

6 May 2020

Presentation to Macquarie Australia Conference

Please see attached FINEOS' presentation at the Macquarie Australia Conference 2020.

This notice has been authorised for provision to the ASX by the Company's CEO.

Investor enquiries:

Orla Keegan, Head of Investor Relations

P: +353 87 379 4920

E: orla.keegan@FINEOS.com

About FINEOS:

FINEOS (ASX:FCL) is a leading provider of core systems for life, accident and health insurance carriers globally with 7 of the 10 largest group life and health carriers in the US as well as 6 of the 10 largest life and health carriers in Australia. With employees and offices throughout the world, FINEOS continues to scale rapidly, working with innovative progressive carriers in North America, Europe, and Asia Pacific.

The FINEOS Platform provides customers full end to end core administration for group, voluntary and individual across life, accident and health. The FINEOS Platform includes the FINEOS AdminSuite core product suite as well as add-on products, FINEOS Engage to support digital engagement and FINEOS Insight for analytics and reporting.

For more information, visit www.FINEOS.com



Macquarie Australia Conference Investor Presentation

Michael Kelly, CEO & Founder
6 May 2020



Disclaimer notice

This presentation has been prepared by FINEOS Corporation Holdings PLC (**Company** or **FINEOS**). By accessing or attending this presentation, you acknowledge that you have read and understood the following statements.

NO OFFER OF SECURITIES

Nothing in this presentation should be construed as either an offer or a solicitation of an offer to buy or sell securities in the Company in any jurisdiction or be treated or relied upon as a recommendation or advice by the Company.

NOT FINANCIAL PRODUCT ADVICE

Nothing in this presentation constitutes legal, financial, tax or other advice or any recommendation by the Company. The information in this presentation does not take into account the particular investment objectives, financial situation, taxation position or needs of any person. You should not rely on the presentation and in all cases, you should conduct your own investigations and analysis of the financial condition, assets and liabilities, financial position and performance, profits and losses, prospects and business affairs of the Company, and the contents of this presentation and seek legal, financial, tax and other professional advice.

FORWARD-LOOKING STATEMENTS

This presentation may contain certain forward-looking statements, forecasts, estimates, projections, beliefs and opinions (**Forward Statements**). Forward-looking statements can be identified by the use of 'forward-looking' terminology, including, without limitation, the terms 'believes', 'estimates', 'anticipates', 'expects', 'projects', 'predicts', 'intends', 'plans', 'propose', 'goals', 'targets', 'aims', 'outlook', 'guidance', 'forecasts', 'may', 'will', 'would', 'could' or 'should' or, in each case, their negative or other variations or comparable terminology.

Forward Statements involve elements of subjective judgment and analysis, and are subject to known and unknown risks, uncertainties and other factors because they relate to events and depend on circumstances that may or may not occur in the future, assumptions which may or may not prove correct, and may be beyond the Company's ability to control or predict. No representation or guarantee is made by the Company or any other person that any of these Forward Statements or forecasts will be achieved or proved to be correct. Readers are cautioned not to place undue reliance on Forward Statements and the Company assumes no obligation to update such statements (except as required by applicable regulations or by law).

PAST PERFORMANCE

Past performance information given in this presentation is given for illustrative purposes only and should not be relied upon (and is not) and indication of future performance.

FINANCIAL INFORMATION

All financial values contained in this presentation are in Euros (€) unless otherwise stated. This presentation contains a number of non-IFRS financial measures. The Company believes this information provides useful information for investors and form key performance indicators for the Company. Financial information in this presentation including totals and percentages may be subject to rounding.

THIRD PARTY INFORMATION AND MARKET DATA

This presentation contains information that has been derived from publicly available sources that have not been independently verified. No representation or warranty is made as to the accuracy, reliability, adequacy or completeness of the information. This presentation should not be relied upon as a recommendation or forecast by the Company.

NO LIABILITY OR RESPONSIBILITY

The information in this presentation is provided in summary form and is therefore not necessarily complete.

To the maximum extent permitted by law, the Company and each of its subsidiaries, affiliates, directors, employees, officers, partners, agents and advisers and any other person involved in the preparation of this presentation disclaim all liability and responsibility (including without limitation, any liability arising from fault or negligence) for any direct or indirect loss or damage which may arise or be suffered through use or reliance on anything contained in, or omitted from, this presentation. The Company accepts no responsibility or obligation to inform you of any matter arising or coming to its notice, after the date of this presentation, which may affect any matter referred to in this presentation.

This presentation should be read in conjunction with the Company's other periodic and continuous disclosure announcements lodged with ASX.





FINEOS Today

ASX:FCL (IPO 16th August 2019)

FINEOS Global Team

830+ people across 8 countries. Strong Culture. Defined Playbook.

FINEOS Investment

300+ people dedicated to product R&D. >€100m¹ invested in R&D

FINEOS Customers

50+ Life, Accident & Health Insurance Carriers

FINEOS AdminSuite

Component Based - Core Product Suite for Legacy Replacement

FINEOS Platform

Industry Platform – 100% focus on Life, Accident and Health



FINEOS Market Leadership and Presence

7 of the **10** Group Life and Health insurers in the U.S. use FINEOS

R&D Capability
Madrid, Spain

Global HQ R&D Centre
EMEA Capability Centre
Dublin, Ireland

R&D Capability
Gdansk, Poland

North America Capability Centre
Atlanta, USA

Asia Sales & Marketing HQ
Hong Kong, China

6 of the **10** Life and Health insurers in Australia use FINEOS

APAC Capability Centre
Sydney, Australia

APAC Capability Centre
Wellington, New Zealand

APAC Capability Centre
Melbourne, Australia

100% of Accident Claims in New Zealand are processed on FINEOS ⁴



FINEOS Mission

“Global market leader in core systems for group and individual Life Accident and Health insurance on a single technology platform”



Vision

A world where protection from illness, injury and loss is accessible to everyone



Purpose

We help our customers care for the people they serve through the delivery of superior insurance technology



Digital Transformation of Life, Accident and Health Insurance

Carriers facing non-negotiable replacement of Legacy Systems

Benefits of external solutions

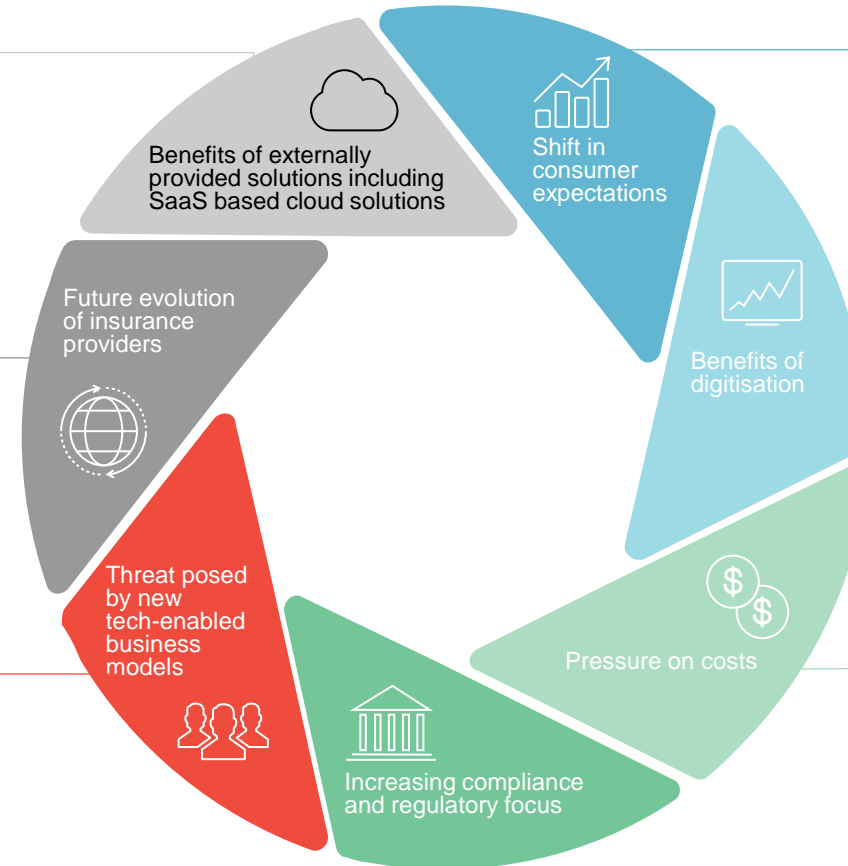
- Lower IT infrastructure costs
- Opportunities for variable subscription-based cost structures rather than fixed IT expenditure
- Effective data protection and risk management capabilities
- Better customer and employer experience

Future evolution

- Insurers may wish to offer a broader range of services beyond the more traditional pure risk or wealth management products
- There is a potential for insurance companies to increase the breadth of their services by using and analysing the significant amount of data they have captured from their traditional activities

New entrant threat

- Traditional methods in the provision of insurances are open to disruption by new tech-enabled business models with the capacity to grow in scale quickly
- Adopting modern software platforms can help insurers combat this



Client expectations

- Many customers are expecting 'digital service' and high quality communications aligned to their personal preferences
- Insurers may seek to position their brands and products more favourably with customers through digital engagement (eg through software-based online platforms)

Benefits of digitisation

- Digitisation of core systems is providing insurers with opportunities to improve customer experience and gain greater insights into client behaviour and preferences
- Adopting fully digitised core systems which interface with customers can provide insurers and customers with information in 'real-time'

Pressure on costs

- Pressure from customers to reduce costs without compromising on service quality or reducing benefits
- Operating environments are placing pressures on returns for insurers, with industry RoE remaining below pre-GFC levels

Compliance and regulation

- Pressure is being placed on insurer cost bases with technology solutions presenting a potential contribution to effective management of those costs
- Increasing recognition by regulators of the growing usage of outsourcing shared computing services by regulated entities such as insurers



U.S. Paid Leave & Covid-19 designated - FINEOS Webpage

<https://www.fineos.com/paid-leave/>

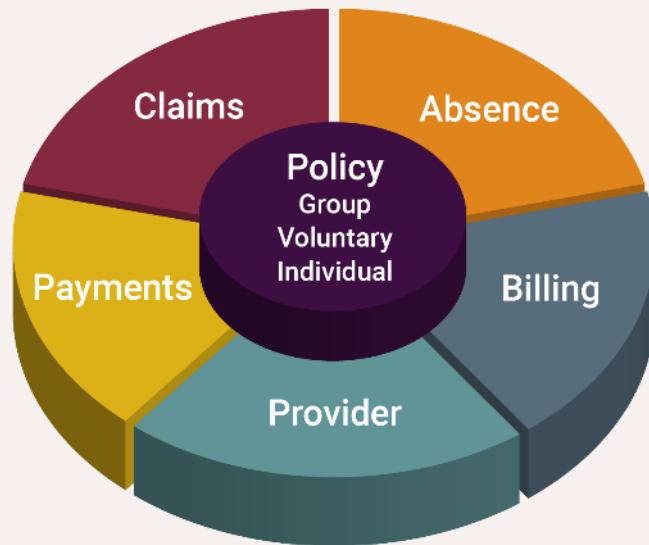
The screenshot displays the FINEOS website interface with several key sections:

- Top Navigation:** FINEOS logo, FINEOS Platform, Market Solutions, Services, About, and a search icon.
- Left Column:**
 - Paid Leave Updates:** Federal and State Leave Laws. Information to help navigate the rapidly changing leave laws around COVID-19.
 - Public Service Tool:** FINEOS Paid Leave Calculator.
- Center Column:**
 - Aggregated location for FINEOS COVID-19 response and tools** (over a map background).
 - US Paid Leave Calculator** (in a dark box).
 - FINEOS** logo and a keyboard with **COVID19** keys.
- Right Column:**
 - COVID-19 Leave Law Updates** (over an image of the US Capitol).
 - 19 Paid Leave Legislation blogs in 30 days** (in a light blue box).
 - FINEOS Support of Customers** (over a portrait of a man).
 - A Letter to Customers: How is FINEOS responding to the global pandemic?** (in a white box at the bottom right).



Core Software Suite for Life, Accident and Health

FINEOS AdminSuite



Claims

- Straight-through processing
- Accuracy & compliance
- Better outcomes



Payments

- Automated
- Accurate
- Payroll continuity



Provider

- Outcome-oriented engagement
- Service approvals
- Rehabilitation & return-to-work



Absence

- Integrated claims
- Accurate decisions
- Paid & unpaid leaves



Policy

- Fast & flexible case set-up
- All tiers & admin modes
- Pre-configured products



Billing

- Combined or separate bills
- Reduced billing leakage
- Automated cash application
- Integrated aged-debt workflows



FINEOS Platform for Life, Accident and Health

FINEOS AdminSuite



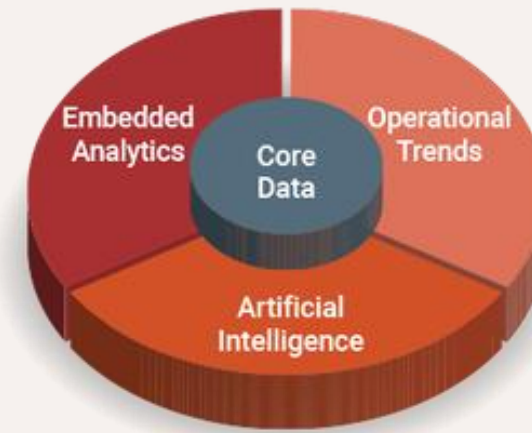
Core

FINEOS Engage



Digital

FINEOS Insight



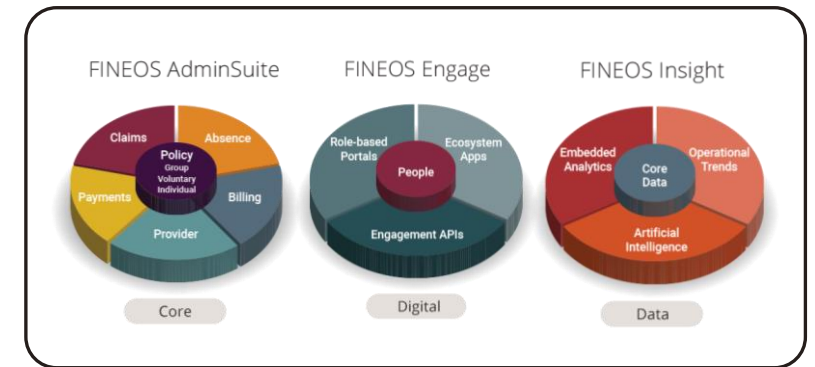
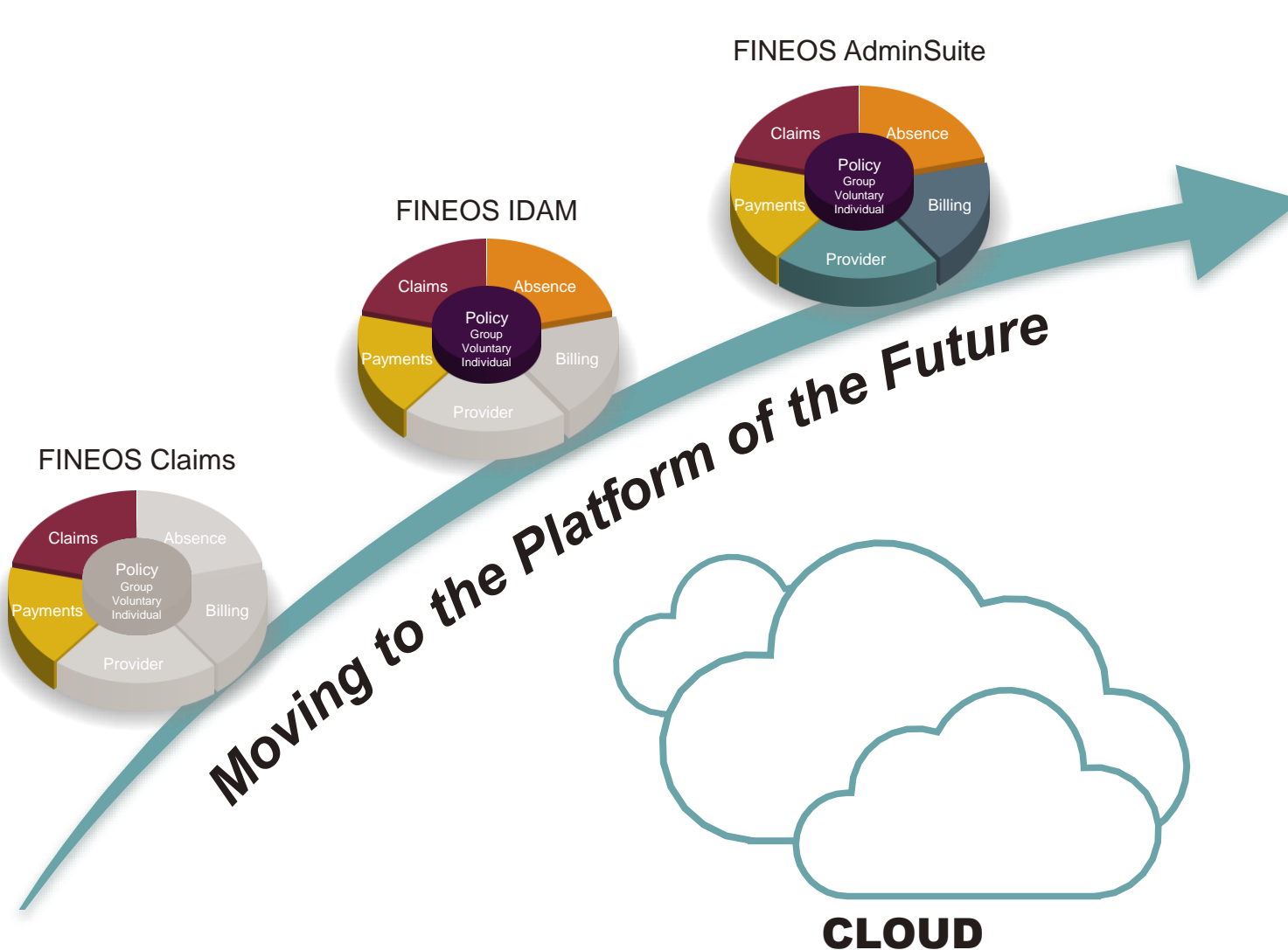
Data

Platform Capabilities:

- Customer/employer core admin
- End-to-end integrated components
- Configurable SaaS platform
- Digital friendly process model
- Comprehensive API support
- Secure, stable and scalable
- Case management rules and workflow
- Smart Automation
- End-to-end episode management



Clients can adopt all or part of FINEOS Platform



FINEOS Platform

★ Client testimony: ★

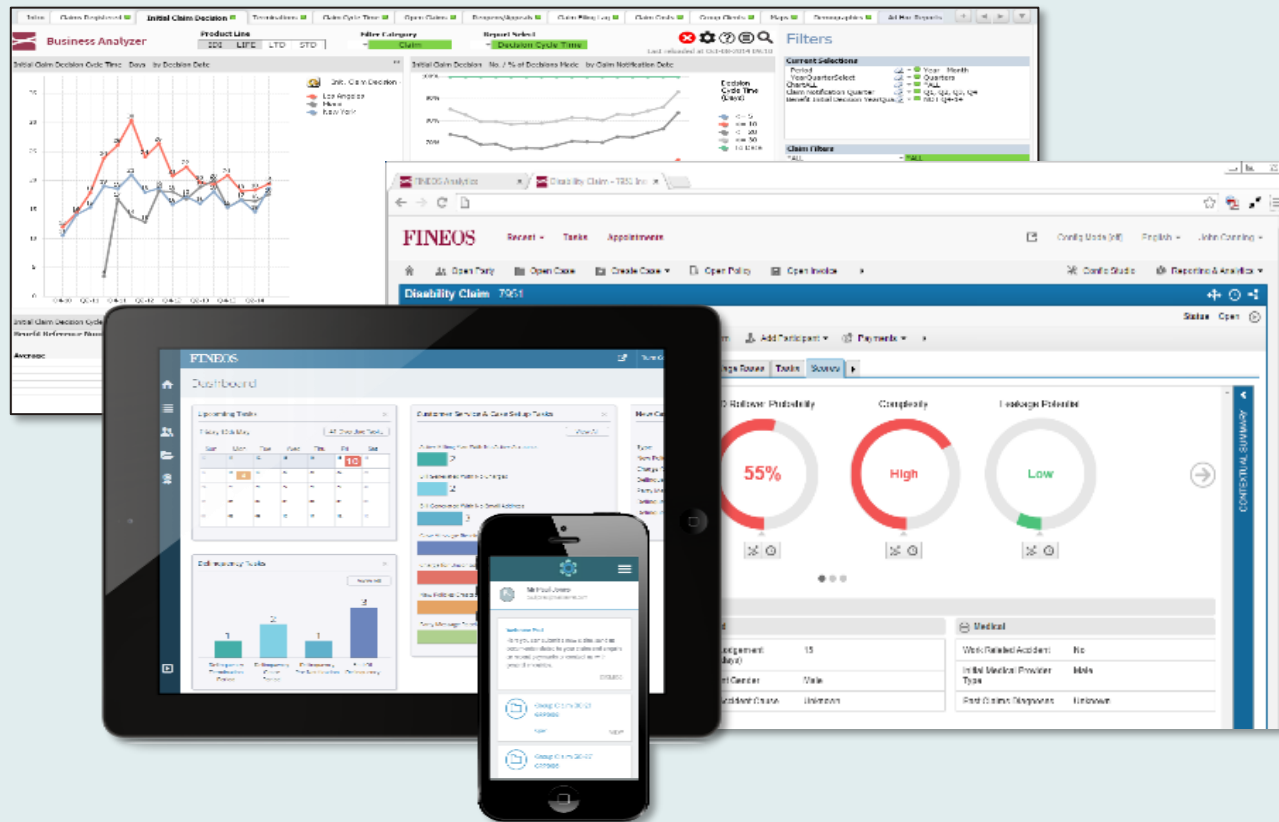
“CGI has achieved an industry first technology position with the first complete FINEOS AdminSuite implementation on the FINEOS Platform powered by AWS”

Matt Marze, CIO,
Cigna Group Insurance



Built for the Digital Insurer

The FINEOS Platform provides LA&H insurers with modern market leading digital capabilities



Accelerates insurer digital transformation to meet rising competition on **customer experience**



Based on a APRA, GDPR and HIPAA compliant **cloud platform for rapid adoption**



Integrated omni-channel APIs support portal, mobile, voice and chatbot customer interactions



Enables insurers to join the API economy, **integrating with employers, brokers and other business partners**



Pre-configured for LA&H business lines with **flexibility to meet changing market needs**





Integrated analytics facilitated with the introduction of **artificial intelligence**



Joint PR: Cigna Group Insurance

FINEOS Collaborates with Cigna Group Insurance to Deliver the Most Advanced Platform and Digital Experience for Administering Group and Voluntary Benefits

 **Insurtech Insights**
22,442 followers
3h • Edited • 

✓ Following

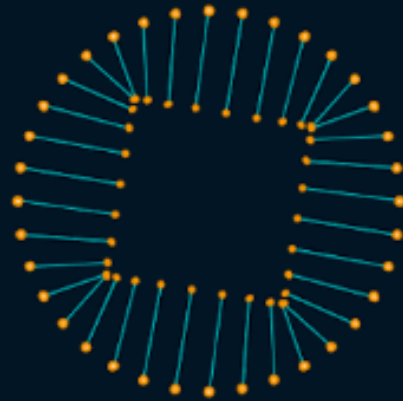
FINEOS Collaborates with **Cigna** Group Insurance to Develop Digital Core Suite.

FINEOS AdminSuite is an integrated core processing system that consists of absence, claims, payments, billing, policy, and provide administration, all of which are configurable to operate independently or optimally as a full core suite as part of the SaaS delivered **FINEOS** Platform, by the vendor's description.

"CGI has achieved an industry-first technology position with the first complete **FINEOS** AdminSuite implementation on the **FINEOS** Platform powered by AWS," comments **Matt Marze**, CIO, **Cigna** Group Insurance.

"Together we have innovated and delivered **FINEOS** AdminSuite a brand new solution that enables CGI to make the most of industry and technology advances to improve their client and customer experiences," adds **FINEOS** CEO **Michael Kelly**.

[#Insurtech](#) [#Insurtechinsights](#) [#Insurance](#) [#Technology](#) [#SaaS](#) [#Claimsmanagement](#)



FINEOS Collaborates with Cigna Group Insurance to Develop Digital Core Suite

iireporter.com

 **Cigna**
240,400 followers
23h • 

Cigna Group Insurance is committed to provide services and solutions that deliver simplicity and ease. For this reason, we're collaborating with **FINEOS** to develop the first compr ...see more

“OUR INVESTMENT IN FINEOS ADMINISUITE WILL HELP US BETTER SERVE OUR EMPLOYERS AND THEIR EMPLOYEES WHILE ALSO ADVANCING THE INDUSTRY.”



Matt Marze, Chief Information Officer, Cigna Group Insurance



 **FINEOS**
11,940 followers
3d • 

Congratulations **FINEOS** and **Cigna**! "Great things in business are never done by one person; they're done by a team of people", Steve Jobs ...see more

Thank you,
Cigna!

Celebrating our collective efforts to build **FINEOS AdminSuite** - the most advanced digital employee benefits solution



Growth Strategy

Attractive opportunities exist to expand within existing clients, win new clients and enter new geographic markets



Grow and upsell with clients

- FINEOS has a multinational client base through its leading FINEOS Claims product
- Significant opportunities with existing client base for up-selling and cross-selling additional FINEOS AdminSuite products, in particular Absence Management
- FINEOS will continue to grow recurring SaaS revenues which have higher margin than services revenue
- Continue to migrate existing clients to the cloud – the FINEOS Platform



Win new clients

- Signed 7 new name clients YTD
- Seeing high demand for IDAM (Integrated Disability and Absence Management) support from U.S. based existing and new clients
- Insurers are having to modernise their systems due to:
 - Higher regulatory complexity
 - Higher competition
 - Demand for a better customer experience
 - Cost and risk of legacy systems



Expand sales and enter new markets

- FINEOS investing to grow Sales and marketing through FY20 and FY 21
- FINEOS intends to increase client acquisitions and product delivery capabilities in new geographies by expanding its sales and marketing teams
- FINEOS modules are compatible across jurisdictions
- There are a number of adjacent verticals (i.e. insurance lines classified within LA&H) that FINEOS is targeting, including dental, vision and medical
- M&A opportunities










FINEOS Platform for Life, Accident and Health - Industry Platform

- Make FINEOS the industry leading platform
- FINEOS is committed to product innovation, and expanding the capabilities of the FINEOS Platform
- Build a Network - Continually connect to third-party products and services
- Exploring the potential for extended artificial intelligence and analytics integration to enhance software offering (FINEOS Engage and Insight)



FINEOS Outlook & Growth

-  Entire FINEOS global workforce working remotely and growing in size
-  On track to beat IPO Prospectus Forecasts
-  FY20 Revenue Guidance of €84 - €86 million, tracking to upper end of range
-  FINEOS Cloud Upgrades progressing to plan with momentum building
-  FINEOS Absence successfully selling to U.S. Group carriers – 9 clients
-  Low impact so far from Covid-19 pandemic. Highlights the need for insurers to process policies and claims online as a top priority
-  Significant product investment continues to ensure FINEOS scalability and competitive edge



Thank You

