

**welcome**



# **SPF Digital capabilities**

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October 2017

Insurance

Financial Planning

Retirement

Investments

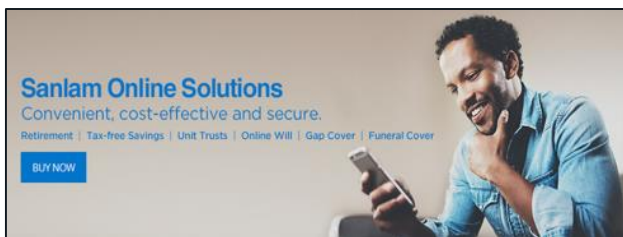
Wealth



- Future of the intermediary business – from gate-keeper to service provider
- Two tracks
  - Transforming our existing business
  - Fostering self-disruption
- Staying in touch versus FOMO
- Key capabilities: Tech, data and design

# Sanlam digital offerings

Available directly to clients



## Sanlam Digital Storefront (desktop / mobile)

A comprehensive suite of financial products with full online fulfilment capability

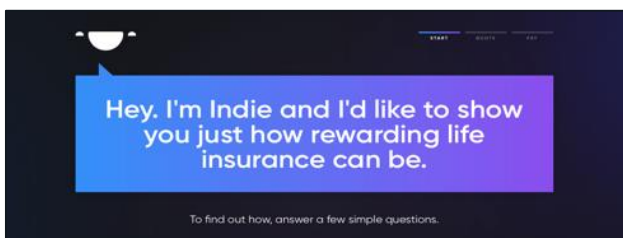
[Sanlam Online Solutions](#)



## Robo-advice Offering

A self-directed, simplified and automated unit trust investment platform.

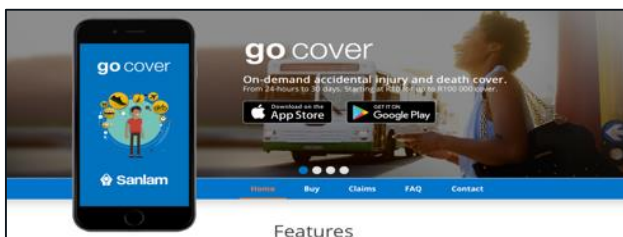
[SmartInvest](#)



## “Indie” – Redesigned Financial Services

Internal startup focused on future products, targeted at a mobile generation. The tech stack provides for customized partner and territory requirements.

[Indie](#) (featuring new life insurance - beta)



## On Demand Platform

Leading-edge app, and desktop-based, on demand finserv platform. Currently featuring instant accidental injury & death cover. Personal and business use.

[Go Cover](#)



# Intermediary enablement

Digital enhancement of intermediary practices

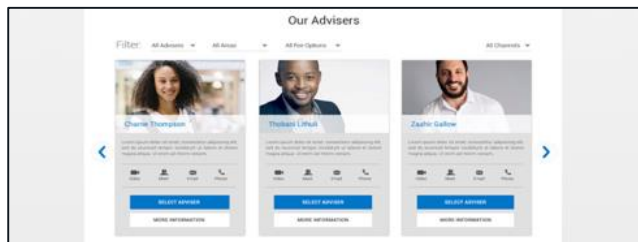


## BlueStar websites

Full service web presence, with online fact find and buying capability, for each of Sanlam's 240 franchise businesses.

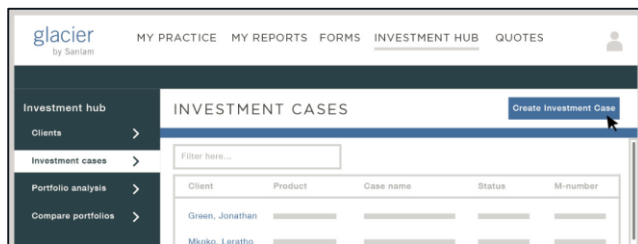
Enabled with Fact Find and E-sign authorization to obtain client information

[BlueStar](#)



## Virtual Advice Platform

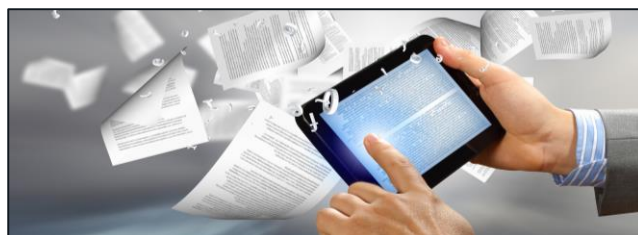
An online service allowing users to screen, select, book, and pay an adviser, for a need-specific advice session – either face to face, or via Skype, Google Hangouts, telephone, etc. Currently in pilot.



## Glacier Investment Hub

Efficient and easy to use intermediary tool to manage client information and portfolios, generate proposals and submit paperless applications

[Investment Hub](#)



## Paperless application submission for 75% of Life New Business

- 95% for Advisers
- 30% for Brokers

# Design culture

## Sanlam Design Studio



Co-working and accelerator space for cross-functional teams

Rapid prototype and development

Form part of the Sanlam Go Cover and Indie success stories

Accredited Sanlam Design Thinking course to be launched in partnership with the University of Cape Town's d-school in 2018



# Portfolio approach to Risk offerings

Focus is on simplification of products



# Sanlam

# BRiGHTROCK

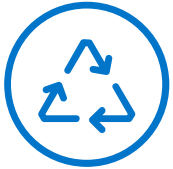


indie

# miWay<sup>co.za</sup>Life

# Robotics

## Towards Intelligent Automation



Apply to repetitive tasks, especially efficient with tasks that require data intensive processing



Provide optimised client engagement, with staff focusing on client experience



Faster deployment and cost efficiency



SPF in early stages of adoption; focusing on automation of simple processes