



Imago



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Imago makes the complex understandable with exceptional user experiences.

Imago software solutions designed for the financial services market, providing integrated solutions that provide savings and retirement modelling tools, illustration and review systems, client portals, dashboards, and policy administration systems.

FINANCIAL SERVICES

Imago software solutions are used to deliver savings and retirement products by platforms and providers. Imago is designed for the advised, group and non-advised markets.

MARKETS

Imago provide technology solutions for the unique needs of wealth managers, platforms and providers by making the complex understandable with exceptional user experiences. Imago is an interconnected suite of software modules designed as "out of the box" solutions for regulated markets.



Non-Advised Market



Advised Market



Group Market

THE IMAGO SUITE

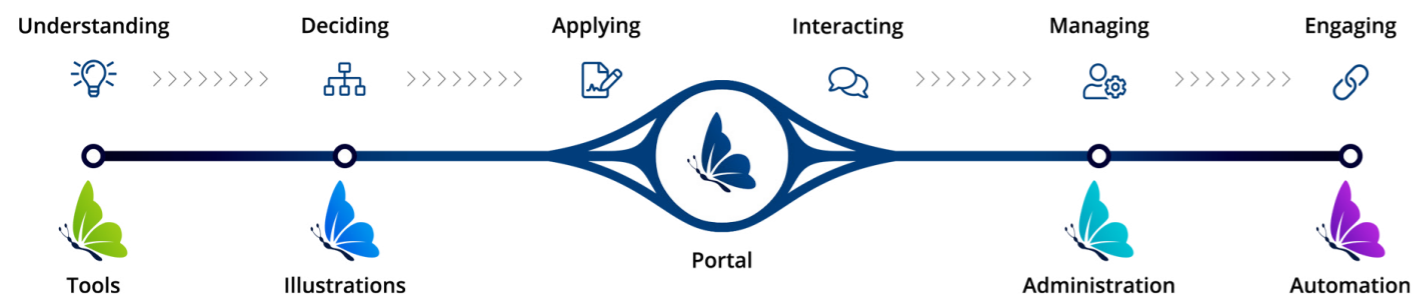
Imago is a suite of fully integrated solutions that provide savings and retirement modelling tools, illustration and review systems, client portals, dashboards, and policy administration systems.

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THE IMAGO CUSTOMER JOURNEY

The Imago Customer Journey is a journey that customers, advisers and providers will experience using Imago. Imago is used widely in the market across from advised and non-advised where Imago Tools is deployed to interacting with users with Imago Portal and Imago Administration. Engaging with users with statements and illustrations is delivered through Imago Automation and Imago Illustrations.



Imago Tools are a set of tools that can be used online by consumers and advisers to help understand choices available in investing or saving and planning for retirement. Imago Tools makes the complex understandable with exceptional user experiences

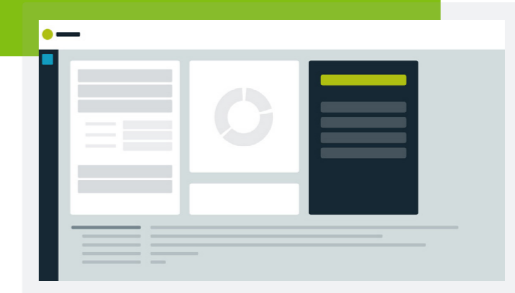
Imago Tools helps to:

- Support better financial decision making
- Stimulate customer loyalty and engagement
- Encourage investment to meet financial goals

Imago Tools is deployed using the Imago Illustrations calculation engine, that is widely used throughout the market, providing illustrations across product providers and platforms. Imago Tools uses the same product and charge configurations as Imago Illustrations. This means that there is accuracy and consistency with Imago Tools and Imago Illustrations.

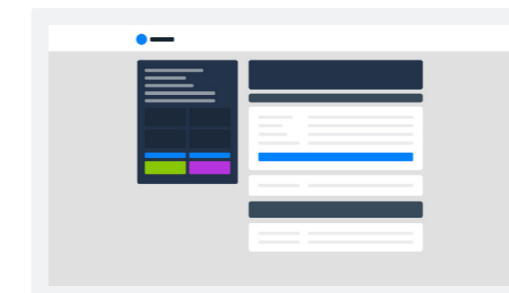
These are three tools in the Imago Tools suite:

1. **Imago Tools - Investments**, a tool to illustrate investment objectives and decisions.
2. **Imago Tools - Savings**, a tool to illustrate the savings that are needed for retirement plans.
3. **Imago Tools - Retirement**, a tool to illustrate income in retirement by blending variable income, guaranteed income, state pension and income from other sources.



Imago Illustrations is the market leading illustrations solution for wealth managers, platforms and providers. Imago Illustrations is a configurable, powerful and scalable solution for delivering illustrations, disclosure and reporting solutions to meet the unique and personalised needs of product providers, platforms and advisers that makes the complex understandable with exceptional user experiences.

Imago Illustrations has drawn on the best of modern web designs, and years of experience building illustration tools. It provides an "at a glance" single web page view to deliver an efficient, easy to use, yet powerful and configurable illustration solution.



Imago Illustrations delivers illustrations providing:

- Pre-sales new business
- Post-sale new business
- Top up/existing business
- Review/existing business
- Annual projections
- SMPI
- Flexible Access Drawdown
- UFPLS illustrations
- MiFID II illustrations
- Comparative illustrations
- Drip Feed Drawdown illustrations

IMAGO PORTAL

Content management

Core application allowing administrator users to push content to dashboards on a role by role basis.

Workflow engine

Used to build new business and servicing user journeys.

User management

User creation, suspension, permissions, linked roles and password administration.

Security

Onboard security module.

Data validation & business rules

The workflow engine overlay allows configuration of validation and business rules to user journeys.

CALCULATION ENGINE

Document generation

Fully branded configurable COBS and MiFID compliant illustrations.

Product configuration

Create, configure and clone products for all tax wrappers via a user interface.

Charge configuration

Extensive pre-defined fees and charges, high, granular configurability via a user interface.

IMAGO TOOLS

Client & adviser tools

Shortfall calculators and income scenario planning tools.

IMAGO ILLUSTRATIONS

SMPI

Fully branded configurable TM1 compliant Statutory Money Purchase Illustration.

Reviews

In force illustrations for customer reviews for ad hoc and regular customer engagement.

New business

Fully branded configurable COBS and MiFID compliant Illustrations for retirement planning, drawdown, savings and bonds products for all contribution types.

IMAGO AUTOMATION

Document templates

Configure fully branded document templates including customer statements and regulatory disclosure documents.

Data analytics

Interrogate aggregated data providing insights and engagement opportunities.

Data mapping

Link data from multiple sources to produce a master set of data to populate outputs.

Process automation

Link discrete processes and automate workflow steps in document production.

Plug-ins for Imago Portal

Benefits

Simple view of holdings and benefits.

Client search

Comprehensive client search capability with results displayed in app with drill down capability.

Transactions & contributions

Full contribution and transaction history.

Investor view

Aggregated view of all products and holdings at investor level.

Account view

Individual account with consolidated holdings and detailed drill down.

Plug-ins for Imago Automation

Bulk statements

Generation of annual statements and SMPI illustrations in bulk via Imago Automation.

Document storage

Read and write integration with document storage solution.

Plug-ins for Imago Administration

FCA

Generation of automated FCA regulatory reporting including:

- Product sales data return
- REP015
- REP016

Investment platform

Integrations with several leading investment platforms.

Banking

Direct debit and card payment integration and automated cash reconciliation.

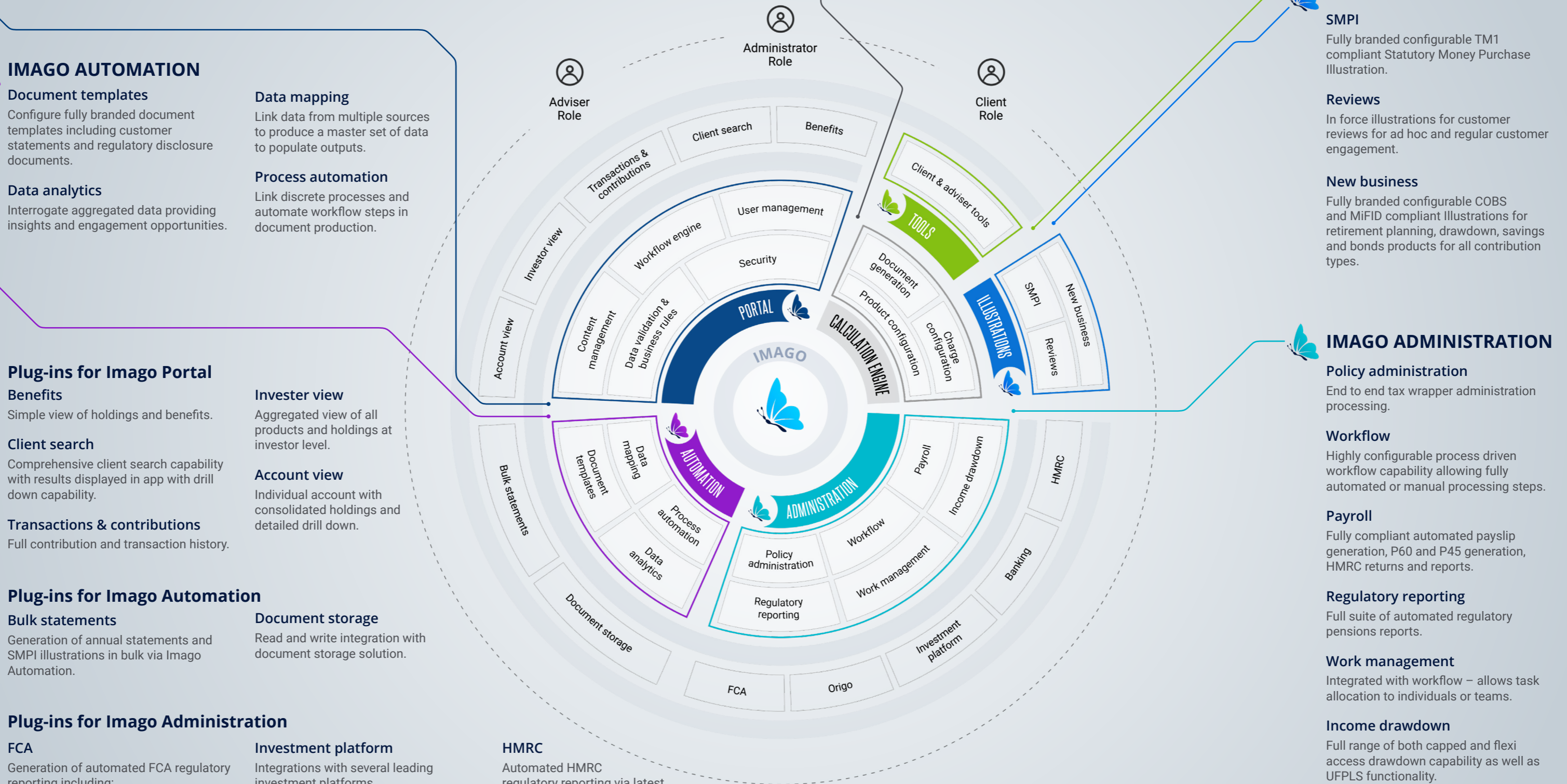
Origo

Origo options transfer gateway integration.

HMRC

Automated HMRC regulatory reporting via latest gateway standards:

- Scheme event report
- Accounting for tax return
- RPSCOM100
- APSS105 – Interim tax return
- APSS106 – Annual tax return
- APSS107 – Annual statistical return



IMAGO ADMINISTRATION

Policy administration

End to end tax wrapper administration processing.

Workflow

Highly configurable process driven workflow capability allowing fully automated or manual processing steps.

Payroll

Fully compliant automated payslip generation, P60 and P45 generation, HMRC returns and reports.

Regulatory reporting

Full suite of automated regulatory pensions reports.

Work management

Integrated with workflow – allows task allocation to individuals or teams.

Income drawdown

Full range of both capped and flexi access drawdown capability as well as UFPLS functionality.



Imago Portal provides an “out of the box” portal solution designed to meet the needs of SIPP and pensions providers.

It has been designed to integrate into not only Imago products but also other front office and 3rd party systems, bringing together information to enrich user engagement and experiences.

Imago Portal is a component-based portal, that has built in workflow, content management, data validation and business rules configuration.



Imago Portal provides access and interactivity with...

- Client search and Client Account views
- Investor views
- Transactions
- Contributions
- Benefits
- Integration with Imago Administration, Imago Tools, Imago Illustrations and Imago Automation



Imago Administration is a highly configurable product administration and policy administration system that with its extensive API, augments, renews and refreshes legacy or new technology, delivering faster, lower risk solutions. Imago Administration has been designed for the personal pension, SIPP, SSAS and group markets providing an enhanced administration platform for income drawdown, annuities, SLI (Secure Lifetime Income funds) and scheme pensions.

Imago Administration drives cost lower and delivers greater efficiencies to create more productive environments.

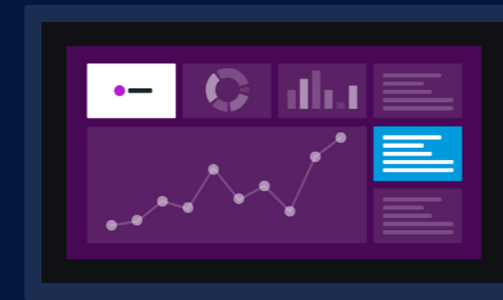


Imago Administration incorporates:

- Client search, onboarding and policy setup
- Transfers-in and contributions
- Bank, FCA, HMRC, Origo and investment platform integrations
- Workflow and work management
- Benefits, Payroll and Income Drawdown
- HMRC and Regulatory reporting
- An API to support extensibility and integration
- Integration with Imago Portal, Imago Illustrations and Imago Automation
- SSAS Member Asset Allocations
- SSAS Unallocated Contribution Support
- Commercial Property Rental Invoicing



Imago Automation automates process to deliver greater efficiencies, to create more productive environments. Imago Automation has been designed to help streamline process that requires data handling from one or multiple sources, computational activity, reporting, digitising and analysing. Processes such as the production of annual statements or the delivery of electronic statements are typical process that Imago Automation would execute.



Imago Automation has six key services that process the automation:

- The Loader Service is responsible for consuming all of your different data sources.
- The Mapper Service translates incoming data formats into a standardised model for calculation processing.
- The Runner Service performs all of the bulk annual benefit statement calculations processing.
- The Reporter Service will generate all of the bulk annual statement outputs.
- The Distributor Service is designed to deliver the annual statement to the customer, through PDF document generation, email notification, on-device or via push-notification.
- The Analyser Service interacts with your data at every step of the statement production process, providing rich insights into your customer data.

Lower costs

Imago drives costs lower to enhance profitability.

Enrich

Imago enriches user engagement and experiences for consumers, advisers and providers alike.

Augments

Imago augments, renews and refreshes legacy or new technology, delivering faster, lower risk solutions.

Differentiate

Imago enables greater control to differentiate and to provide more choices.

Productivity

Imago delivers greater efficiencies, to create more productive environments.





Financial Technology

Technology solutions for wealth managers, platforms and providers. Making the complex understandable with exceptional user experiences.



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