



OLDMUTUAL

Ecosystems for a digital world – An Old Mutual perspective

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DO GREAT THINGS EVERY DAY



a truly
mutual strategy

**“becoming our customers’ first choice to
sustain, grow and protect their prosperity”**



Purpose led technology

Delivering excellence in customer,
adviser & employee experience



Creating ecosystems for
a digital world with.. *a truly*
mutual strategy

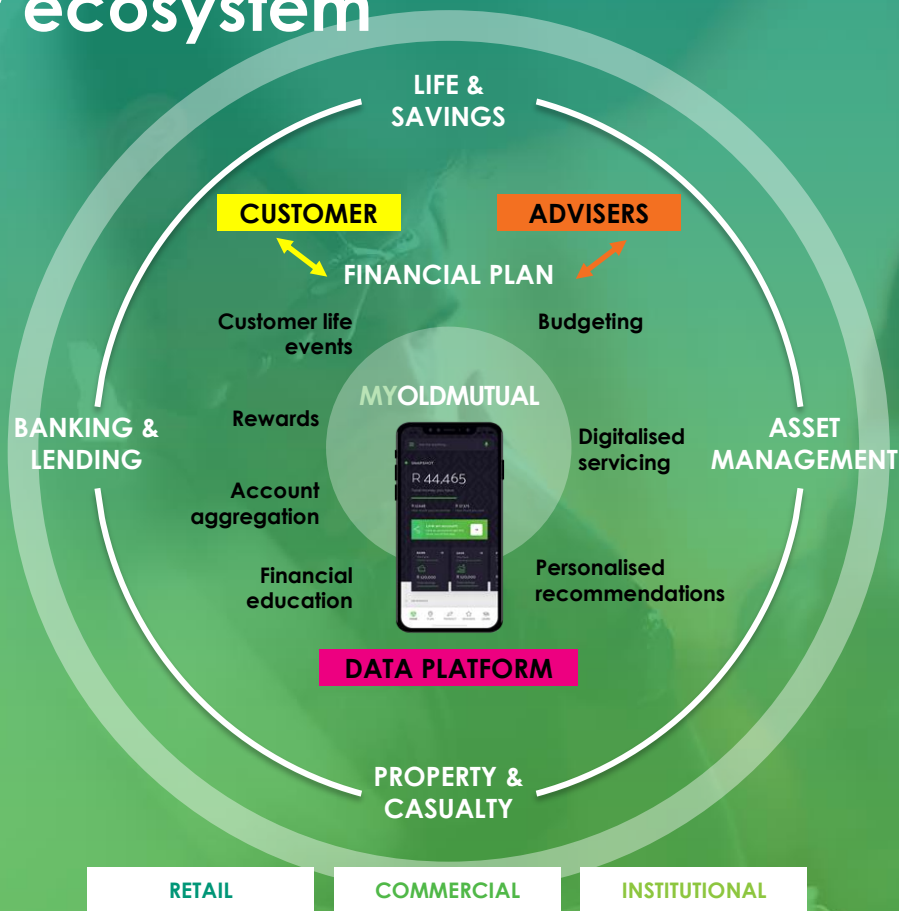


Customer ecosystem

1 website,
13 markets

> 1.1 million
active digital users as at
Jul 2021

109%
Y.o.Y increase in digital
claims as at Aug 2020



> 1.4 million
tax certificates
across all platforms

> 1 million
rewards customers

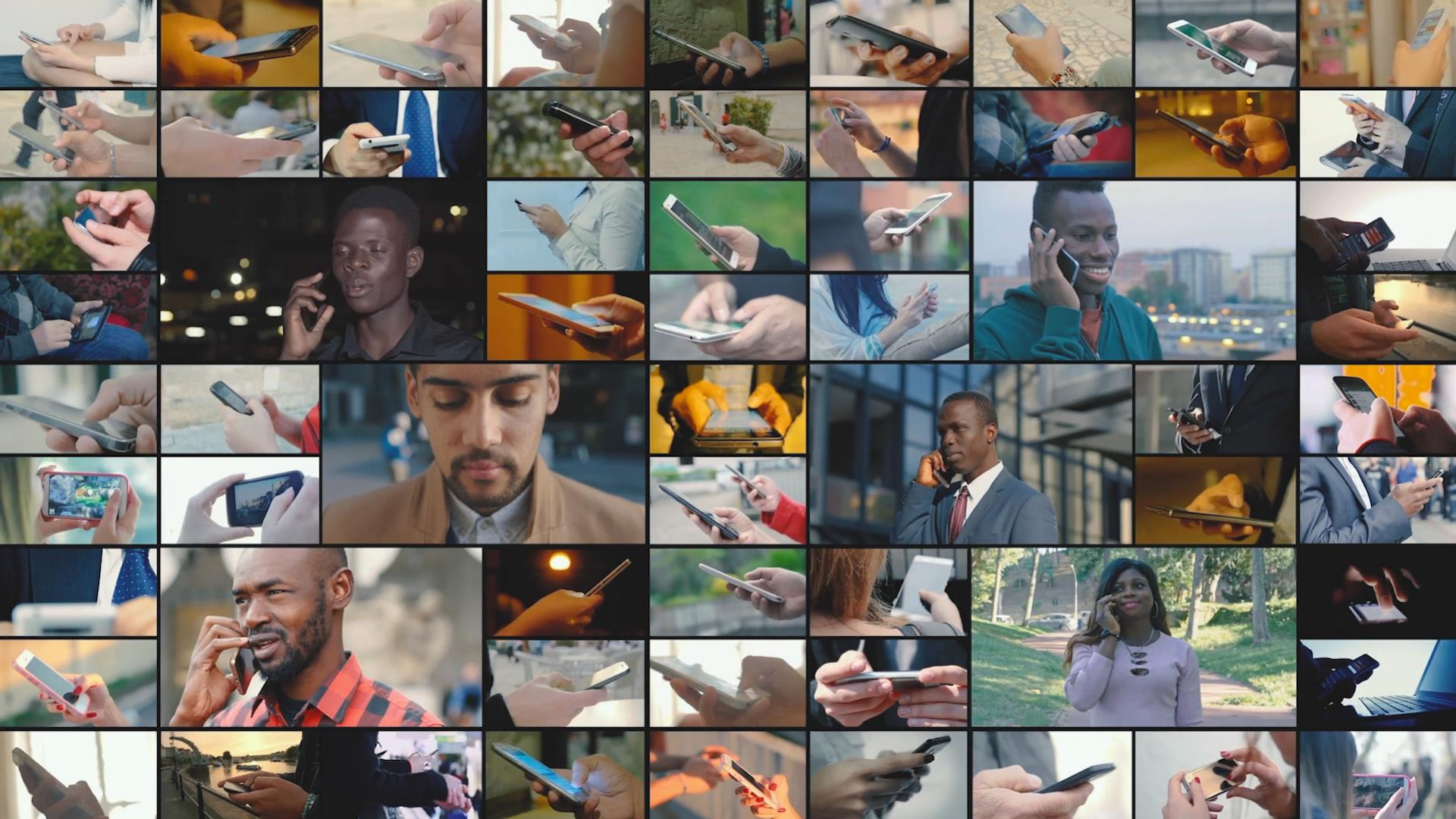
Financial inclusion driven
by “MyGoals” and
multi-channel access

RETAIL

COMMERCIAL

INSTITUTIONAL

CUSTOMER NEEDS DRIVE PROPOSITIONS





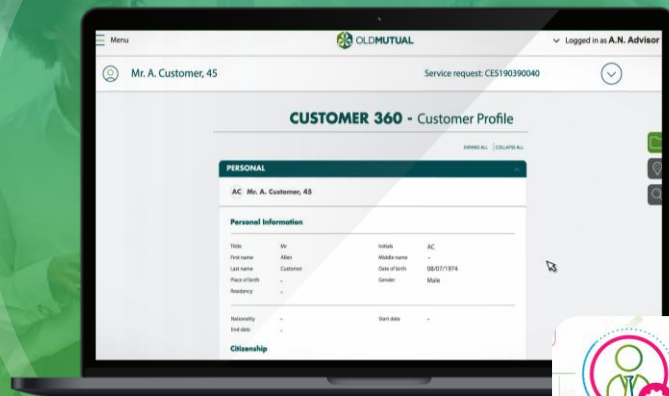
Adviser & partner ecosystem

72 000 OMP sales
record Sep 2021

1 000 000
policies in-force

>10 000 unique
advisers accessing
OMP in Sep 2021 with
5 000 daily

Enriched customer
profiles by our Data
Platform



Integrated
environment
with OMP, app,
workbenches, ONE
platform

200 000
unit-trust contracts
improved service on
Wealth platform

Roll-out of **cloud-**
based GI platforms
across ROA



Employee ecosystem

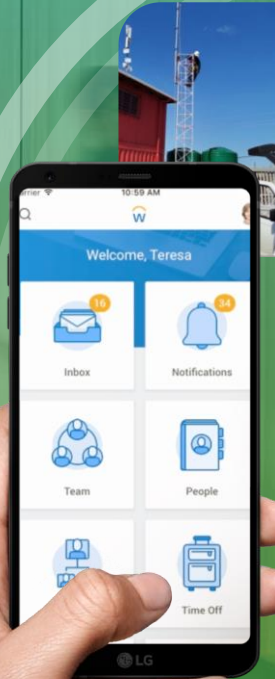
Workday

- one group human capital platform

MS Teams

enablement of Group pre-COVID19

Secure internet & access for all employees during pandemic



Top 50 By Aspirational Employers

16

Top 3 By Sector

2



Extensive employee **cyber security awareness**

Attracting **top talent** & to be an **employer of choice**

Increasing **technological skills** such as **AWS cloud certifications**



Edge ecosystem

Future outlook

Get a job

Having a paid job that provides financial security for me and my loved ones



Protect my family's income

Ensuring a future for my family in case of retrenchment, (hospital) illness, (permanent) disability



Recover quickly from illness

Getting healthy as soon as possible, especially in case of serious/longer illness



Start/run own business

Setting up a business, organizing it, handling the finance and ensuring it's sustainable



Get children an education

Giving my children education that will improve their life (no matter what happens to me or my family)



Control my debt

Manage my debt on store accounts, personal loans, hire purchase & other unsecured loans



Old Mutual right to win

Bubble size legend: US\$8Bn

Estimated annual spend per need Space across Sub-Saharan Africa



Execution framework

RECTIFY

SIMPLIFY

AMPLIFY

2018

2025



Where we are

Unshackling the business...

100% AWS migration of estate on-track for completion by 2023

Ping migration completed in just 9 months
– **a 1st in Africa**

Increasing adoption...

109% Y.o.Y increase in digital claims as at Aug 2021

Increasing Y.o.Y active digital users as at Jul 2021
OML = **81%**
SA = **168%**
ROA = **26%**

1 000 000 OMP policies as at Sep 2021

Increasing recognition...

WINNER
Modern Identity
Champion Award
Ping Identity 2021

WINNER
CEO's Choice
Pinnacle Award EMEA
Blue Prism 2021

WINNER
Corporate Section
BCX Digital Innovation
Awards 2019 (runner-up
2020)

FINALIST
Platforms Global IDC
Digital Innovation Awards
2021

Increasing robotics...

Over **200 robots** across **70** processes

44 000 weekly transactions

5.5 million machine minutes YTD Aug 2021
22.5 million since 2018

2x robotics impact by 2022

Cost reduction...

R1bn in run rate savings (2017-2019)

further **R750m** (2020-2022)

Reduction of IT running cost to **65%** for 2021

Redirect spend to **investment in growth & transformation**



Thank you. Any questions?





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