

# CRITICAL SUCCESS FACTORS

## CLIENT CENTRICITY



- MMI is resolutely focused on the optimal execution of our client-centric strategy. We place the client in the centre of everything we do, with the objective to identify and solve our clients' financial wellness needs and problems.
- By segmenting our client base and then developing an intimate understanding of clients' needs and problems in the respective segments, our segment businesses are able to create compelling value propositions for MMI's clients.

## REGULATORY COMPLIANCE



- MMI follows an all-inclusive approach that ensures compliance with regulatory requirements across the group. This process enables us to offer appropriate and approved products to clients. It also ensures sound capital management, the protection and growth of shareholder value and clear financial disclosure to stakeholders.
- The group continues to prepare for the adoption of the Solvency Assessment and Management (SAM) regulatory capital regime, which will be applicable from 1 January 2016. Ultimately, SAM will achieve better alignment of stakeholder interests, including enhanced protection of policyholder benefits.

## APPROPRIATE BUSINESS RISK MANAGEMENT



- MMI's risk philosophy recognises that mitigating risk is an integral part of generating sustainable shareholder value and enhancing stakeholder interests.
- Robust underwriting and a focus on the quality of new business resulted in both the Metropolitan and Momentum Retail businesses having good mortality experience.





## CLIENT ENGAGEMENT



- In line with MMI's client-centric strategy and our purpose to enhance the financial wellness of our clients, MMI continues to move towards being a more integrated financial services company.
- MMI's Client Engagement Solutions business plays a pivotal role to align and combine the product building blocks and engagement solutions we need to enhance our clients' financial wellness, and to create world-class engagement experiences.

## PRODUCTS AND SOLUTIONS



- Our Products and Solutions business comprises a number of Centres of Excellence that design the product building blocks required to optimally deliver the client value propositions constructed by MMI's segment businesses.

## EFFICIENCIES AND SCALE



- MMI's client-centric strategy and operating model structure has been designed to achieve maximum efficiencies and scale across all the businesses in the group.

## PEOPLE



- To remain competitive and implement MMI's client-centric strategy successfully, it is paramount that the group is able to attract and retain a highly skilled workforce.