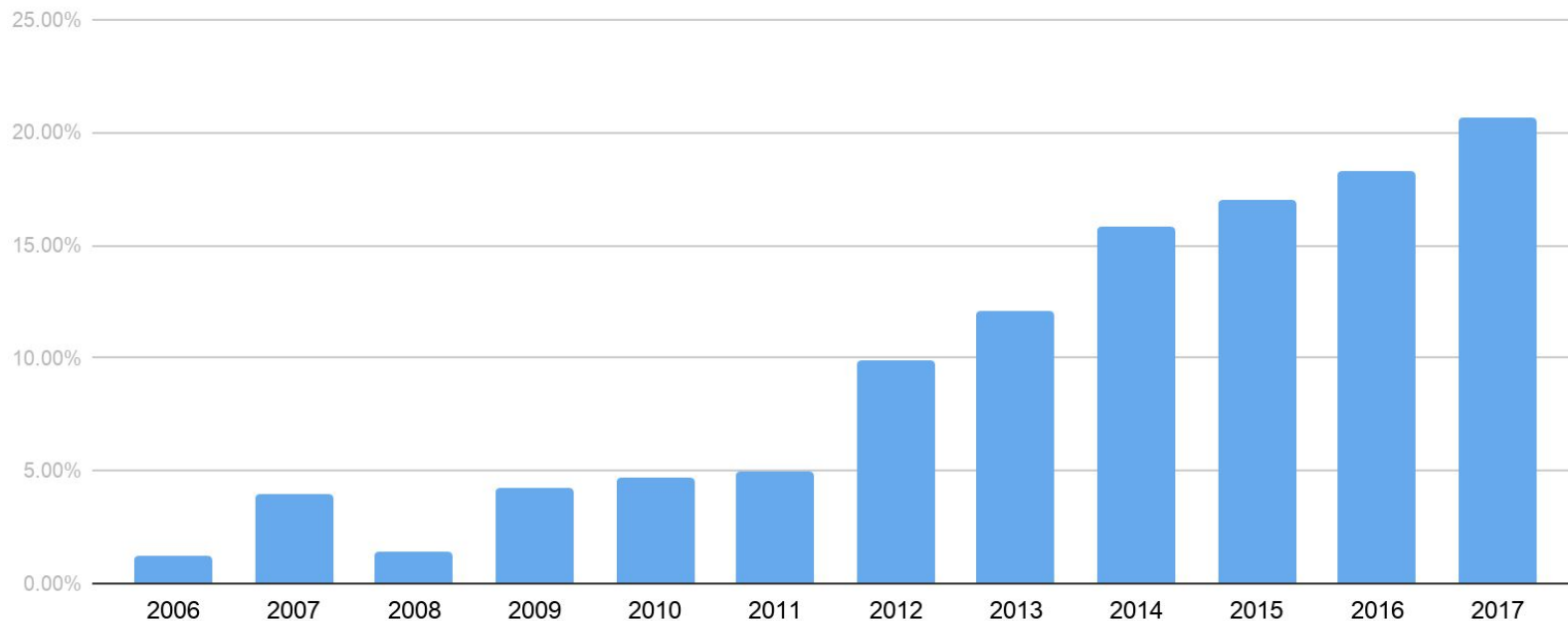
Big four banks are at the wealth crossroads

Evolution	 Institutional	 Non-bank & IFAs	 Retail-broking	 Super funds
	<p>Ownership of advice channels changing. Simpler wealth models</p>	<p>Growth together with pressure on education standards, compliance, efficiency</p>	<p>Evolution from transactional broking to broader wealth services</p>	<p>Larger role in providing advice and growth in adviser numbers</p>
Technology need	<ul style="list-style-type: none"> Automated & scaled solutions to leverage banking client base Call centre & online self-service Data and analysis to support compliance and growth Artificial intelligence 	<ul style="list-style-type: none"> Automation of advice/service to clients of all sizes Leverage technology to compete with scale Real-time connectivity to third-parties essential Compliance increasingly data dependant High AI expectations 	<ul style="list-style-type: none"> Client and portfolio centric tooling and data Automation of advice/service/compliance to clients of all sizes Execution-only to augment comprehensive services Equity-like connectivity for all asset classes Compliance increasingly data dependant 	<ul style="list-style-type: none"> Automated & scaled solutions to engage member base Online self-service Data and analysis Compliance key focus, supported by integrated technology needs Artificial intelligence

2017 Retail Business Exposure



Percentage functional gap between XPLAN and 2nd ranked application



What is driving the superannuation opportunity for IRESS?

Complex regulation driving technology change

- ATO Reporting (MAAS, MATS 2018/19) • APRA reporting (formats, real-time 2019) • First home saver/downsizer initiatives • APRA cyber resilience regulatory framework

Advice growing opportunity

- Face to face advice • Scaled advice • Robo advice
- Direct registry integration - data, implementation
- IFA advice network integration

REGULATION

MEMBER
ENGAGEMENT



GROWTH

AUTOMATION
& INTEGRATION

Technology enabling fund growth, scale, efficiency and competitive advantage

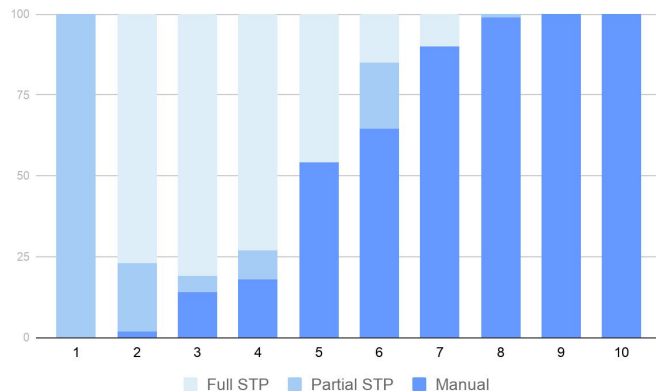
- Digital engagement/integration to support member engagement • Education
- Data incl AI and predictive capabilities • CRM intelligence • Managed technology services • Cost & risk management

Poor automation limiting strategy for many. Over time automation will become standard

- High-volume transactions • IRESS messaging platform • Data quality expectations • Fraud protection • Counterparty reconciliation

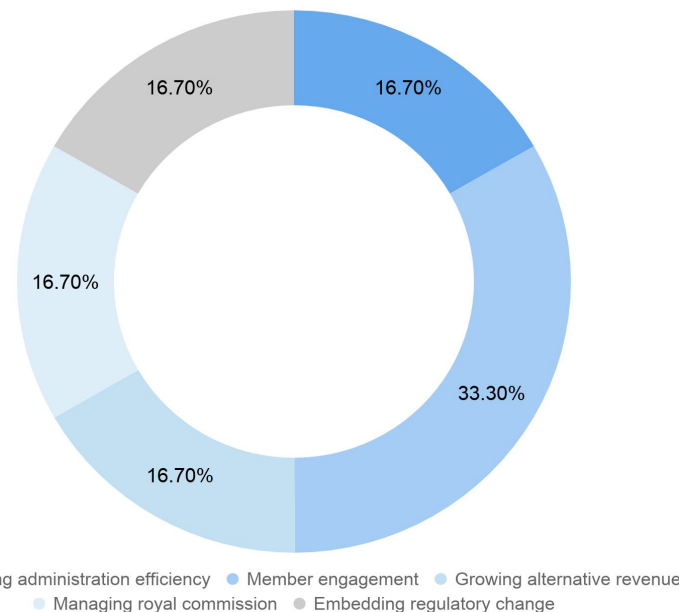
Administration transactions

Transaction sources include new business, additional business, redemptions, general maintenance and advisors commissions/maintenance. Excludes auto-runs.

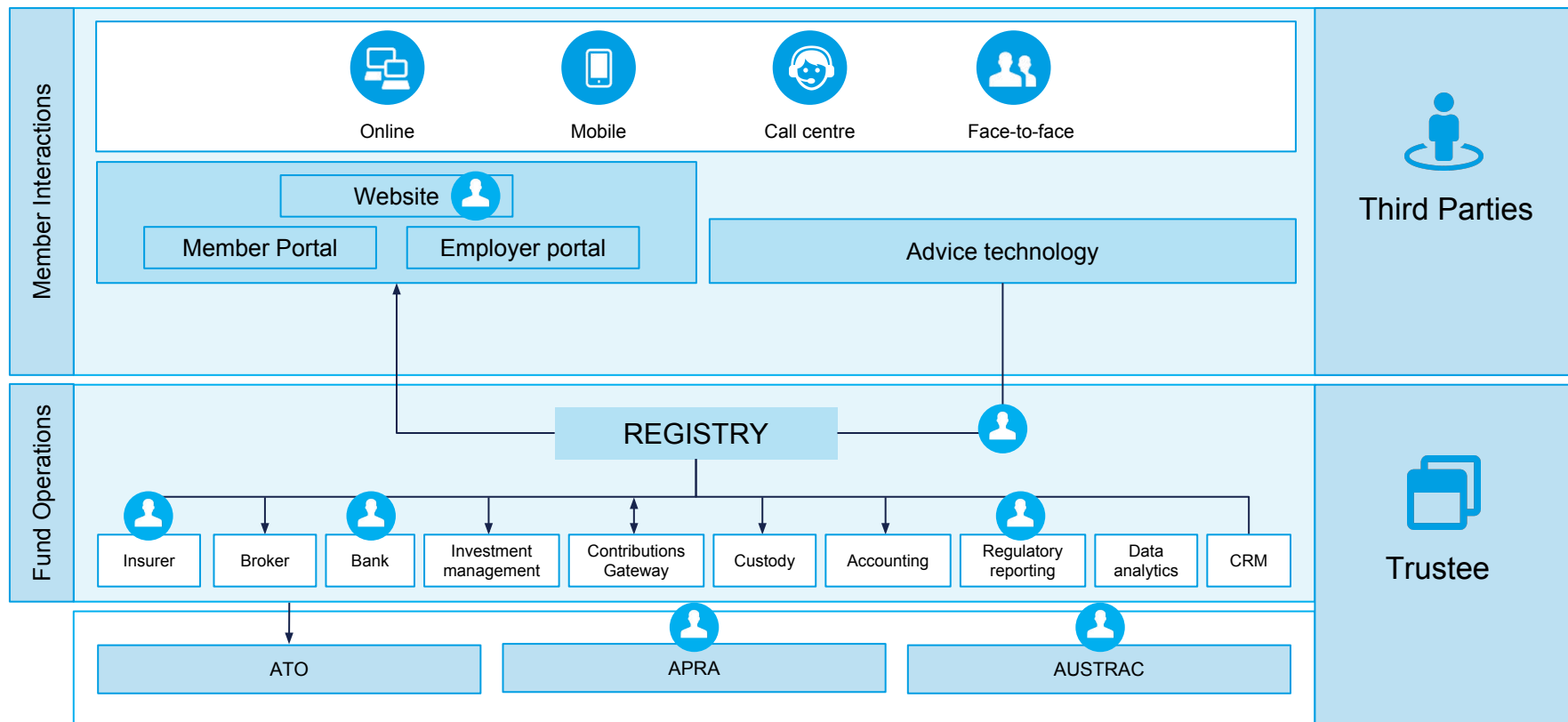


2017	% STP	% Partial STP	% Manual
Average	30%	16%	54%

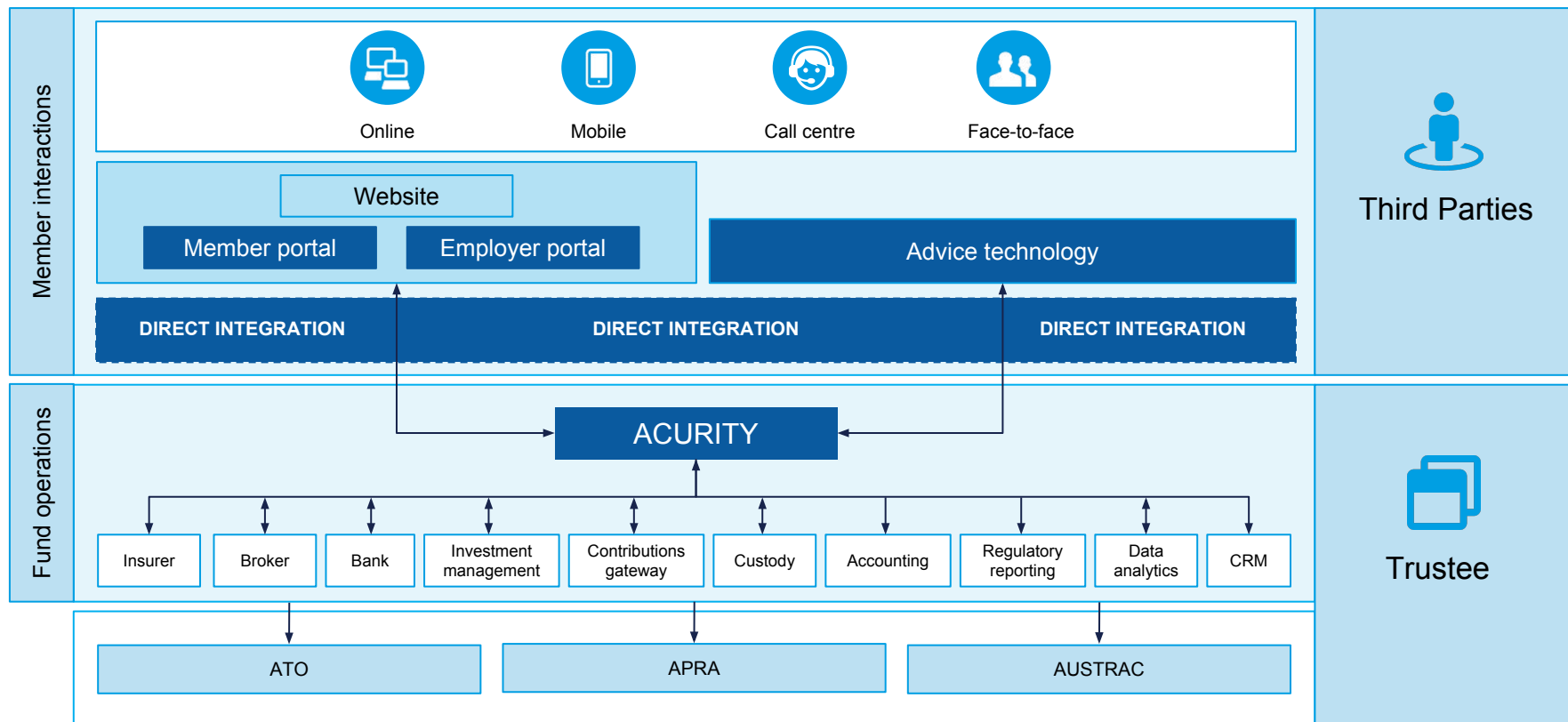
Industry fund focus areas for the next 12 months



What is a common landscape today?

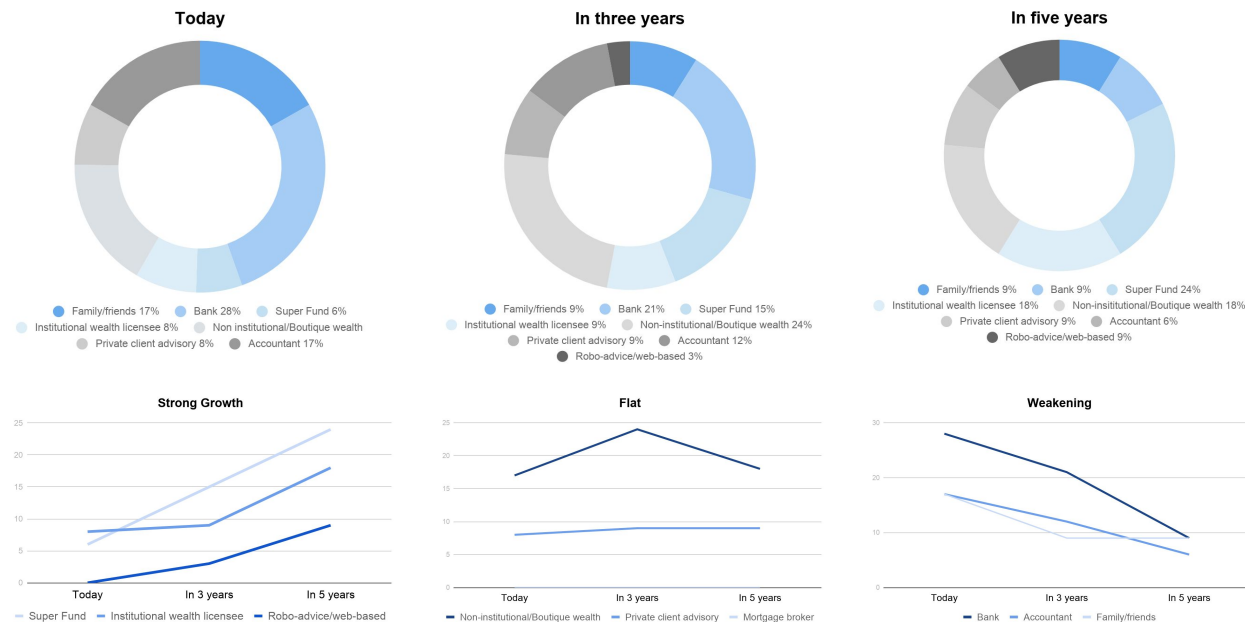


What is a truly automated superfund?



- Industry funds focusing currently on advice to at-retirement members and ongoing advice in post-retirement.
- Growth in advice and advisers continues despite flat total adviser growth.
- Biggest growth expected in scaled (limited) advice delivered over phone, video, and digital channels.

Where will consumers seek advice in the future?

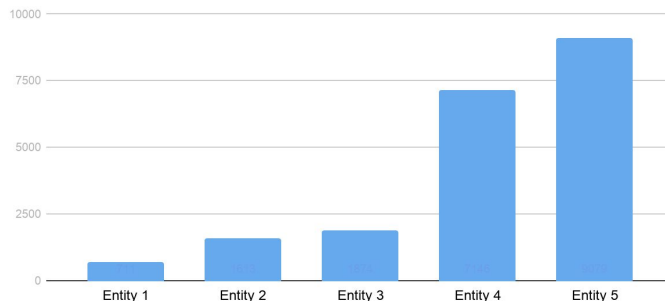


Biggest growth expected in scaled (limited) advice delivered over phone, video, and digital channels.

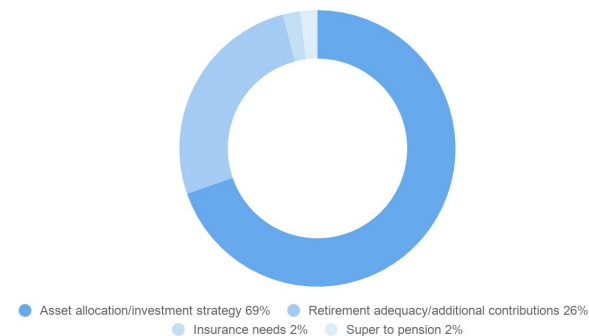
Only 5 digital advice providers in 2017, producing 20,423 (2017) digital SOAs. 4 of these were super funds, and 100% of these were intra-fund SOAs to existing members.

Advice will be increasingly comprehensive, covering insurance, super and non-super advice.

Number of Digital SOAs generated



Industry fund SOAs by type of advice



Digital Advice delivery is forecast to increase over the next 3 and 5 years for the three most common types of Advice.

Changes to Advice delivery over three years

	Face to Face	Telephone	Digital
Comprehensive	(10%)	31%	109%
Scaled/Limited	(21%)	18%	68%
Intra-fund	(3%)	(17%)	58%

Changes to Advice delivery over five years

	Face to Face	Telephone	Digital
Comprehensive	(20%)	54%	273%
Scaled/Limited	(38%)	22%	144%
Intra-fund	(35%)	(24%)	133%

- Super funds will be highly-automated without data-entry, online without paper, and cloud-delivered.
- Administration will be re-defined as highly-automated core transaction processing.
- Digital advice to be the main medium for the delivery of ongoing advice. Not exclusively digital - augmented by inhouse and IFAs.
- Consumers will demand multi-channel advice (interactions), family groups, non-super.
- Disruptive new entrants will be common but fund size and client acquisition will provide advantage.
- Technology strategy & capability will be primary differentiator for member experience and efficiency.
- Funds will focus on returns, product features and staying at the leading edge of technology



Businesses hampered today by:

Multiple data sources

Structured and unstructured data

Large data sets requiring expertise

Data quality to support real-time

Integration seen as once-off. Low incentives to digitise manual or automated analog processes without technology-first culture.

Superficial integrations

The need and demand for data use and smarts is increasing:

Business strategies based on using data (growth, stress test, strategy, margin)

Straight-through processing now not optional and relies on read-write data

Data to anticipate Buying decisions and retention

Data to establish customer insight at scale

Data to ensure proactivity, not query reactively

Data to be able to cover compliance and reporting breadth

Legacy data still matters

Data required for new interfaces emerging (eg voice)

IRESS well placed to support digital, automated, controlled and evidentiary world:

Automation of decisions and process of lower-value, leaving higher-value human interaction

Enabling real-time data, insight and reporting

Data & calculatory consistency across multi-channel delivery (risk reduction, client suitability)

Predictive analysis: exposure, compliance, opportunity

Artificial intelligence to connect and leverage existing data sets

Software controls integrated in workflow with audit trail

Link between activity, outcome and remuneration

The screenshot displays the LUMEN Workbench interface with a sidebar menu on the left containing options like General Manager Dashboard, Compliance Manager Dashboard, Alerts Workflow, and various dashboards. The main content area is divided into several sections:

- Fees for No Service:** A card showing 'No Service Detected' with a value of 5.39k. Below it is a 'No Service Filter' section with dropdowns for Adviser/Employee, Client/Adviser, and Customer/Id.
- No Service Evidence:** A bar chart showing 'No Service Evidence' with a y-axis ranging from 0 to 350.
- Aggressive Strategy Retirees:** A section with a bar chart titled 'Client Age vs Implemented Strategies' and a table titled 'Client Age Ranges' showing counts for different age groups and strategies.
- Implemented Client Strategy:** A section with a bar chart titled 'Total Clients in Strategy' and a donut chart titled 'Proportion of Clients in Strategy'.

Why Lumen?

- Combining multiple data sets
- Structure + unstructured data
- Large data sets
- Real-time view and analytics

The diagram shows the LUMEN Compliance Risk analysis workflow. It starts with data sources: Databases, Legacy Systems, Spreadsheets, CSV, Reports, Regulations and Controls, Email, Chat, Voice, PDFs, and Social Media. These feed into the central 'LUMEN Compliance Risk analysis of regulations, business rules and business data' box. The output is 'Interactive Dashboards', which includes a list of features: Policy through controls, Analytical insights, Trends and patterns, RRs, triggers, alerts, Case management, Task management, and Data pipeline.

Questions?



Morning tea



Products and solutions for now and the future



Aaron Knowles
Group Executive
Product



Emily Chen
Product Executive
Wealth Management

To design and deliver financial technology solutions that are both essential and desirable. Our software will stand for excellence.



Solutions
as a platform



Clear & cohesive
in our direction
& strategy



The experience
centres around users
and clients



Leading
functionality
and design



Data & Analytics

Insights, dashboards & mgmt reporting

Real-time monitoring

Data warehouse product launch

Compliance analytics

AI foundations



Integrations

Wealth data feeds

Integrated account opening

Real-time insurance quotes

Direct funds trading

Open integrator to 3rd parties



User experience

New design that unlocks rich functionality

Integrated Wealth & Trading

Robo-advice for Super Funds

Prime

UX applied to IRESS Service & Support

Digital lending consumer experience: Demo

Examples of third party integrations





Data & analytics

Insights, dashboards & mgmt reporting

Real-time monitoring

Data warehouse product launch

Compliance analytics

AI foundations



Integrations

Wealth data feeds

Integrated account-opening

Real-time insurance quotes

Direct funds trading

Open integrator to 3rd parties



User experience


New design that unlocks rich functionality

Integrated wealth & trading

Robo-advice for super funds


Prime

UX applied to IRESS service & support



GOALS

Did you know your ability to earn is one of your most important financial assets? Isn't that worth protecting?
Click below to explore your cover needs.




Protection Needs

Protect what's important for you

✓ Completed

Review




Retirement Adequacy

Are you on track for retirement?

45% Achieved

Resume



Savings Objective

Saving for something

Status: Not started

Start

Protection Needs

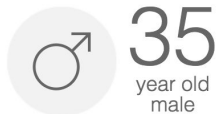
0%



Personal Information

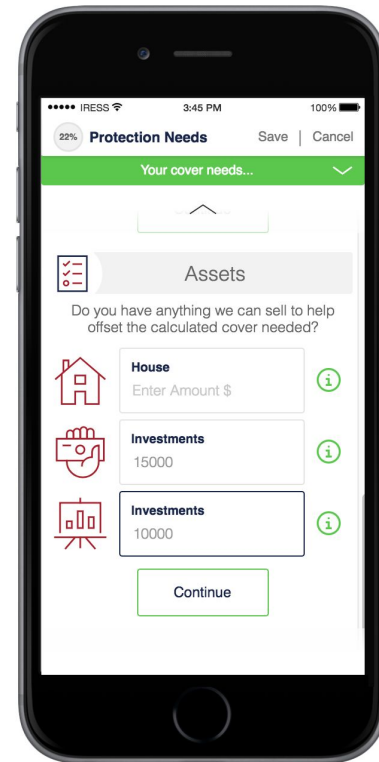
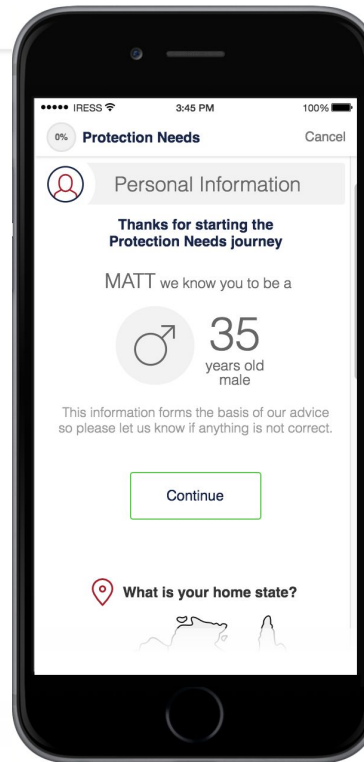
Thanks for starting the Protection Needs journey.

MATT we know you to be a



This information forms the basis of our advice so please let us know if anything is not correct.

Continue



Protection Needs



Your Cover Needs

[See Summary](#)



Life Insurance

\$1,250,000

Care

You will get \$240,395.00

Education

You will get \$174,692.14

Debts

You will clear \$750,000.00

Funeral Costs

You will get \$15,000.00



TPD Insurance

\$750,000

Medical Costs

You will get \$240,395.00

Education

You will get \$174,692.14

Debts

You will clear \$750,000.00



Trauma Insurance

\$150,000

Income Top-Up

You will get \$1,993.67

Care

You will get \$69,778.00

Medic Costs

You will get \$30,000.00



Income protection

75%

Of your current salary for a period of **2 years** after a **30 days** waiting period

Protection Needs



Statement of Advice

Congratulations! You are on the way to achieving your goal of protecting what's important to you with the following levels of cover.



Life Insurance

\$1,250,000



TPD Insurance

\$750,000



Trauma Insurance

\$150,000



Income protection

75%

Please download and read your Statement of Advice.
This document summarises all the information from the tool and outlines next steps in achieving your protection goals.



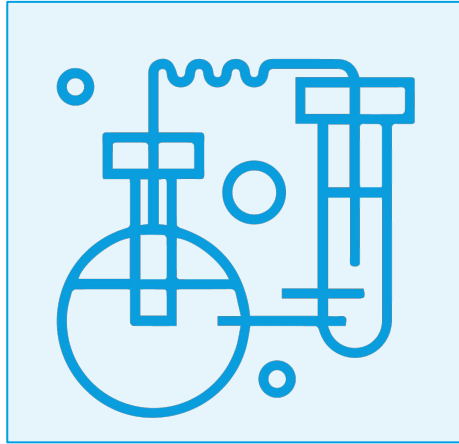
Download Statement of Advice



Need some help?

Designing at scale

Delivering with confidence



1

Design at Scale

2

Deliver with Confidence

3

Timely Delivery

XPLAN demo

Speed, scale and quality



Andrew Todd
Chief Technology Officer



A change to our release philosophy



Cloud infrastructure and automation



A focus on how we work



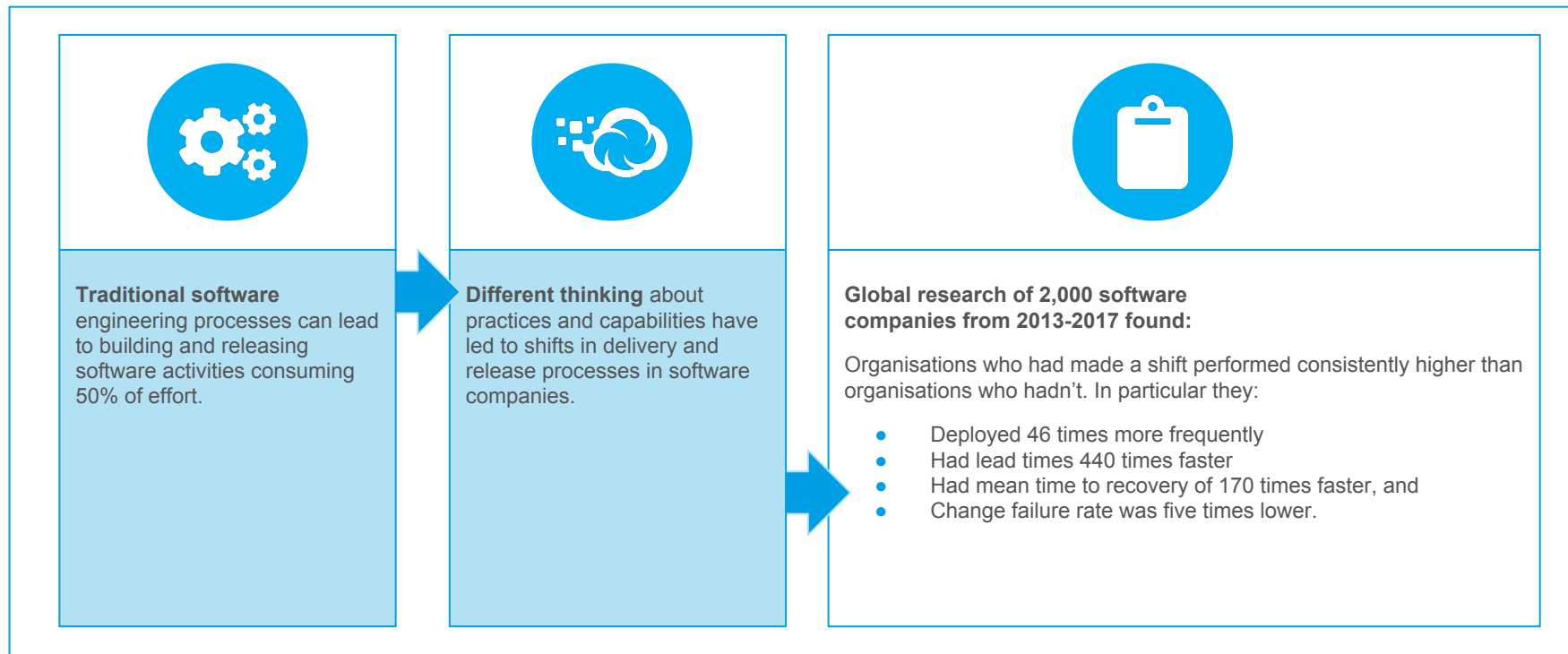
AI set for mass adoption by financial services sector

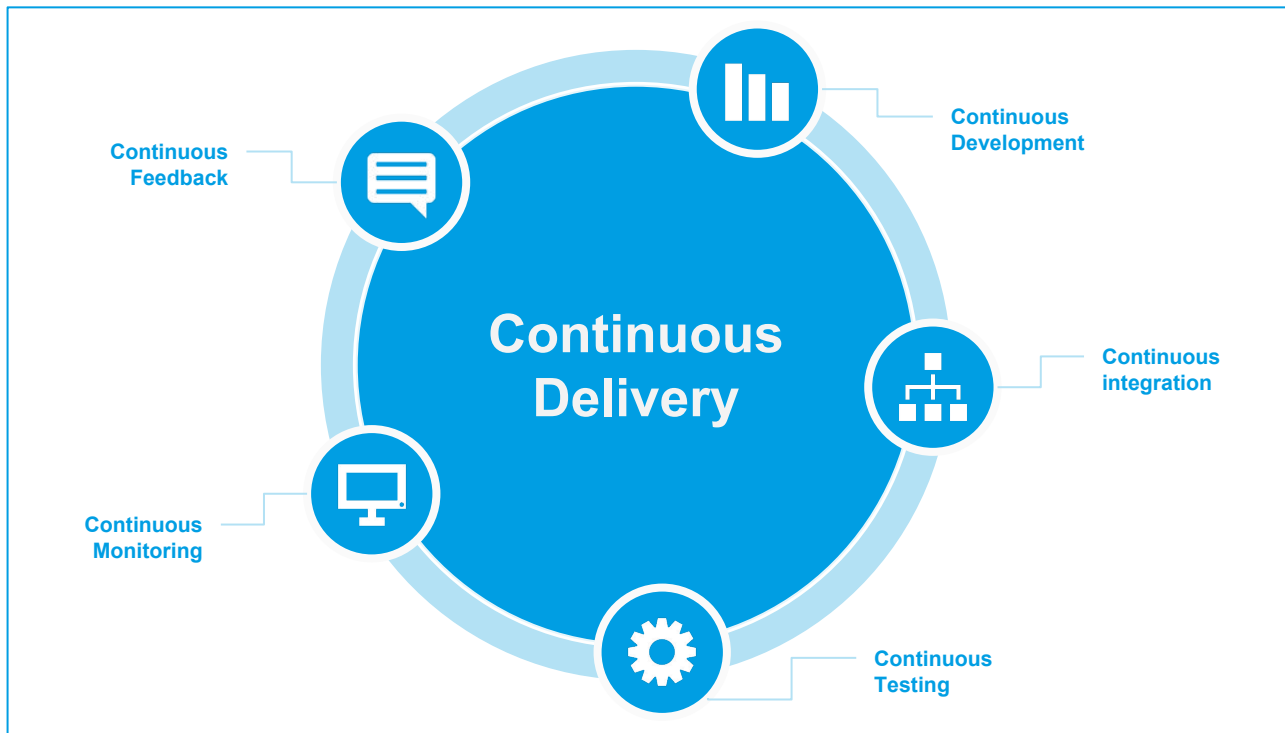
CBA preparing for 'digital gorillas' to join fintechs as competitors

Lloyds Banking Group pays out on a £3 billion digital transformation plan

Andrew Thorburn explains the fintech forces reshaping NAB

Digital Disruption is Reshaping the Financial Services Industry





Make software changes available more quickly with lower risk and at higher quality.



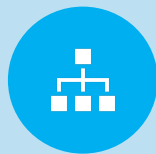
Historically

Owned, managed, rigid infrastructure
Challenging to scale quickly
Lower automation
Regional designs and architecture



Moving forward

Infrastructure as an on-demand utility
Scalable, flexible cloud services
High automation
Global consistency



Structure

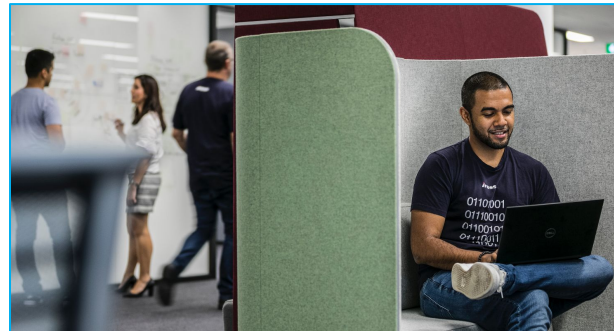


Location



Culture

Building capability • Continuous learning • Improving quality • Increasing speed





Questions?



Closing points



Andrew Walsh
CEO



Clear strategic progress and delivery



Clear market opportunity & well-positioned



Designing at scale



Product investment & leverage



Technology & operational scale



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outcomes today
developing
for tomorrow
designing
for the future

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