

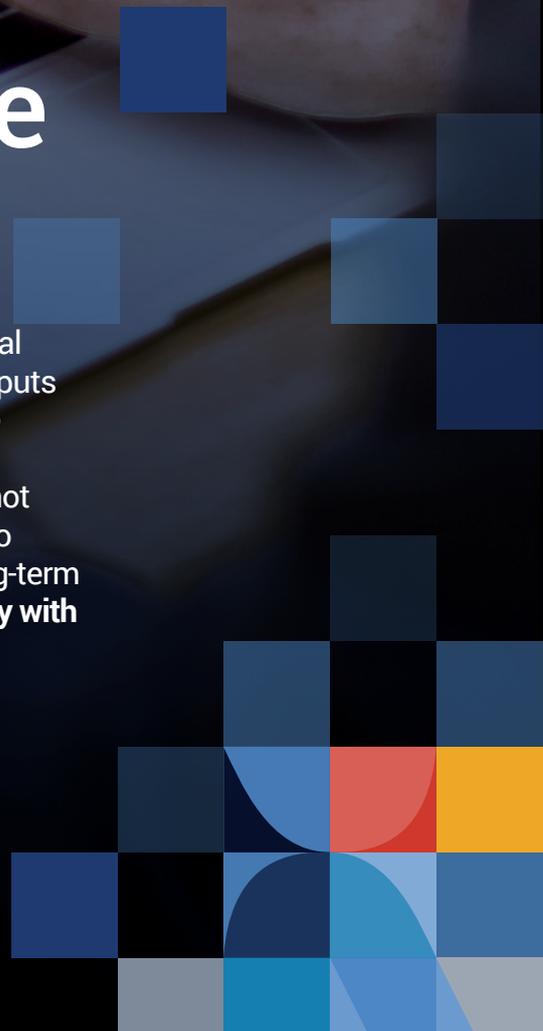


Finbow
 Living better, always
 by NTT DATA

The value of peace of mind

The population is getting increasingly older, and this shift puts social security and the economy's balance at risk. This aging population puts pressure on public spending on pensions due to the increase in the dependency ratio.

The current situation has made it clear that the public system cannot guarantee the population's financial sustainability. It is necessary to supplement the public pension with an adequate medium- and long-term financial plan. **The big challenge is to balance actual life expectancy with financial life expectancy.**



What is Finbow?

Finbow, which has two versions—Finbow for Business and Finbow Lite—is a financial-actuarial planner created using a methodology based on criteria of objectivity and uniformity to ensure financial independence, protecting people from the risk of outliving their economic resources. The goal is to provide **clients with solutions so they can find economic well-being and tranquility at every stage of life.**

Finbow for Business is aimed at professionals in the finance and insurance sectors. It helps them to accompany and advise their clients, creating simple, informative plans for different scenarios, integrating a combination of financing and insurance solutions.

Finbow Lite is an individual financial planner that gives the user an overview of their economic situation, as well as medium and long-term solutions so they are prepared for every stage of their life.

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Value proposition

Finbow offers a dynamic, three-step financing plan:

- It customizes the plan to suit each user's current financial situation using objective information, calculating their capacity to save and their financial life expectancy.
- It detects the main risks that could affect the user's household economy.
- It identifies the right solutions according to the user's preferences in terms of security and planning, explaining how these solutions will help their household economy.

The goal of Finbow is to provide clients with solutions so they can find economic well-being and tranquility at every stage of life.



What are its benefits?

For professionals in the finance and/or insurance sectors:

- **Increase in business:** Finbow helps users acquire more and better clients, making the current sector profitable and increasing its average lifespan.
- **Consistency:** Having a standard model for the entity is key to its positioning.
- **Plan where and when you want:** As a digital planner, Finbow makes business easier, even remotely.
- **Accessibility:** Finbow allows the user to stay in touch with clients in any situation.
- **Objectivity:** Objective information provided by Finbow facilitates conversations between professionals and their customers by provoking discussions concerning savings and security needs.
- **Versatility:** It allows users to offer products that are in line with and suitable for their clients.

Finbow paints an accurate picture of the customer's situation and the potential risks they may face throughout each stage of their life.

For the end user:

- **Convenience:** With a simple suitability test, Finbow gains all the information needed to conduct a personalized study.
- **Objectivity:** Finbow paints an accurate picture of the customer's situation and the potential risks they may face throughout each stage of their life.
- **Custom planning:** The customer obtains a short-, medium- and long-term view of their finances, as well as recommended solutions for each potential risk.

Main characteristics

- **A fully adjustable suitability test** that allows users to profile each client and propose the most adequate solutions on a case-by-case basis.
- **Open architecture** of products which allows users to formulate the perfect financial/insurance solution, developing a portfolio that is suitable for the client's profile and timeframe.
- **A report** designed so that the client has a short, medium, and long-term view of their income and expenses, as well as tailored financial recommendations.
- **A control panel** that gives users a global view of the use of the tool by the commercial network, as well as decision-making advice to maximize its productivity.



Main features	Finbow for Business Family	Finbow Lite Individual
Calculation of financial plan	●	●
Calculation of actuarial plan	●	●
Calculation of tax plan deductions and increase in BI	●	
Contingencies death or survival	●	●
Profile of the saver via suitability/convenience test	●	
Product recommendation based on profile and timeframe of customer	●	
Different solutions depending on the products configured	●	
Solution programmed and/or selected by the customer		●
Generation of a customer report with the proposed solutions	●	●
Selection of contribution groups	●	
Control panel for sales network's use	●	
Goal-based planning	●	Next releases

Why should you choose NTT DATA?

Because we are sound

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 leading players in digital transformation in the banking and insurance sectors.

We are made up of more than 27,000 experts globally, all sharing our profound knowledge

Finbow is offered by Syntphony, the platform for orchestrating product innovation and commercialization within. Syntphony leverages the talent and knowledge of NTT DATA professionals and our experience in delivering integrated, solutions that maximize the synergies of the products and technologies.

For our Center of Excellence

The Center of Excellence for Social Welfare and Financial Planning at NTT DATA provides pension consulting in an independent and exclusive manner using smart planning.

We train people to achieve greater **efficiency and productivity** in the digital **environment**.

We provide customer-centric **knowledge and solutions in order to meet client needs**.

We talk directly with clients to identify the **emotional and financial implication of the problem posed, to then provide the best solution for it** in business strategy, design, implementation and management of technology solutions with companies in the financial sector.



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