Technology and innovation

Ravi Govender

How we think about our role in the organisation

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

Our **brands** and **products**

Trust

Our **advisers** and **clients**
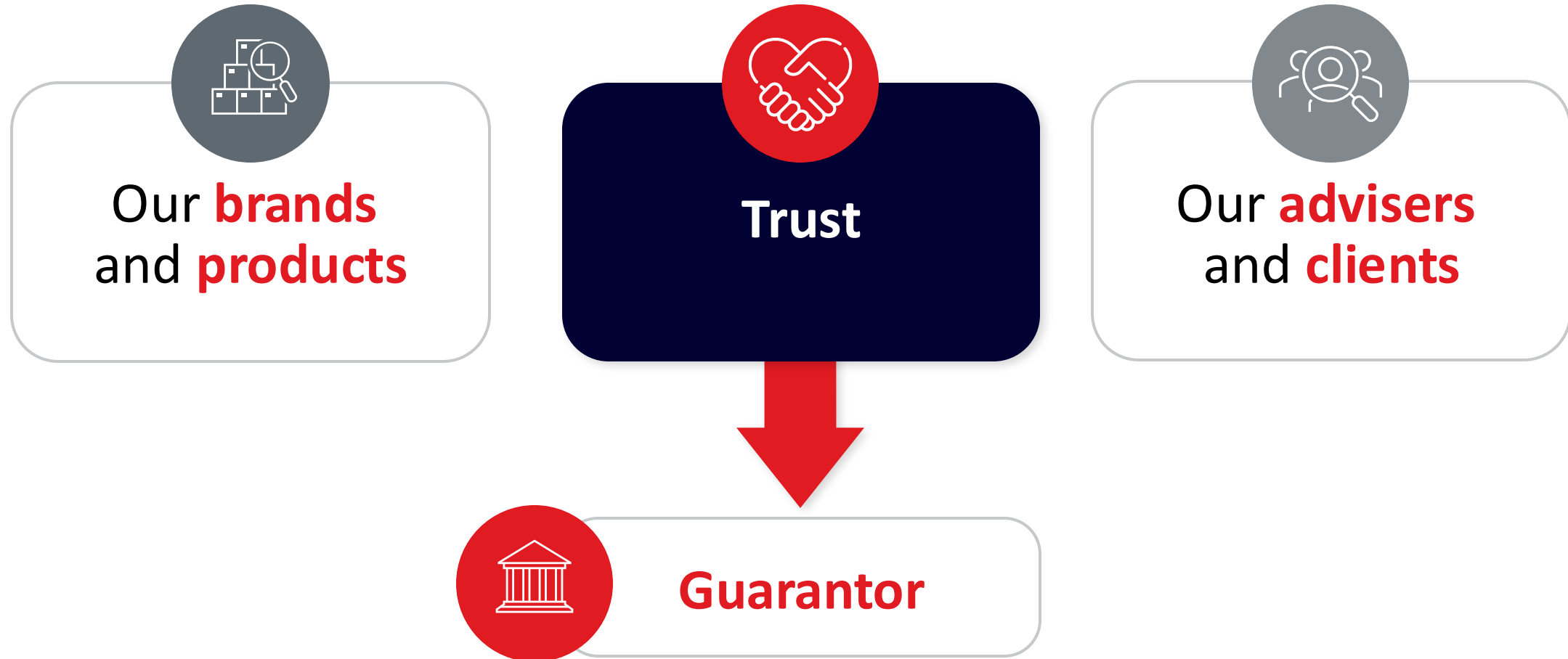
Guarantor

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.*
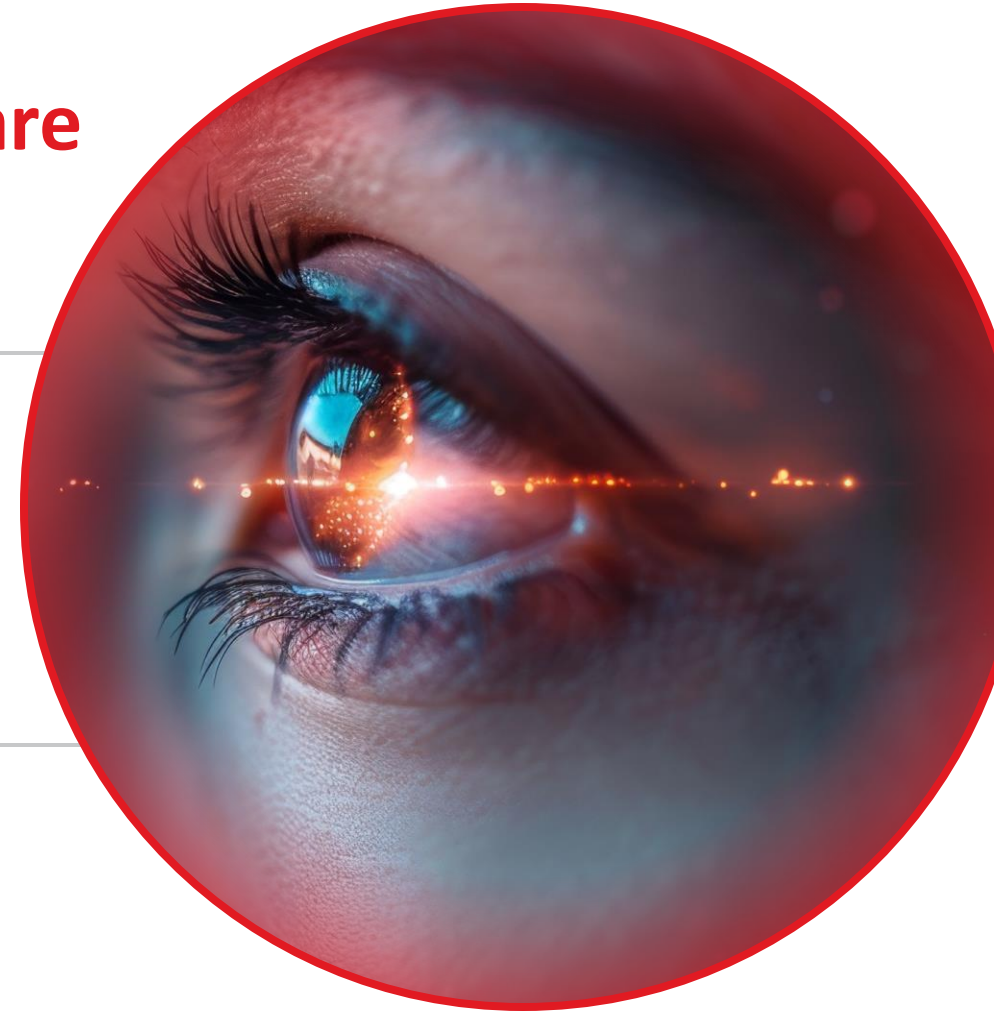
"

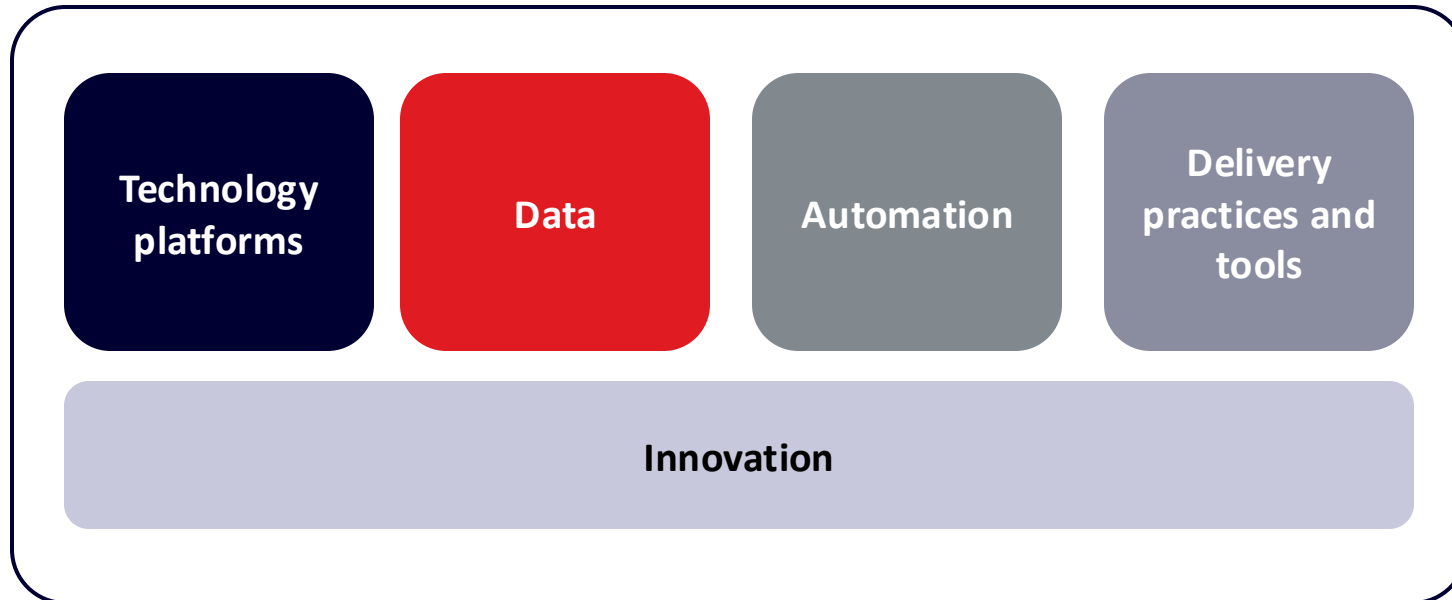**Digital transformation = Great software**

> **Meeting human needs…**
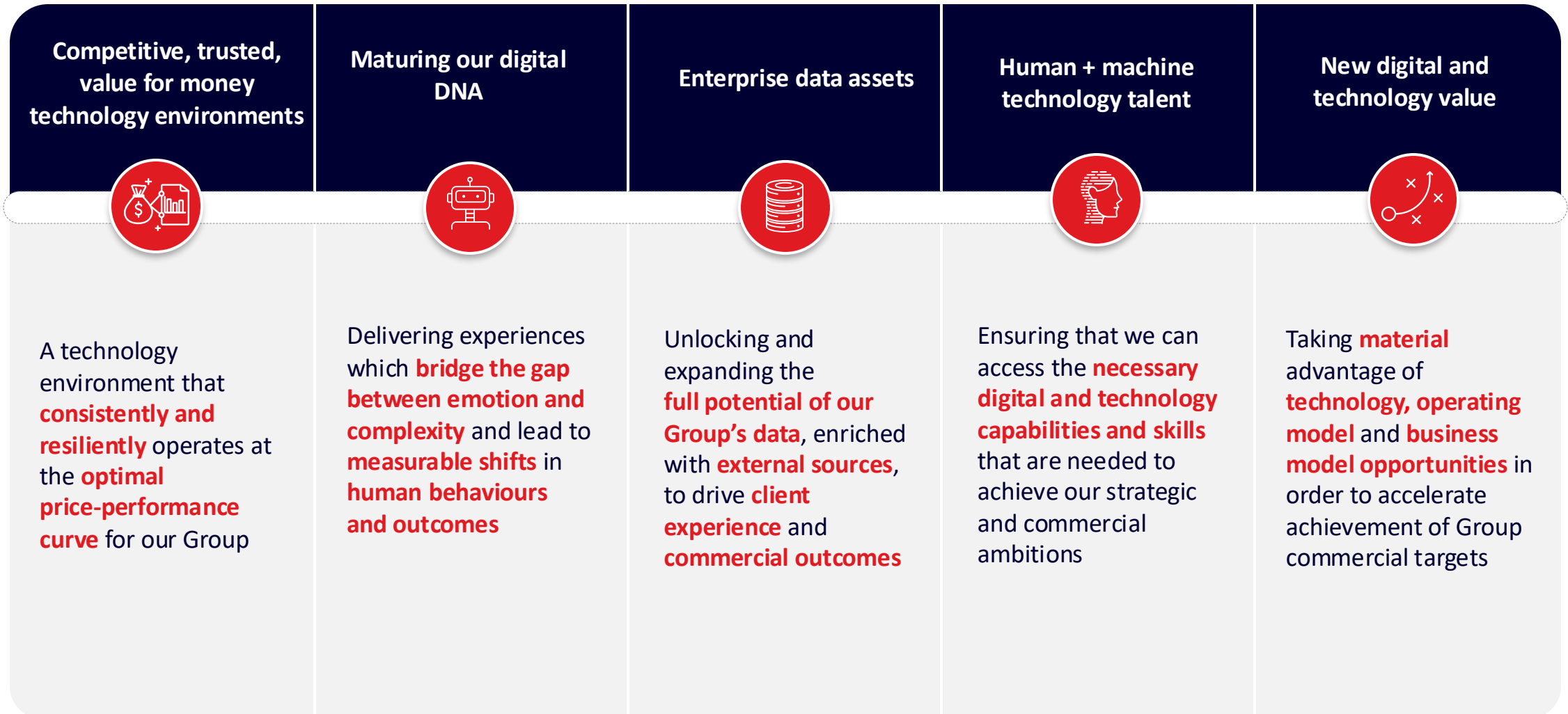> …through **thoughtful and caring** use of our **technology and data** capabilities

Digital transformation = Great software

Technology platforms	Data	Automation	Delivery practices and tools

Innovation

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

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

Successes to date

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

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

Examples of current priorities

Key current priorities

Key outcomes to be delivered

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

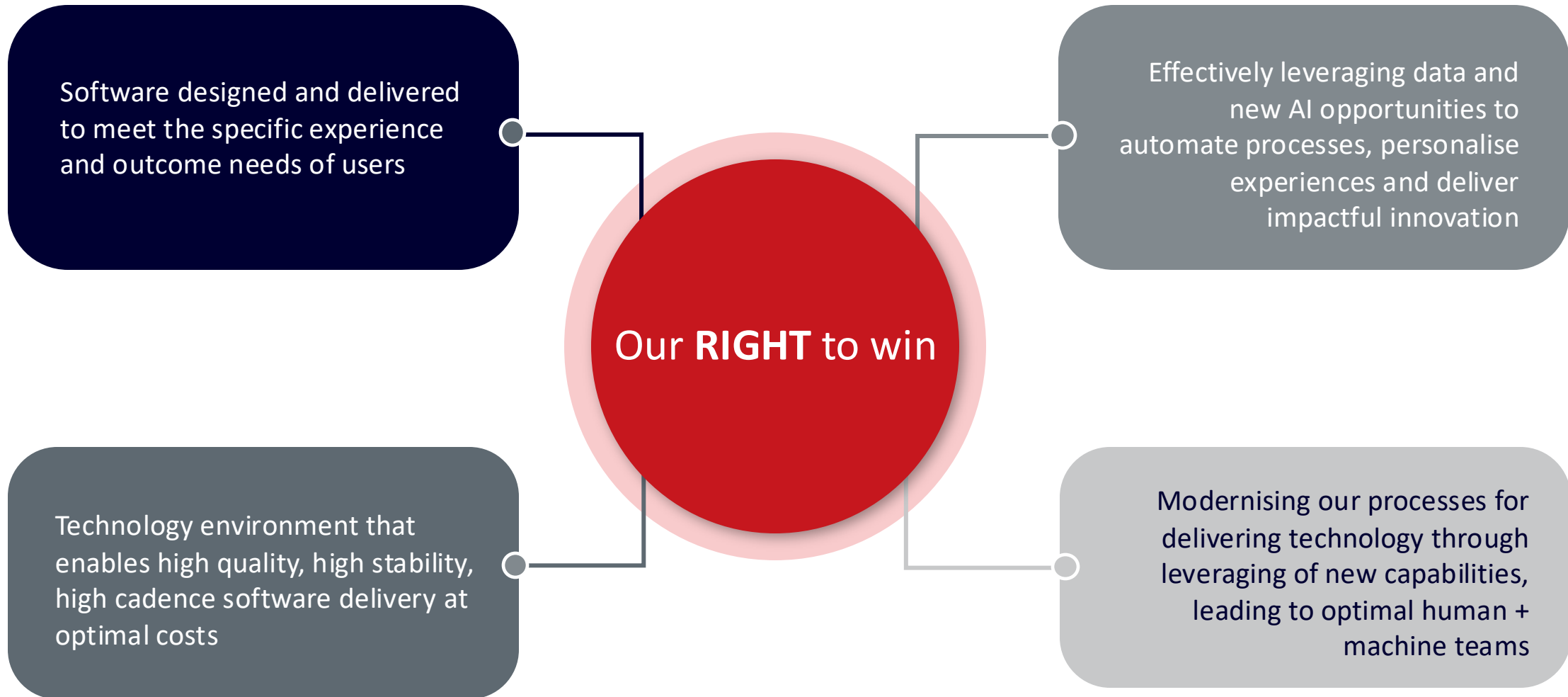**Enhanced productivity**

Improved experiences

Optimised costs

Augmented capacity

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

MOMENTUM = Mass X **Velocity**

Speed x Direction

Right to win

Software designed and delivered to meet the specific experience and outcome needs of users

Effectively leveraging data and new AI opportunities to automate processes, personalise experiences and deliver impactful innovation

Our **RIGHT** to win

Technology environment that enables high quality, high stability, high cadence software delivery at optimal costs

Modernising our processes for delivering technology through leveraging of new capabilities, leading to optimal human + machine teams

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.