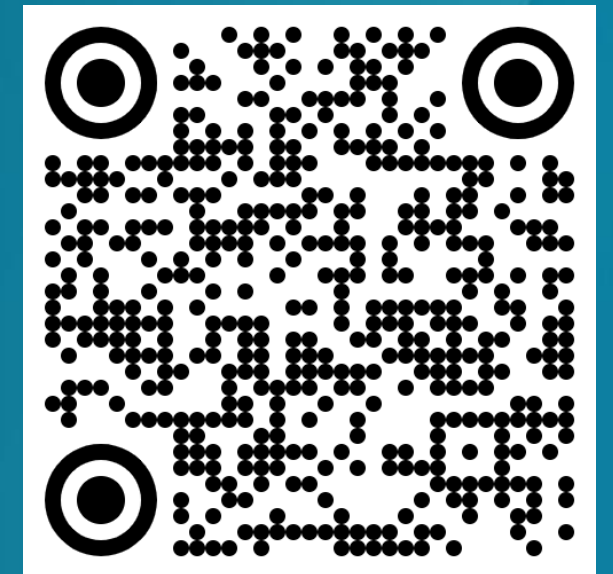


One Platform.
Full Service.
Trusted Partner.



A formidable Group



- Provides outsourced administration services
- Operates on group proprietary platform, Pandora
- Supports protection, pensions, investment and wealth management products across the full lifecycle



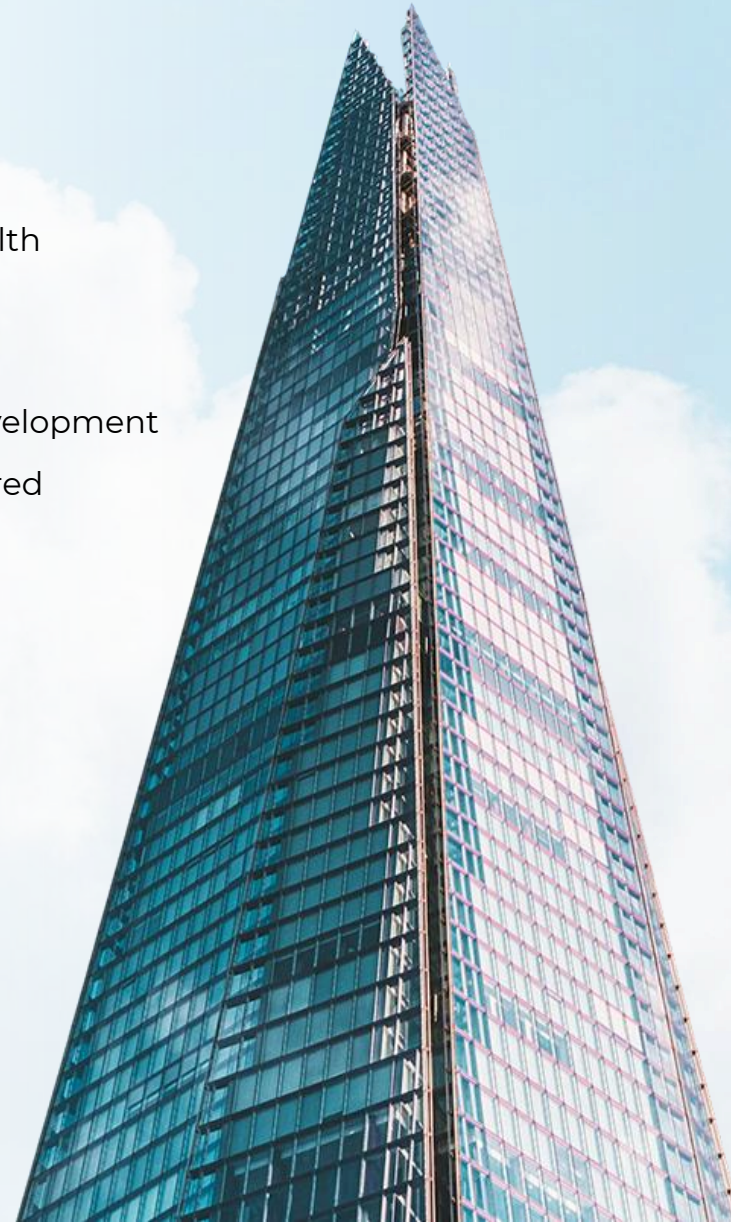
- Specialist technology consultancy and software development
- Strong sector experience across protection, structured products, bonds, trusts, funds and the public sector



- Focused on investment plans, flexible insurance and investment products for retail customers.
- Holds and controls client money/assets within the FCA's CASS Framework



- Owns proprietary software





The **combined strength** of OPAL, WARM, Synergy & Pandora

UK-based specialist administration software and solutions



40+ years of experience



Regulated by the FCA



Personal, relationship
led service backed by
enterprise level capability



Launching new products
in as little as 45 days



Supports both fully
outsourced
administration & SaaS



A single group delivering
technology, administration,
compliance and governance



Accredited to ISO 27001
for information-security



Flexible model
and group
capabilities



Mission

...to deliver customised solutions to financial services organisations in the provision of excellent retail customer administration...

Vision

...to be the best...

Values



**Customer
Centricity**



**Ownership &
Accountability**



**Solutions
Focused**



Supportive



**Teamwork &
Collaboration**



Professional

Clients - current/recent





Experienced leadership



Rajeev Arya

Chief Executive Officer



Hannah Mitchell

IT Director



Mike O'Connor

Commercial Director



Colin Buckhurst

Head of Operations



Chris Christofi

Head of Compliance



Julie Jones

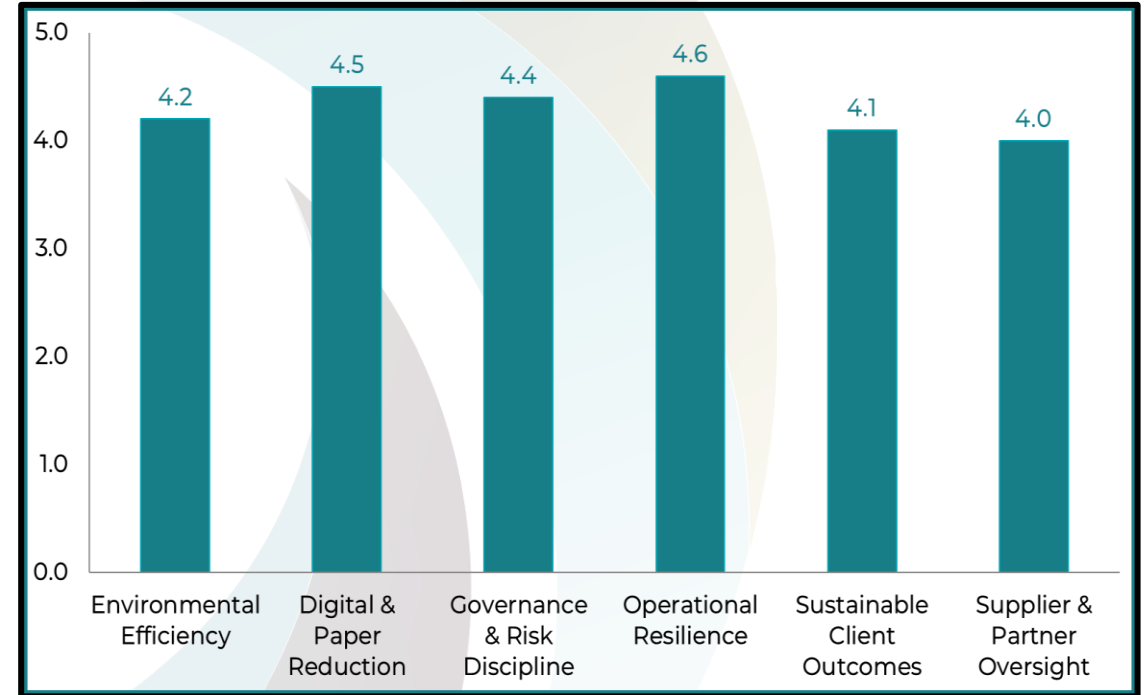
Head of Finance





ED & I credentials

Sustainability agenda





Full service, state-of-the-art, customer administration centre



End-to-end outsourcing
across retail and IFA
customer journeys



Deep regulatory,
operational and
technical expertise



Highly scalable
operations without loss
of control or quality



Accredited to ISO 27001
for information-security



Proven competence
across multiple complex
financial products



Outstanding customer
service SLAs and
negligible breaches &
complaints



Secure, compliant and
resilient infrastructure



Integrated
technology

8

✓ Lower OpEx

✓ Effective risk mgt & compliance

✓ Great customer outcomes

✓ Freedom to grow

Flexible operating model







Locations
UK
St Albans

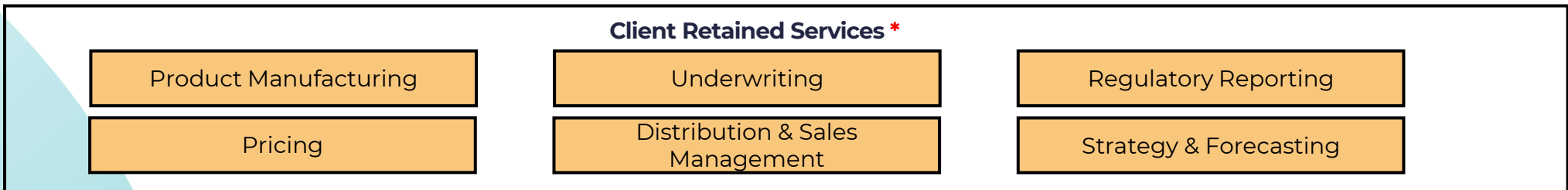
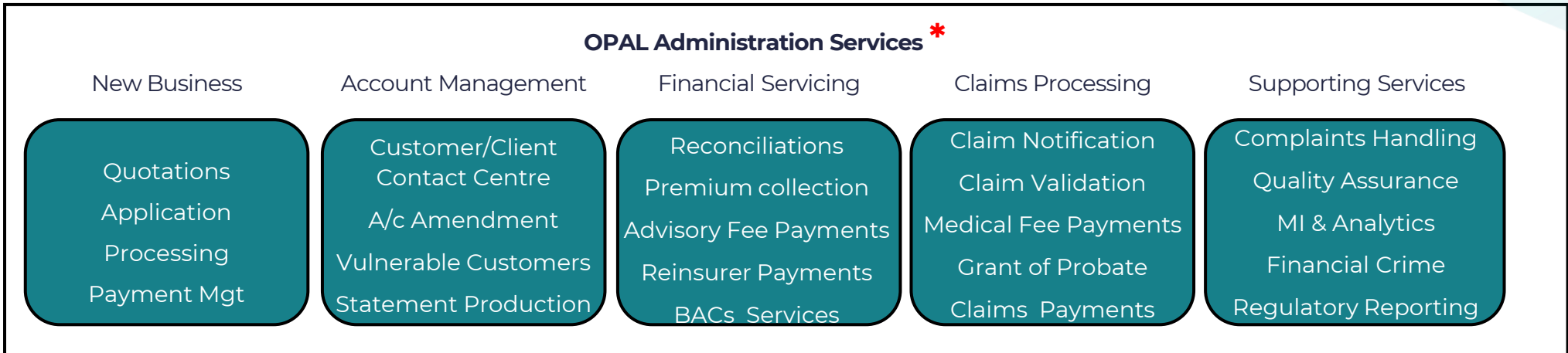
Data Centres / Hosting
UK
St Albans (Primary)
Hemel (Secondary & BCP)

Key
OPAL Services
Client
*** flexible**
9

Portfolio Types
Insurance, Wealth Management and Structured Products

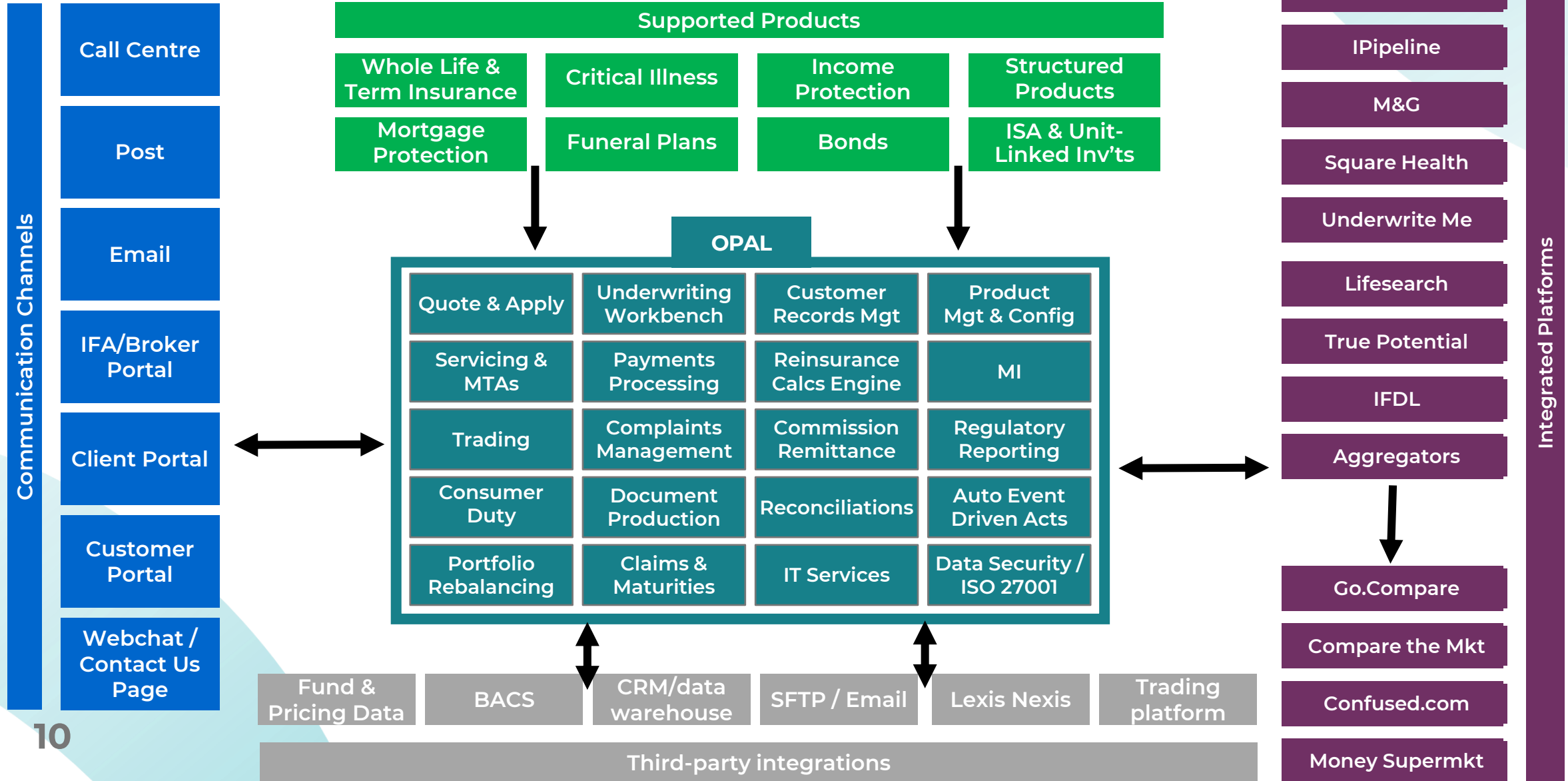
Customer Types
Individual & Joint Trusts, onshore/offshore corporate, nominees, club/societies, SIPP, SSAS

Customer Channels
   





Extensive service provider





Pandora – a highly configurable, comprehensive and modular solutions platform



protection platform
from UnderwriteMe



true potential
simple. effective. unique.

SEI New ways.
New answers.*



iress



Platform and Integration partners

Protection and Investment products



New business on-boarding

Servicing

Collections and payments

Dealing and trading

MI and analytics

User management

Document fulfilment

Product factory

Underwriting services

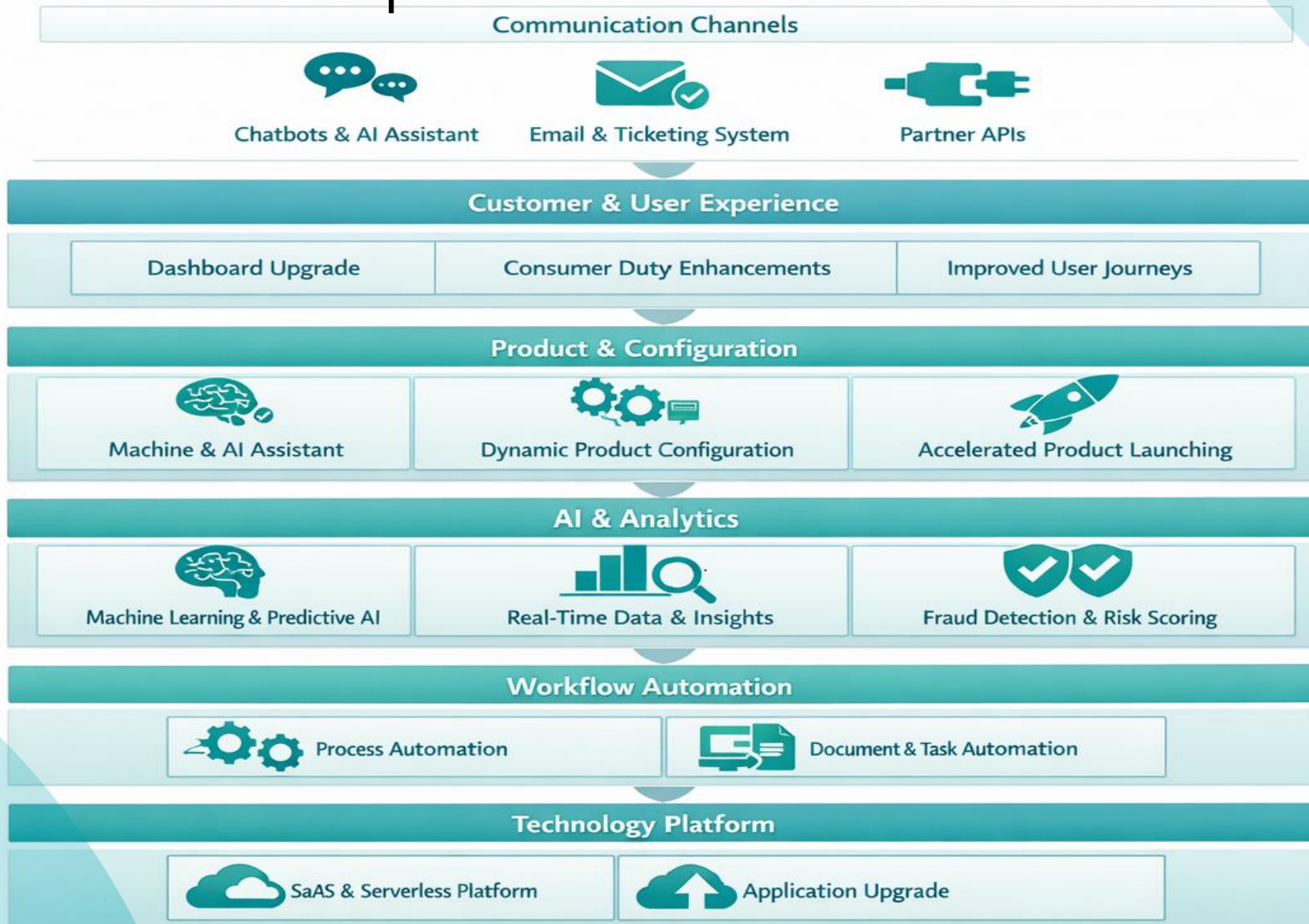
Claims and maturity

Pandora – future-proof



Governance & Compliance

- Automated Controls
- Risk Management
- Audit & Reporting



Agile & DevOps

- Cross-Functional Teams
- Continuous Delivery
- Innovation & Improvement

Artificial intelligence

Improves customer service, reduces manual effort, strengthens control and supports scalable growth



1



Automate

Reduce repetitive manual tasks and increase efficiency

2



Assist

Support teams with faster decisions and better information

3



Analyse

Identify patterns, risks and opportunities more quickly

4



Enhance

Improve customer and colleague experience through faster, smarter interactions



Benefits



Reduced manual handling in key processes



Improved speed and consistency of output



Stronger control environment and better insight

13



AI is becoming a practical capability that improves operational performance and supports future growth.



WARM Solutions

Company Capability Statement

Experienced technology delivery partner for complex, business-critical systems across regulated environments.

Insurance

Banking

Investment

Public Sector

Pragmatic delivery • Strong technical leadership • Reliable outcomes

14



Who We Are

WARM designs, develops, integrates and supports modern and legacy platforms, helping clients modernise estates, improve processes and connect core systems with third-party services.

What We Do

- Solution architecture and technical design
- Software development and system modernisation
- API, middleware and interface development
- Legacy enhancement, data migration and automation
- Support, maintenance and continuous improvement

Technical Strength

- SAP accredited Consultants
- REST APIs, JSON and XML
- C#, SQL and database-led solutions
- File-based, batch and secure FTP integrations
- HTTP/web services across SAP and non-SAP environments

Core Capabilities

- Scalable, secure business systems for regulated industries
- Complex integrations across multiple platforms
- Practical translation of business needs into technical delivery
- End-to-end lifecycle support from discovery to live service

Why WARM

- Hands-on, flexible engagement model
- Works confidently across legacy and modern estates
- Focus on dependable execution and measurable business value

Sector experience: Insurance and life administration • Banking and financial services • Investment operations • Public sector and government services • Enterprise back-office platforms

Approach: Collaborative, well governed and fit for purpose. WARM combines technical depth with practical delivery to provide trusted support in demanding environments.

Synergy Financial Products Ltd

An FCA regulated operating platform with permissions spanning client money, client asset administration, arranging deals, dealing as agent, managing investments and insurance administration

Founded
1984

FCA FRN
312416

AUM
c.£55m

ISA clients
c.2,000

Background

- Proven administration of investment & protection books
- ISA capability across Cash and Stocks & Shares components
- CASS medium status and full client money permissions support controlled client asset operations
- Permission breadth creates optionality for white-label, outsourced administration and regulated product support

Capabilities

- Investment administration
- ISA wrappers
- Client money
- Safeguarding/admin of assets
- Dealing as agent
- Arranging transactions
- Managing investments
- Insurance contract administration
- Mortgage arranging permissions

Extensive FCA permissions

- ✓ Advising on investments, excl. pension transfers/opt-outs
- ✓ Advising on P2P agreements
- ✓ Agreeing to carry on a regulated activity
- ✓ Arranging deals in investments
- ✓ Arranging regulated mortgage contracts
- ✓ Arranging safeguarding and administration of assets
- ✓ Assisting in administration and performance of contracts of insurance
- ✓ Dealing in investments as agent
- ✓ Making arrangements with a view to regulated mortgage contracts
- ✓ Making arrangements with a view to investment transactions
- ✓ Managing investments
- ✓ Safeguarding and administration of assets, without arranging

Challenges we solve



01

Cost and operational inefficiency



03

Regulation, compliance and data security



05

Ordinary customer experiences



02

Complexity and legacy systems



04

Speed to market and innovation



06

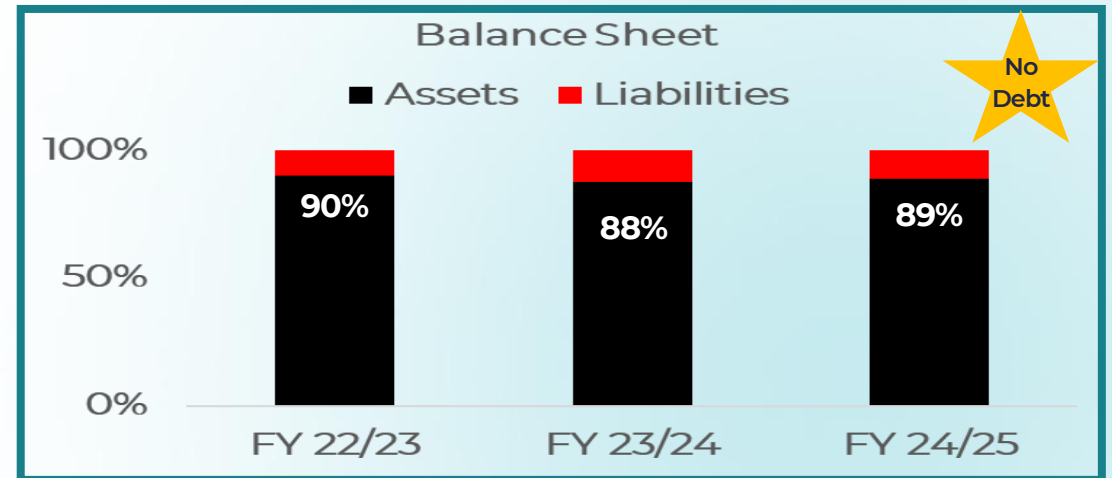
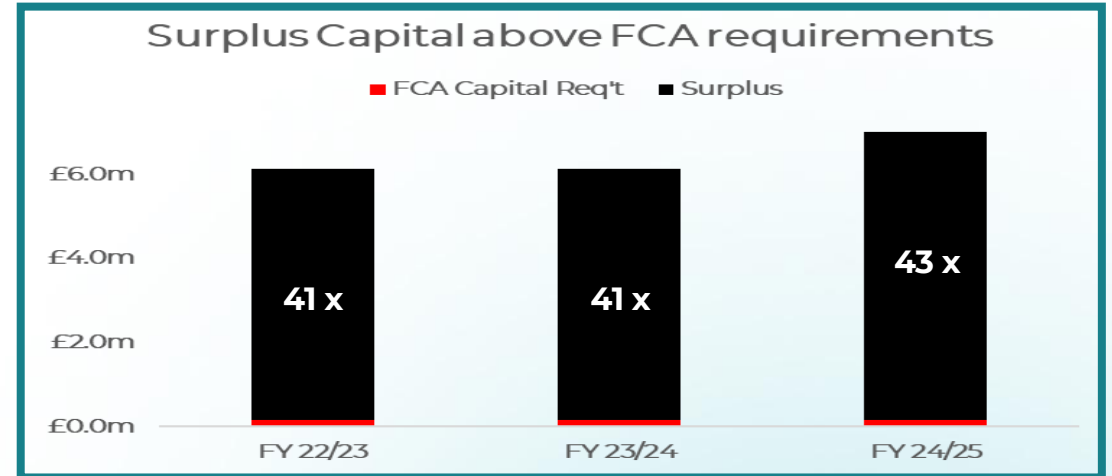
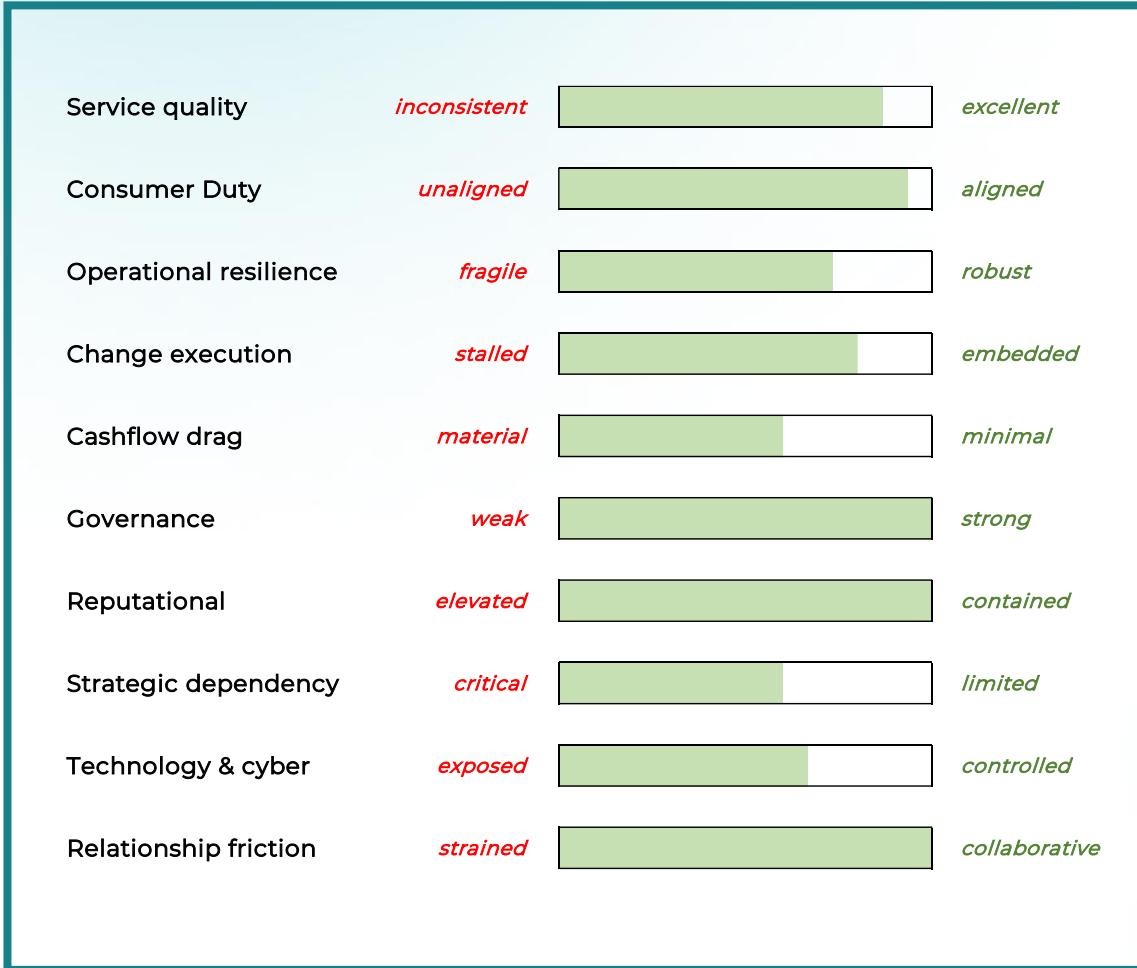
SLA pressures



Low risk



Financially sound





Advantages from using OPAL

- ✓ speed to market, highly competitive pricing
- ✓ low execution risk, migrations made simple
- ✓ deep knowledge of protection and wealth management
- ✓ breadth of operational and control capability
- ✓ credible, scalable and future-proof platform
- ✓ highly flexible model, much more than a standard outsourcing proposition
- ✓ strong strategic commitment to support your growth and transformation
- ✓ outstanding service quality and customer outcomes



Next steps

Sponsor us further within your organisation to widen awareness and opportunity.

Visit us to meet the people behind the platform and service.

Invite us to present to wider stakeholders across your business.

Arrange for us to visit you on-site for a tailored working session.

CONTACT DETAILS

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