

### Our Client

The client is a multinational insurer that engages in global insurance, investment management and other financial services. Triggered by current progresses in the Area of Investment Management (Robo Advice) the insurer wants to offer their customer digital investment capabilities.

### The Challenge

The client faced the problem of the shrinking for life insurances based on the non-favorable market conditions and his margins within the established baskets used for fund-based life insurances. Further the client wanted to build a playful application that helps their customers to plan their financial situations regardless of timeline or personal status and present potential insurances or pension gaps.

- Dialogue to define a certain type of saving profile.
- Consideration of existing assets and savings.
- Apply flexible saving strategies in accordance to bank balances.
- Build a Dashboard to monitor performance developments.

### Our solution

Instead of buiidling a regular life insurance with a basket procured from the asset manager Fincite and the insurance company agreed to build a managed account approach investing money defined by targets and by rebalancing of the portfolio. Fincite integrated account aggregation features and developed flexible saving strategies helping the customer to achieve his saving goals. In an interactive dashboard the customer can track his performance and see whether the goals he has set will be achieved. If the customers' life situation changes he can withdraw cash or add further funds to his saving plan. The following Fincite Core modules have been used:

- Fincite.Connect
- Fincite.Interact
- Fincite.Save
- Fincite.Allocate
- Fincite.Manage

