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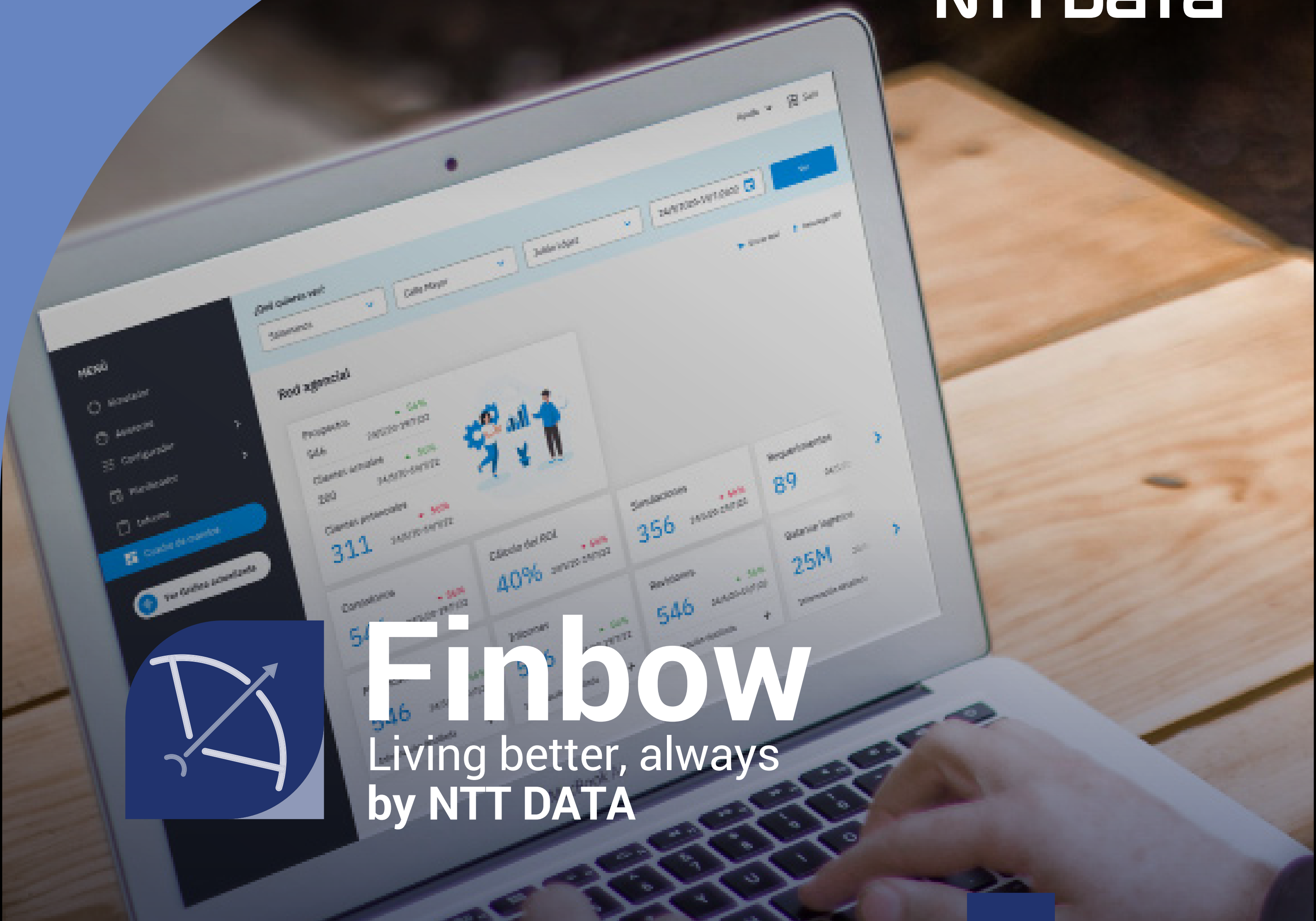


Finbow

Living better, always
by NTT DATA

The value of peace of mind

The advance of demographic aging shapes the risk of longevity; growing and massive risk that can cause significant financial and actuarial imbalances in the life cycle of individuals and families.

This situation, together with the socio-economic, regulatory and fiscal configuration, causes patrimonial tensions to occur at certain vital moments.

We live in a moment in which it is necessary for financial institutions to be catalysts for the development of Financial Planning solutions in the short, medium and long term, responding to both the micro needs of day to day and macro of patrimonial protection.

What is Finbow?

Finbow for Business and **Finbow Lite**, are a financial-actuarial planner created with a methodology based on criteria of objectivity and uniformity to ensure financial well-being and full control of wealth. The goal is to provide **solutions to find tranquility and economic well-being at every stage of life.**

Finbow for Business is aimed at professionals in the financial and insurance sector to accompany and advise their clients, carrying out didactic and simple planning in different scenarios, providing them with a combination of both financial and insurance solutions.

Finbow Lite is an individual financial planner so that the user has a vision of their financial situation, obtaining medium and long-term solutions in order to face each stage of their life.

Finbow for Business and Finbow Lite, an operational financial planner created with a methodology based on criteria of objectivity and uniformity to ensure financial well-being and full control of wealth.

Value proposal

Finbow offers a dynamic of financial planning in three steps:

- Customizes the scenario to offer the real financial situation of each user based on objective information, calculating their savings capacity and their financial life expectancy.
- **It detects the main risks that may affect the user's family economy.**
- **Identifies and proposes solutions according to the desires of investment, forecasting and protection of the user** explaining how these solutions help to improve patrimonial security and financial health.

Living longer requires a fundamental redesign of life, a restructuring of time, and recurrent and active financial planning.

Financial security will be a requirement, we will have to make money last a lifetime, protect and manage wealth in centuries-old lives and in every vital moment is the challenge.

To enjoy good financial health, solutions must be available that help level real life expectancy with financial life expectancy.

What are the benefits of Finbow?

Finbow offers a real-world picture of the client's situation and the possible risks they may face throughout each stage of their life.

For professionals in the financial and/or insurance sector:

- **Business increase:** attracting more and better customers, making the current segment profitable and increasing its link with the entity.
- **Linking method:** having a standard model for the entity is key to its positioning. Accessibility: allows you to maintain contact with customers in any situation, facilitating remote business activity.
- **Objectivity:** provides objective information that facilitates conversations between professionals and their clients with close dialogues to solve investment, forecasting and protection needs.
- **Versatility:** develops a product offer based on the horizon and suitability of customers.

For the end user:

- **Ease:** with a simple step, it provides the information that the user needs to make a first personalized study, identifying the risks, possible patrimonial imbalances and proposing solutions to cushion them.
- **Objectivity:** offers a real scenario of the client's situation and the possible risks that can be faced throughout each stage of his life through objective criteria.
- **Personalized planning:** the client obtains a short, medium and long-term vision of their finances, as well as the recommended solutions to face each vital stage and channels towards obtaining expert advice with professionals in the sector.

Main features

- **Alerts and restrictions** configurator that together with the client's profiling gives the ability to make investment, forecasting and protection solutions to measure.
- **Open architecture** of products to compose the financial and / or insurance solution configuring a portfolio according to the suitability, profile, and time horizon.
- **Reporting** designed so that the client has the short-, medium- and long-term vision of their income / expenses and patrimonial evolution, as well as the recommended solutions.
- **Dashboard** that allows you to have a global vision of the use of the tool by the commercial network, as well as decision making to improve its productivity.

Main functionalities

	Lite	Business
Calculation of **financial and actuarial planning**	●	●
Calculation of tax planning (Personal Income Tax, VAT and Tax Impact Products)		●
Projection of **financial scenarios**		●
Comprehensive customization of income and expenses (Revaluation and Delta)		●
Configurator of calculation hypotheses	●	●
Representation of the life and retirement plan (coverage for multiple movable and real estate assets)	●	●
Representation of the protection plan for contingencies of death and / or disability	●	●
Representation of the plan by objectives linked to investment, savings or financing	Next releases	●
Customization of products (type, composition, profitability, cash flows, limits, ...)		●
Customer Profiling for Regulatory Compliance (MiFID)		●
Product recommendation based on customer profile and time horizon		●
Versatile proposal depending on the configured products		●
Pre-programmed investment, forecasting and protection solutions	●	●
Generation of investment proposal with the recommended solutions	●	●
Dashboard for measuring the performance of commercial use and activity	●	●

Why choose NTT DATA?

We are more than 27,000 experts globally sharing our deep knowledge in business strategy, design, implementation and management of technological solutions.

As part of the NTT DATA group – one of the ten leading IT services companies in the world – NTT DATA has more than 20 years of experience and is recognized as one of the main players in the digital transformation in the Banking and Insurance sectors.

In total, we are more than 27,000 experts globally sharing our deep knowledge in business strategy, design, implementation and management of technological solutions with companies in the financial sector.

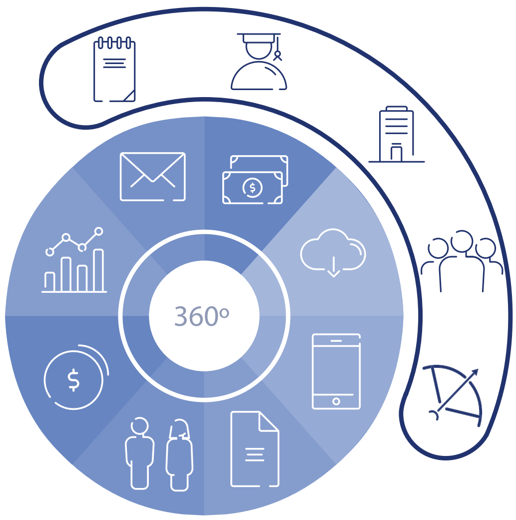
Our Excellence Center

NTT DATA's social security center of excellence independently and exclusively addresses pension consultancy based on proper planning.

We train/train achieving greater efficiency and productivity in a digital environment.

We provide **knowledge and solutions** with a clear **orientation towards the client, satisfying their needs.**

We talk directly with clients looking for **emotional and financial involvement** in the problem posed, giving a **solution** to it.



For more information

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