



our shared experiences
TO LEAD BETTER LIVES

Liberty Holdings
UBS SA Financial Services conference
Navigating the road to recovery

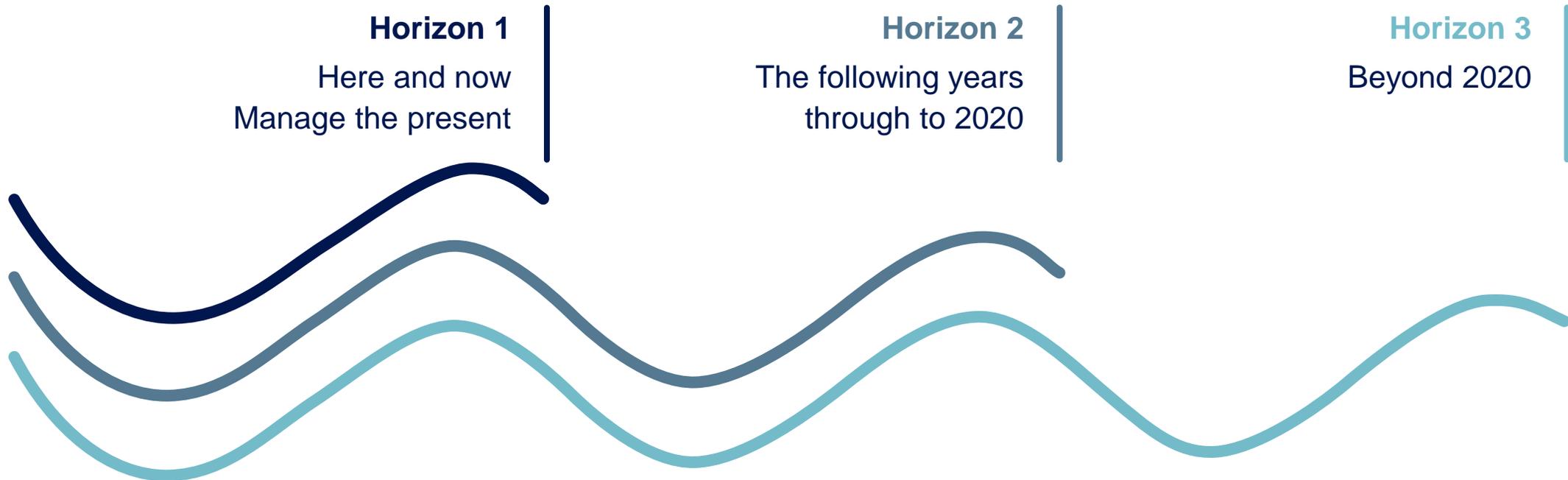
Liberty Group Limited is an Insurer and an Authorised Financial Service Provider (FAIS no 2409)



LIBERTY

We started 2020 with great ambitions

with a sequenced view of the future



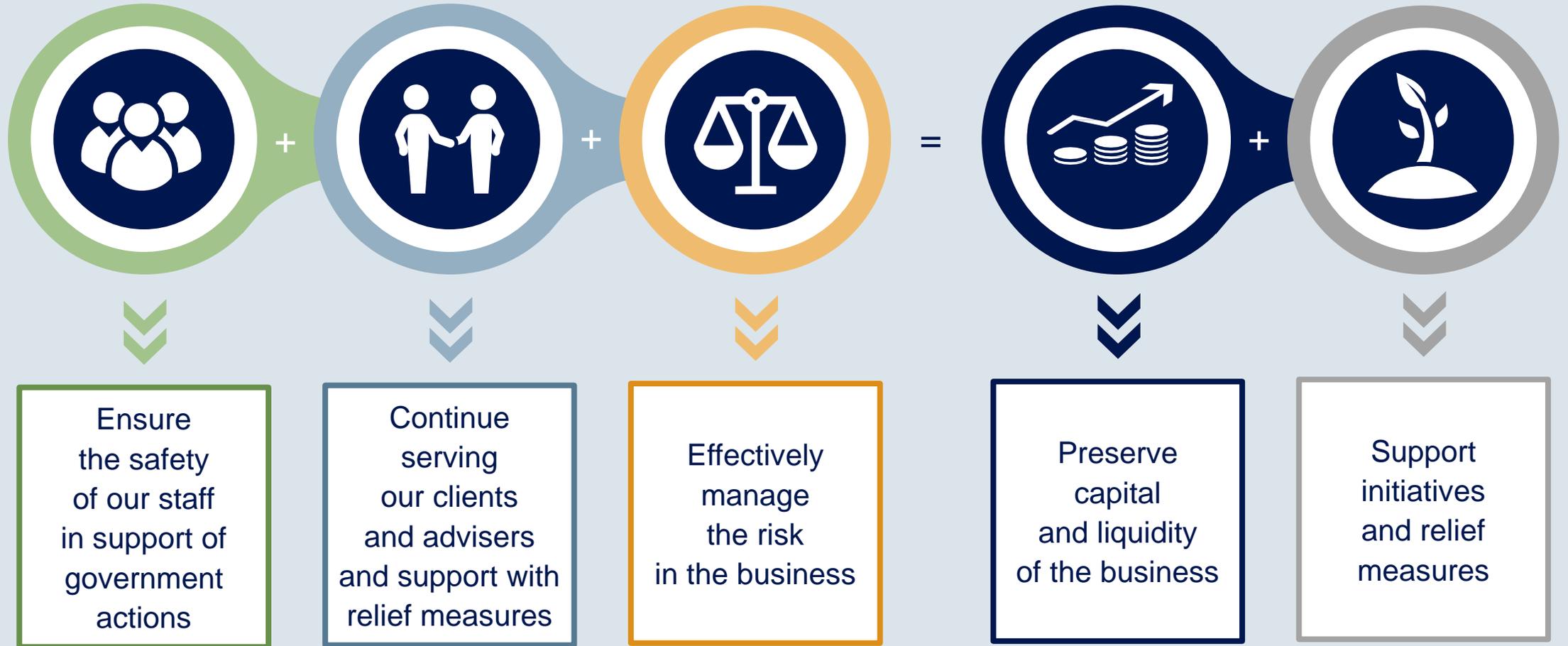
*'The Liberty of the future lies in **augmenting the power of our human to human engagement** of our advisers and customers with the power of a **scalable digital engagement platform**, where we will provide simple and intuitive tools and solutions, grounded in the best advice.*

*Not only will we **provide our own solutions**, we will look to work with partners in an open source manner to provide adjacent solutions to ours that **create value for our clients and all within our eco system**. We will drive this through **using the power of all our data, including that of our clients, for their benefit**, through the adoption of cloud, artificial intelligence, machine learning and other modern digital technologies in **partnership with some of the world's biggest technology firms**.*

*As we build now to the future, **we will continue to retain that human focus**, helping people lead better lives as they pass through various life stages.' – **David Munro at the FY2019 results presentation, in February 2020***

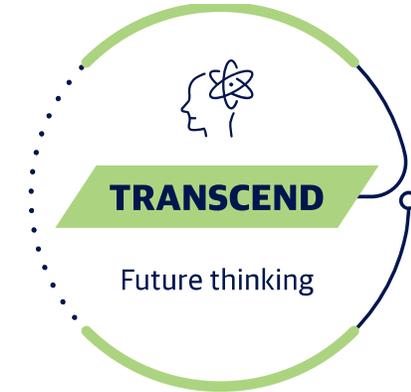
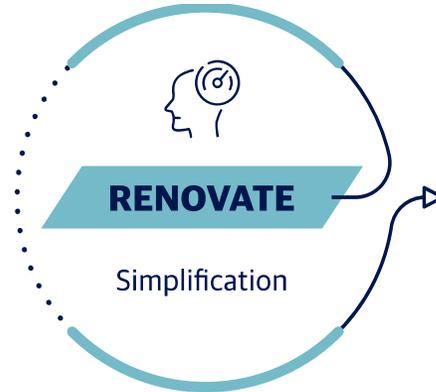
Our progress was constrained by the pandemic *with rapid responses required for business continuity*

Guiding and measuring balanced execution of our strategy





Building for our future *requires a refined focus on prioritised initiatives*



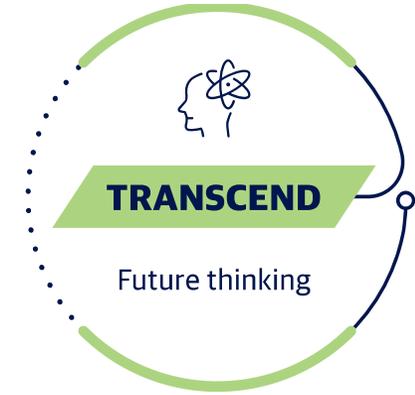
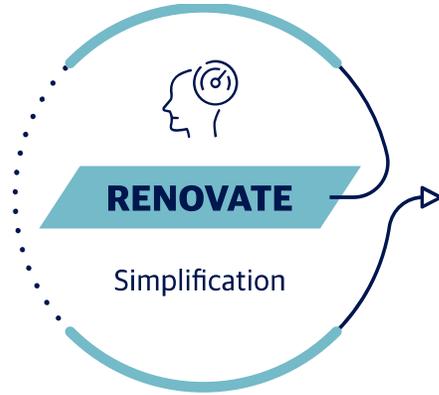
Simplify
our organisation

Improve
our competitiveness
in the immediate
time frame

Transform
from a linear
value chain business
to a platform-based
business



Prioritised initiatives to create value now and to build a more agile and competitive future Liberty



Focus on **simplification** of product and IT architecture

Investment and Risk propositions designed for specific client segmentation and needs

Human augmented platform-based business

Continue **Umbrella Fund** program

Accelerate **adviser digital enablement** capabilities

Build a **digital engagement channel**

Highly personalised engagement

Investment performance at STANLIB

Complete **upgrade to the Cloud**

Transform channels to enable advice philosophy

Modern digital Platform

Product and information

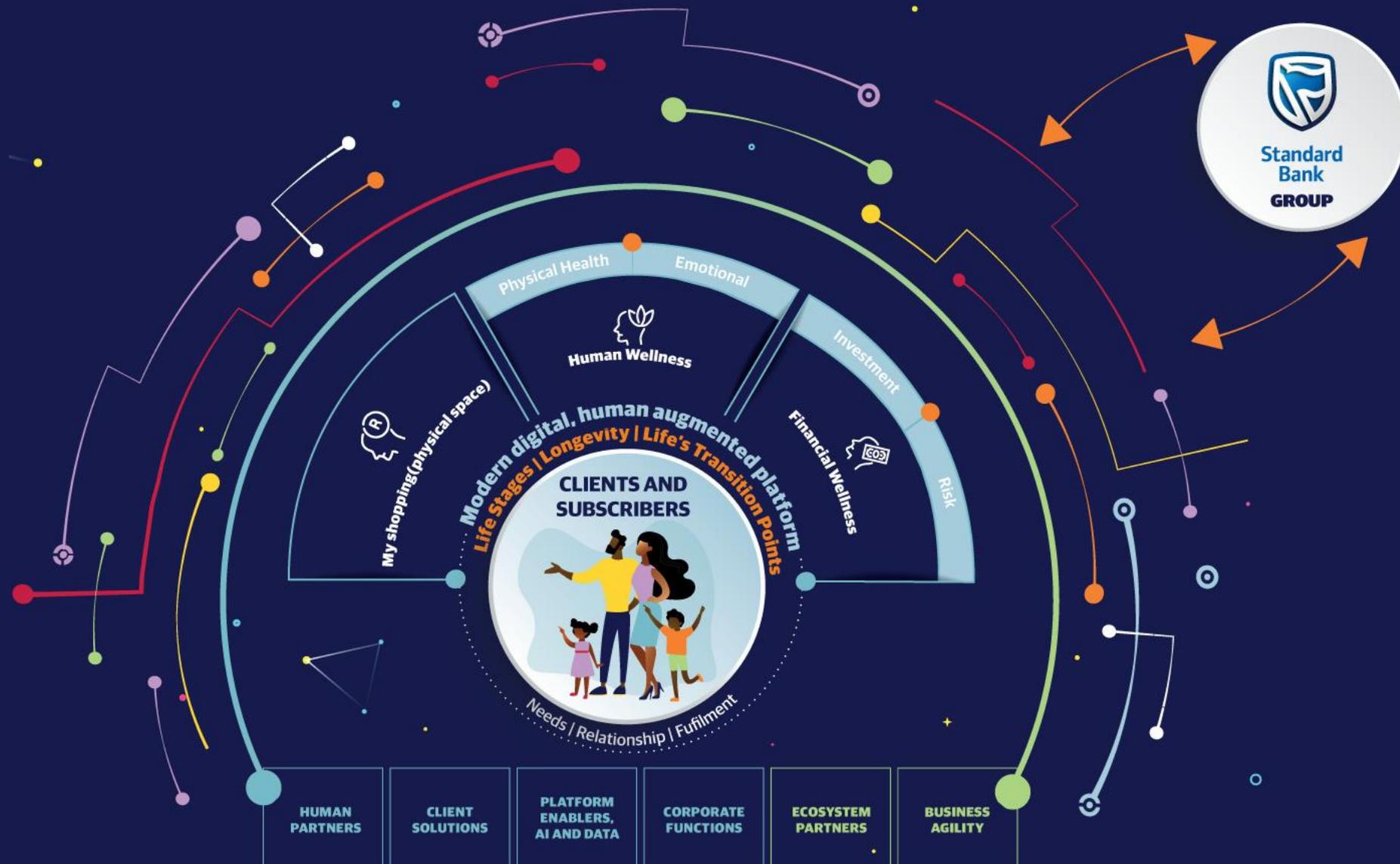
Customer Experience

Enterprise architecture

Our bold and courageous plans for Liberty's future



We will be a modern digital human augmented, platform-based engagement business, helping clients to live their best lives by ***“Being in it with them”*** in the major transition points we are all likely to experience





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‘The transformation to a business platform is not achieved through taking linear value chain businesses and making them available to customers through a digital engagement layer – it requires a more fundamental transformation of how we think about many things – but we have to commence the transformation process and this is our opportunity right now!’

David Munro, CEO
Liberty Holdings





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Questions