



The Rise of Ecosystems and Platforms

Create new sources of revenue by rethinking your traditional roles and adopting an eco-system mindset.



NAFCU ANNUAL CONFERENCE | INSURITAS

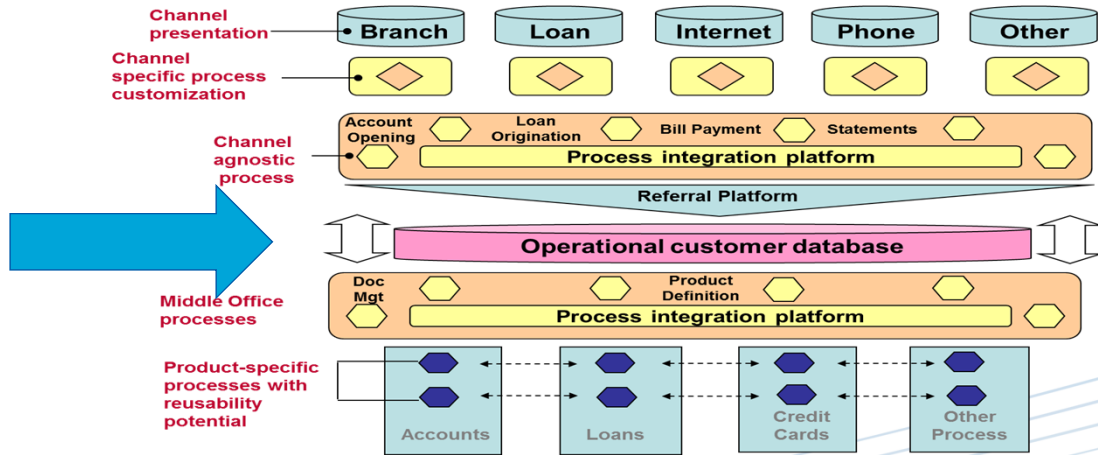
Where we are

DIGITIZATION DRIVES PARADIGM SHIFT



NAFCU ANNUAL CONFERENCE | INSURITAS

Omni-Channel, Member Centric, Comprehensive Products



PLATFORMS

- ✓ Credit Unions are Platforms –
 - ✓ multiple producers and consumers connect, create and exchange value



Ecosystems

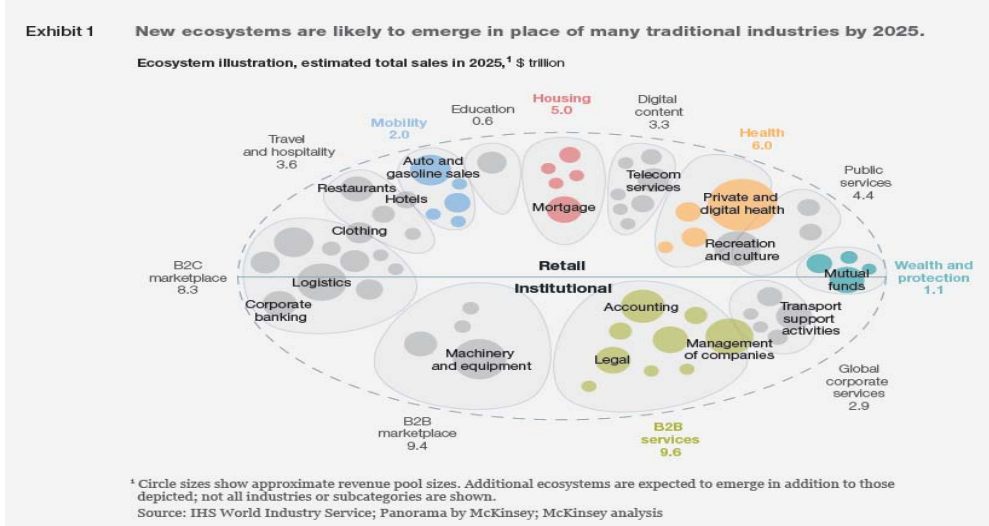
- ✓ The movement to Ecosystems
 - ✓ interconnected set of services allowing users to fulfill a variety of needs in one integrated experience.



Ecosystems at work



Ecosystems By 2025



Ecosystem Challenges

- ✓ Examine Roles and Models
 - ✓ Shifting value pools
 - ✓ Changing nature of risk
 - ✓ Economic values
 - ✓ Rethinking revenue models
- ✓ Member Centric Ecosystems
 - ✓ Unlocks unimagined value and loyalty

Ecosystems Important to You

Critical Entry Points

- ✓ Mobility
- ✓ Housing
- ✓ Wealth Protection
- ✓ B2B services

Ecosystems & Value

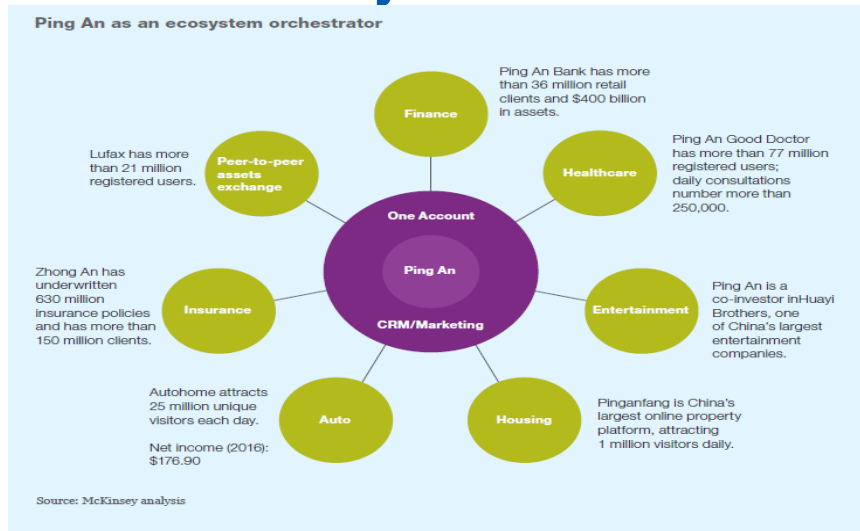
3 Core Value Types

- ✓ Gateways – reduce friction across related services
- ✓ Network Effects – insights, perspective, optimization
- ✓ Data Integration Across Services – data here improves outcomes there

Your CU inside Digital Ecosystems

- ✔ Mobility – purchase, finance, protect, maintenance, ride-sharing, carpooling
- ✔ Housing – purchase, finance, protect, maintain, secure, share
- ✔ Wealth – save, invest, protect, modeling

Can You Be a Ecosystem Orchestrator



Ecosystems & Value

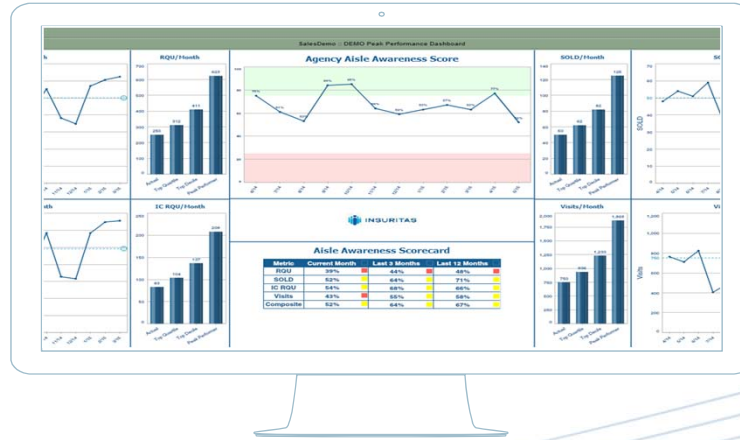
3 Core Value Types

- ✓ Gateways – reduce friction across related services
- ✓ Network Effects – insights, perspective, optimization
- ✓ Data Integration Across Services – data here improves outcomes there

The Power & Risks of Partnerships

- ✓ Ownership of the Customer Relationship
 - ✓ Own Customer – Own Data
 - ✓ Data (Risk & Insight) Analytics Engines
 - ✓ Speed to response

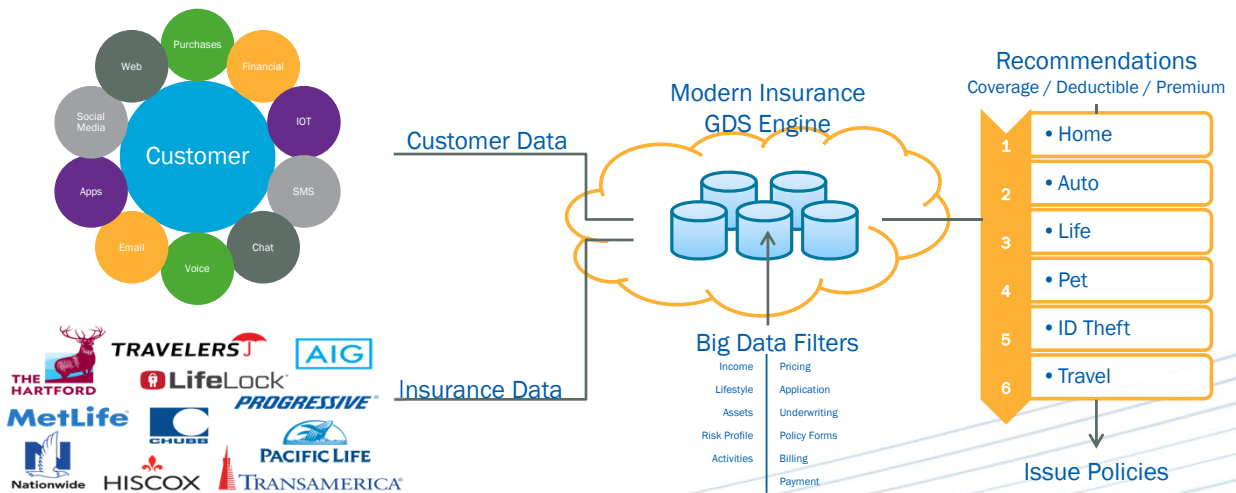
INSURANCE "AISLE" AWARENESS



NAFCU ANNUAL CONFERENCE | INSURITAS

OUR GDS PLATFORM

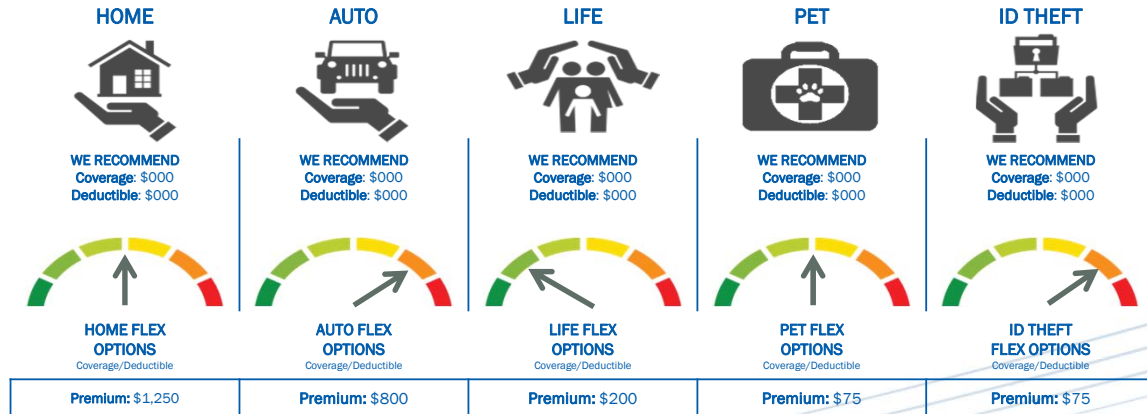
We are Creating a New GDS (Global Distribution Service) for Insurance



NAFCU ANNUAL CONFERENCE | INSURITAS

RECOMMENDATION ENGINE

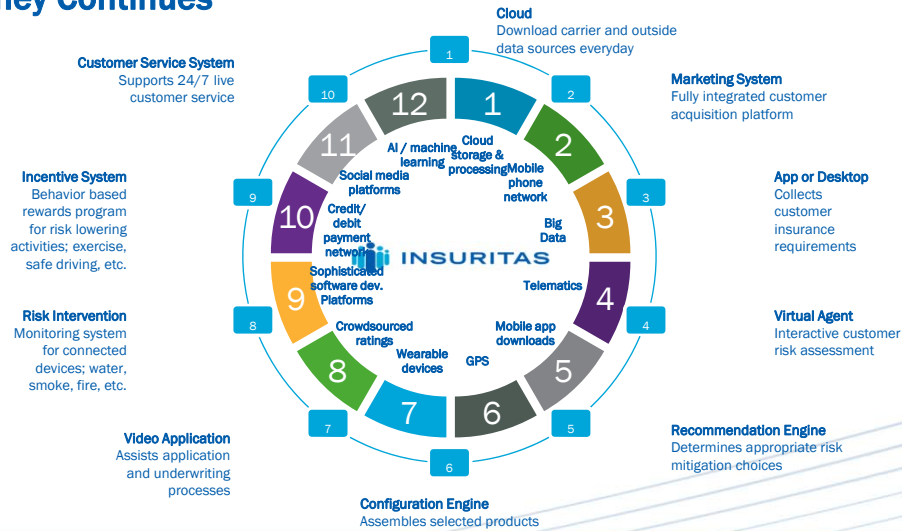
The GDS Engine will score thousands of insurance product combinations using the customer's data profile and our proprietary Big Data Algorithms.



NAFCU ANNUAL CONFERENCE | INSURITAS

10 TECHNOLOGIES DRIVING 12 INNOVATIONS

Our Journey Continues



NAFCU ANNUAL CONFERENCE | INSURITAS

A 360° View of your Ecosystem

- ✓ Where does your ecosystem strategy rank in overall priorities
- ✓ What does your customer ownership, access and engagement look like
- ✓ Do you have partnerships that extend beyond traditional boundaries
- ✓ Is TECH fuel or support
- ✓ Is Talent innovative and fearless
- ✓ Culture – Are Members at the center of everything