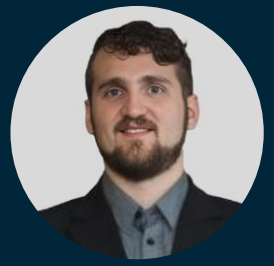
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# Distribution sessions
# Introduction



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# Distribution, Product Management at Its Best



**Blake Love**

Product Owner, Equisoft/centralize



**Djaffer Maloufi**

Product Manager, Equisoft/connect



**Kevin Doucet**

Senior Product Owner, Equisoft/plan & /lifeguide



**Joey Strasberg**

Product Owner, Equisoft/lifeguide



**Shawn Oliver**

Product Owner, Equisoft/analyze



**Sami Abdalla**

Manager, Enablement & AI Ops



**Bruno Leduc**

AVP, Product Strategy – Distribution



**Sukumar Ramachandran**

Solutions Consultant



**Grace Apea**

AVP, Product Marketing

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# 5 Synergistic Products
# A Unique Platform

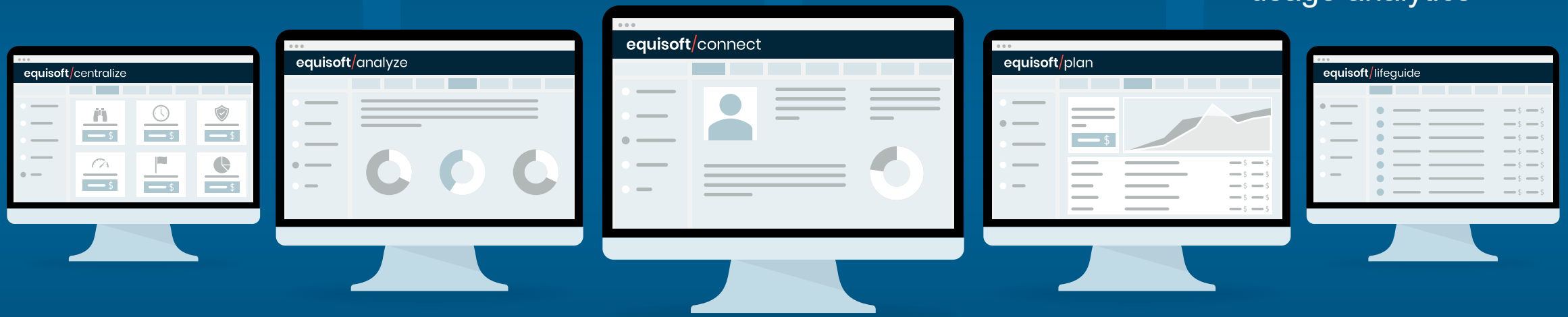
Unique
in the industry

Complementary
offering

Seamless
experience

Enterprise grade
across:

- self-service console
- team management
- usage analytics




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# One suite, unique in Canada
# Insurance Distribution Platform

Equisoft/amplify unlocking agentic AI across 35,000+ Financial advisors

**Unified Agent Experience**

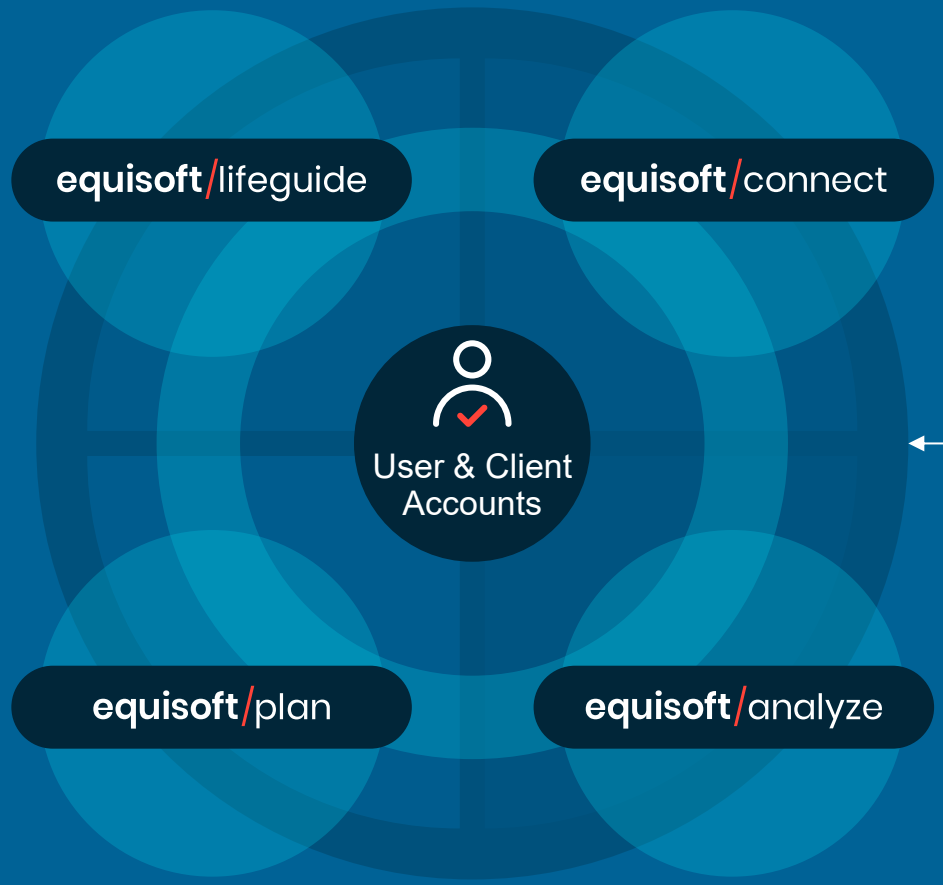
| equisoft/centralize | equisoft/connect | equisoft/lifeguide | equisoft/plan | equisoft/analyze |
|---|---|---|---|---|
|  |  |  |  |  |
| Agency Management | Customer Relationship Management | Multi Carrier Quoting | Financial Planning | Investment Sales Proposal |

**Agentic AI**

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# AMS advisors tools integration
# A Unique Platform



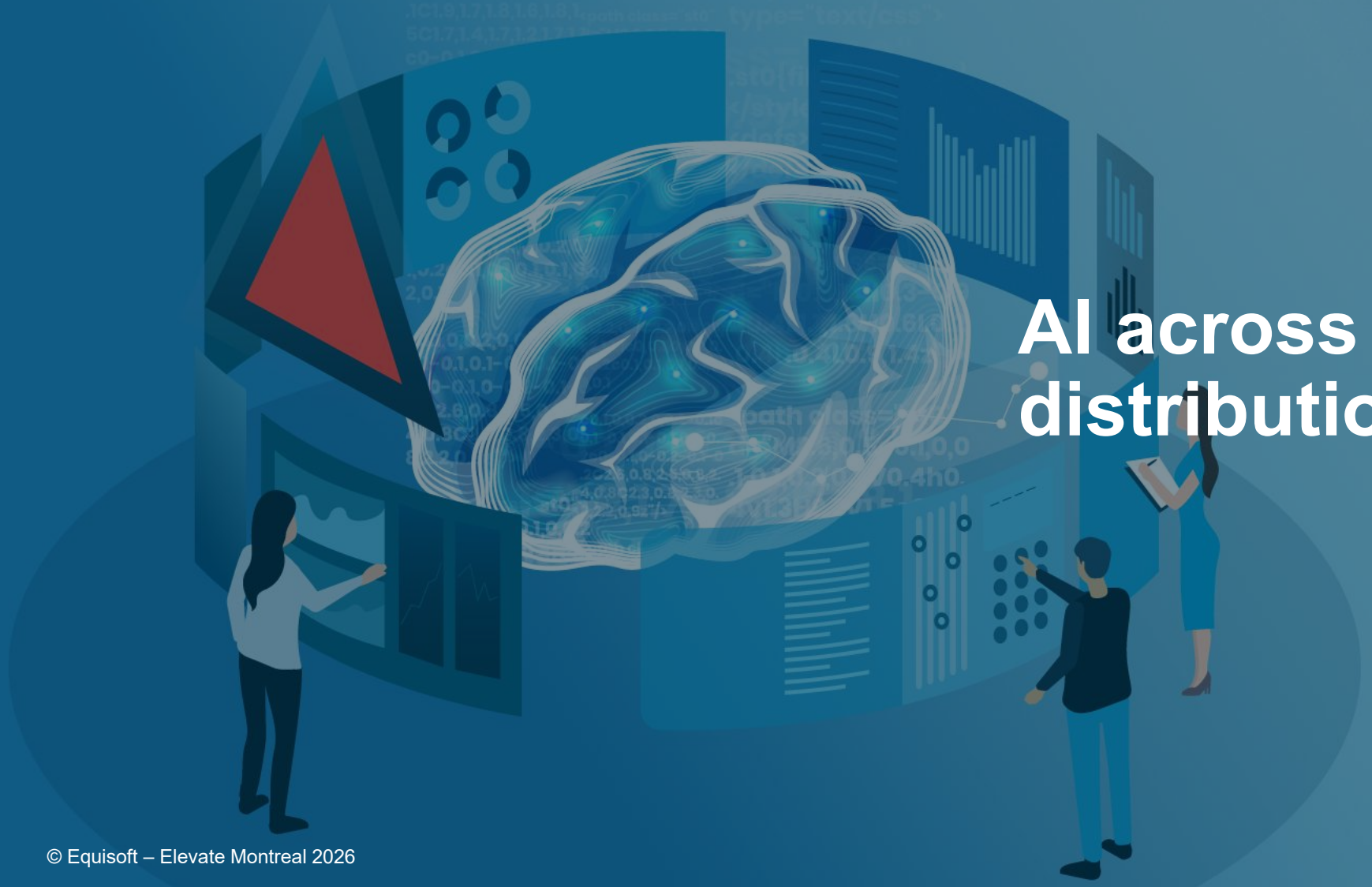

- SSO
- App Switcher
- Save FNA PDF
- Insurance bob

**equisoft/centralize**

- Start a proposal
- Store all docs
- Launch term renewal campaign
- More !

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# AI across the distribution landscape

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# AI Adoption in the Advisor Channel

## 90%



financial advisors

believe **AI can grow their book of business** by 20%+

Accenture, "AI in Wealth Management: All Systems Go" (2024) — 500 advisors, U.S. & Canada

## 78%



LPL advisors

already use or plan to use AI to **create capacity** in their business

LPL Financial, Focus 2025 conference survey — press release, Sept. 4, 2025

## 76%



North American advisors

say adopting AI will give them a **competitive advantage**

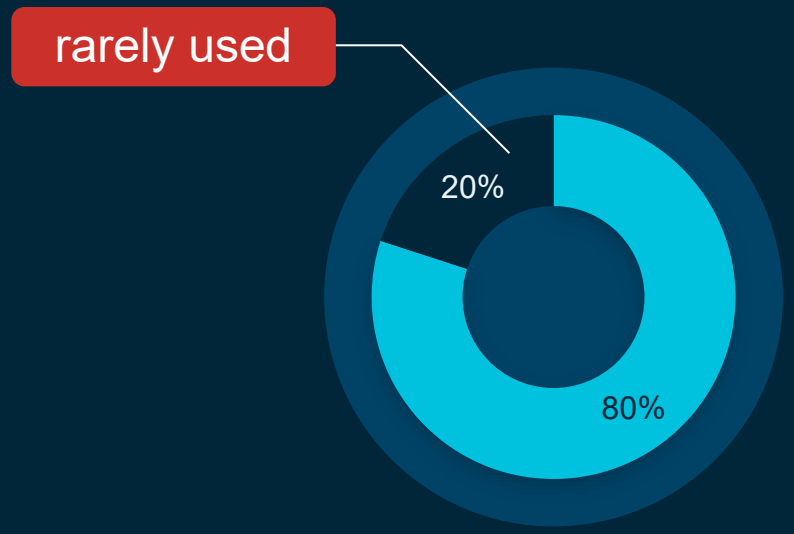
Natixis Investment Managers, 2026 Financial Advisor Survey (400 NA advisors) — via Insurance Business, June 2026

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# AI Chatbots from within and the 80/20 Rule in Software

Why conversational AI is the fastest way to cover the long tail of edge cases




Common use cases (80%) get clean, dedicated screens while edge cases (20%) still demand **custom UI** to build and maintain.

**64%**
enterprise app features
**rarely or never used**

**80%**
features in cloud product
**low-to-no adoption**

**12%** features drive
**80% of daily usage**

Sources: Standish Group CHAOS Report • Pendo Feature Adoption Report (2019) • Towards Data Science, “Redefining Conversational AI with Large Language Models” (2025)

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# AI Notetakers & Assistants for Financial Advisors

US & Canada
Landscape as tracked in research, September 2026

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Jump** | **Zocks** | **Zeplyn** | **CogniCor** | **Focal** | **Finmate AI** | **Pulse360** | **GReminders** |
| **Warmer** | **Vega Minds** | **Mili** | **Athena** (Paradino) | **Hazel** (Altruist) | **filenote.ai** | **Winford Wealth** | **Knapsack** |
| **Spaces** | **Munin** | **Quin** | **DataDasher** | **Impruve** | **econiq** | **Continuum** | **YourStake** |
| Advisor360 Parrot AI | Practifi | Slant | Nitrogen | Salesforce Einstein | Bloks.app | FriedmannAI | Zoom AI Companion |
| Fathom | Fireflies | Grain | Granola | Otter.ai | Microsoft Copilot | | |

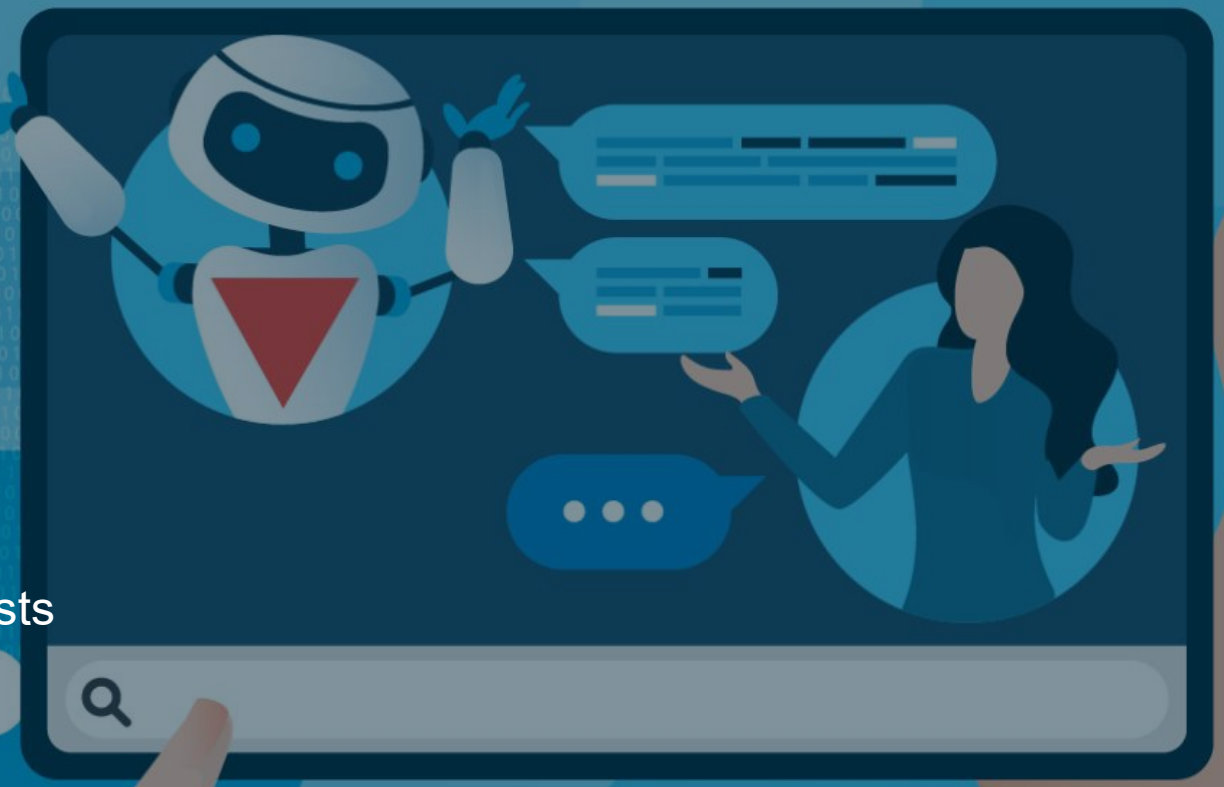
- **Generic** notetaker (advisor-adopted)
- **Canada-specific**
- **Advisor-specific** notetaker / copilot
- **CRM-native AI** (defensive launch)

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# Why AI chatbots change the economics

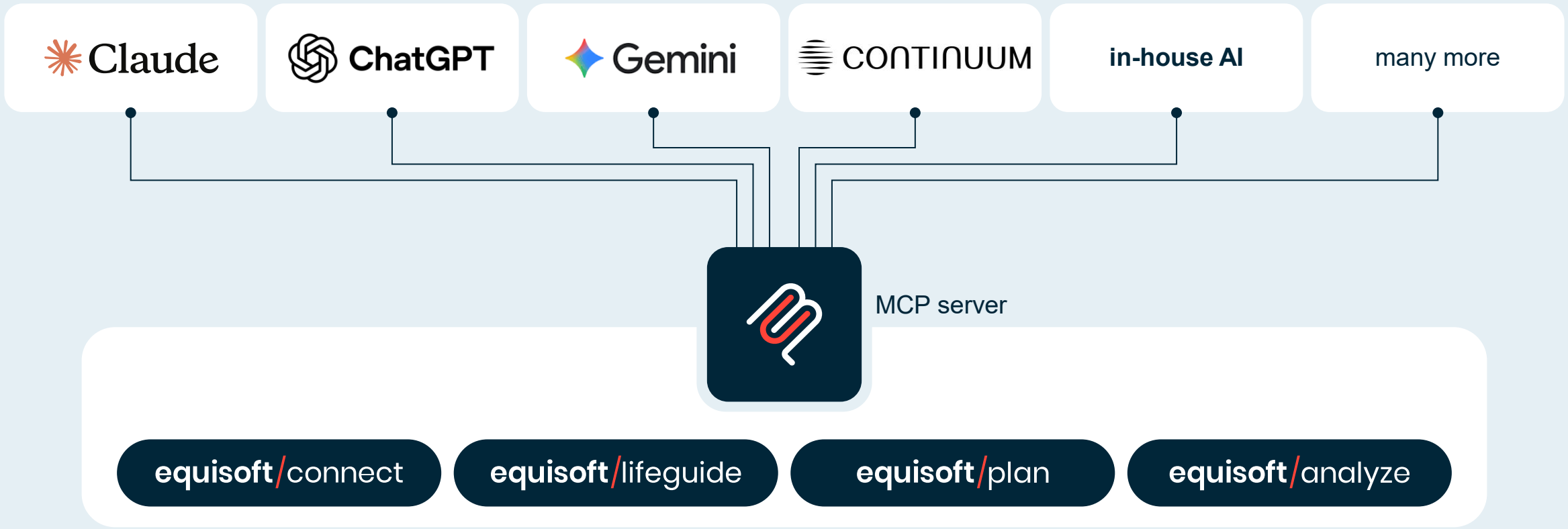
- No dedicated screen required
  Functions composed on the fly
- Logic can stay hidden
  Rare processes handled conversationally
- Same channel for common and rare requests
  One interface for every request



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# Equisoft, a powerful connector




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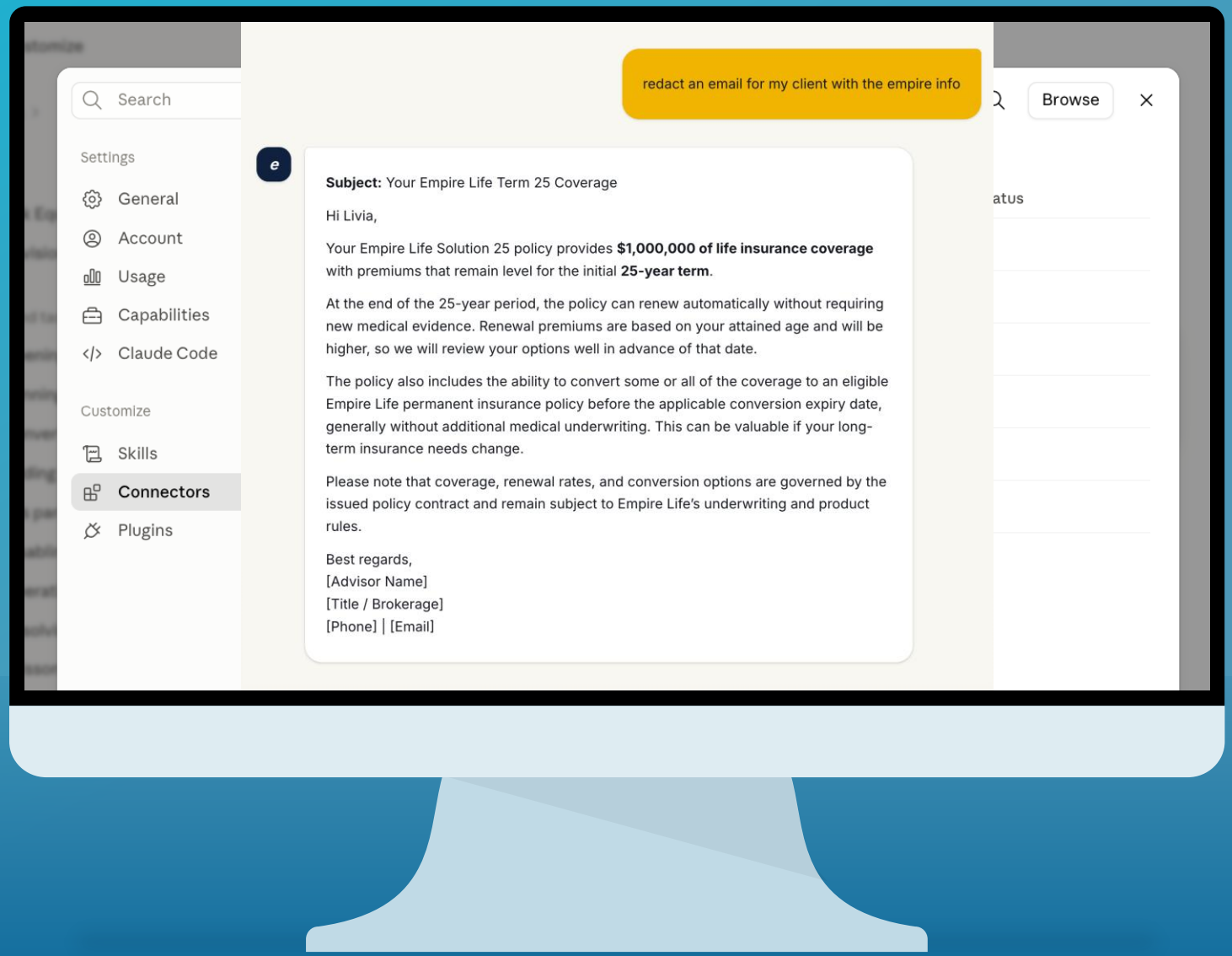
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equisoft/lifeguide

# Individual API / MCP for third-party tools

## Access the Equisoft/lifeguide calculation engine as an API or MCP server.

- Connect the engine to the advisor's tool of choice: chat, CRM, marketing campaigns, and more
- Run quotes, calculations, and underwriting requirements from where advisors already work




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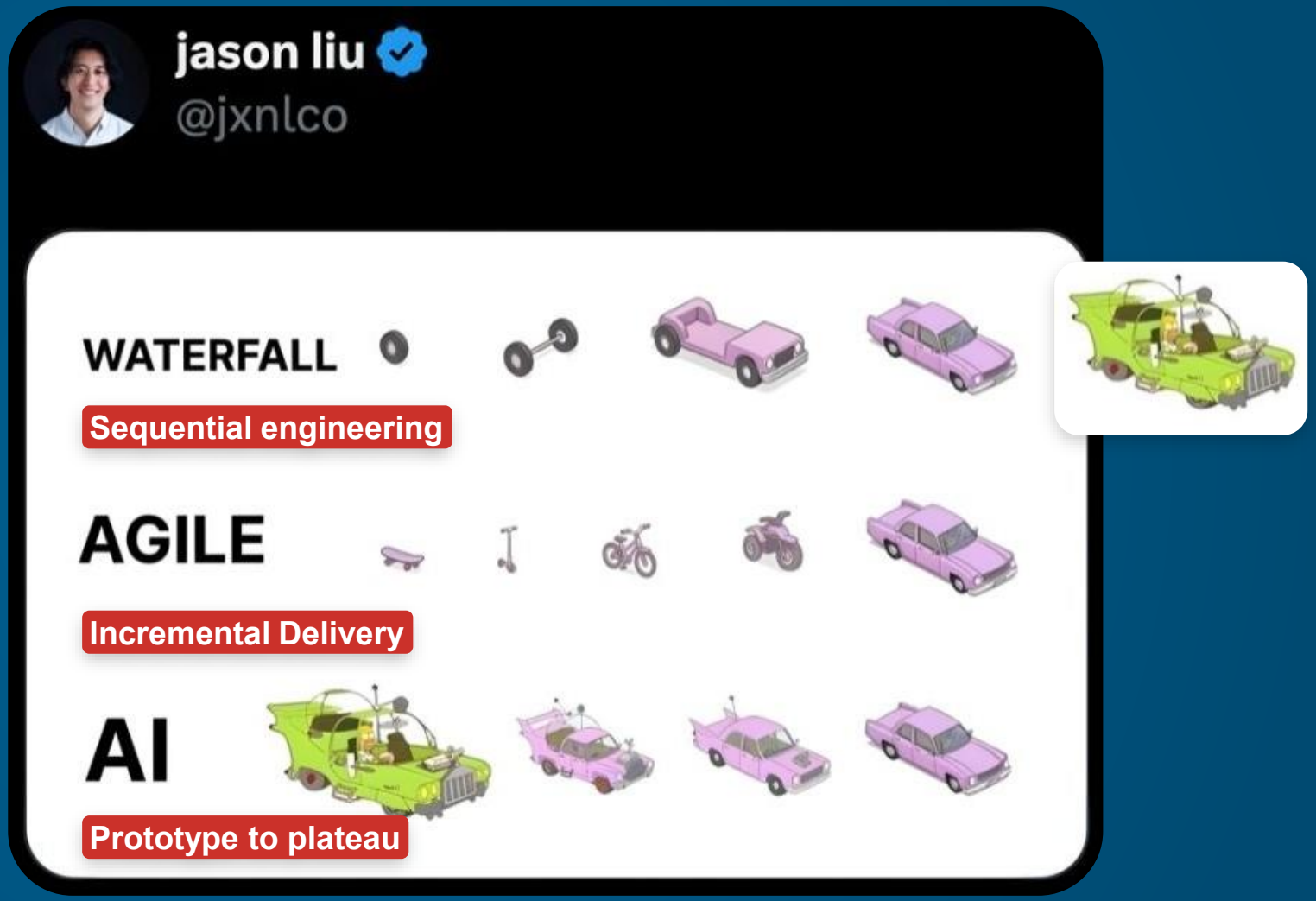
# Equisoft AI is already live for clients, and the roadmap keeps expanding

| Now | Coming soon | Next |
| --- | --- | --- |
| equisoft/centralize<br>Agentic services<br>(through Equisoft/amplify) | equisoft/analyze<br>OCR for account summary | ▶ AI assistant for edge cases<br>▶ Financial planning API for AI |
| equisoft/lifeguide<br>AI insight competitive | equisoft/lifeguide<br>MCP/API | ▶ Reporting / insight enhancement<br>▶ Automation across tools |
| zendesk<br>Support: AI chatbot | | ▶ AI-assisted financial goal identification<br>▶ FNA / Proposal / Illustration<br>General summarization |

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# Software modeling is shifting with AI




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# Distribution strategy & advisor tools products

Product Update



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**Bruno Leduc**

AVP, Product Management

**Djaffer Maloufi**

Product Manager

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# Best in Class Solutions
# Equisoft/analyze

| equisoft/lifeguide | equisoft/connect | equisoft/plan | equisoft/analyze | | |
|---|---|---|---|---|---|
|  |  |  |  |  |  |
| Multi Carrier Quoting | Customer Relationship Management | Financial Planning | Fund Comparison | Portfolios Optimizer | Fact Sheets |
| **Insurance Carriers** | | | | | |
| **Individual Advisors & Assistants** | | | | | |
| **Distributors & Brokers** | | | | | |
| | | | **Asset Managers & Wholesalers** | | |

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# The Combined Power of
# Two Complementary Workflows

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## Fund Compare

### Product Analysis

- Compare up to 5 funds head-to-head
- Peer Comparison Analysis (used for KYP)
- Research funds with comprehensive fund screener
- Identify fund peers through fund advantage
- Compare the funds index
- In depth analytics and 3rd party analysis (Lipper Leaders, ESG)

## Portfolio Optimizer

### Client Portfolio Analysis

- Capture client holdings
- Guided portfolio design (step-by-step)
- Assign portfolio strategies & targets
- Use Model Portfolios or start blank
- Investor profile questionnaire (IPQ)
- Compare the portfolio(s) against the desired strategies and across several analytics

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# Investment Proposals
## Two Complementary Workflows

Sponsored Funds | Model Portfolios | Profiles | Theming | Favorites | Fact Sheets

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Fund Compare



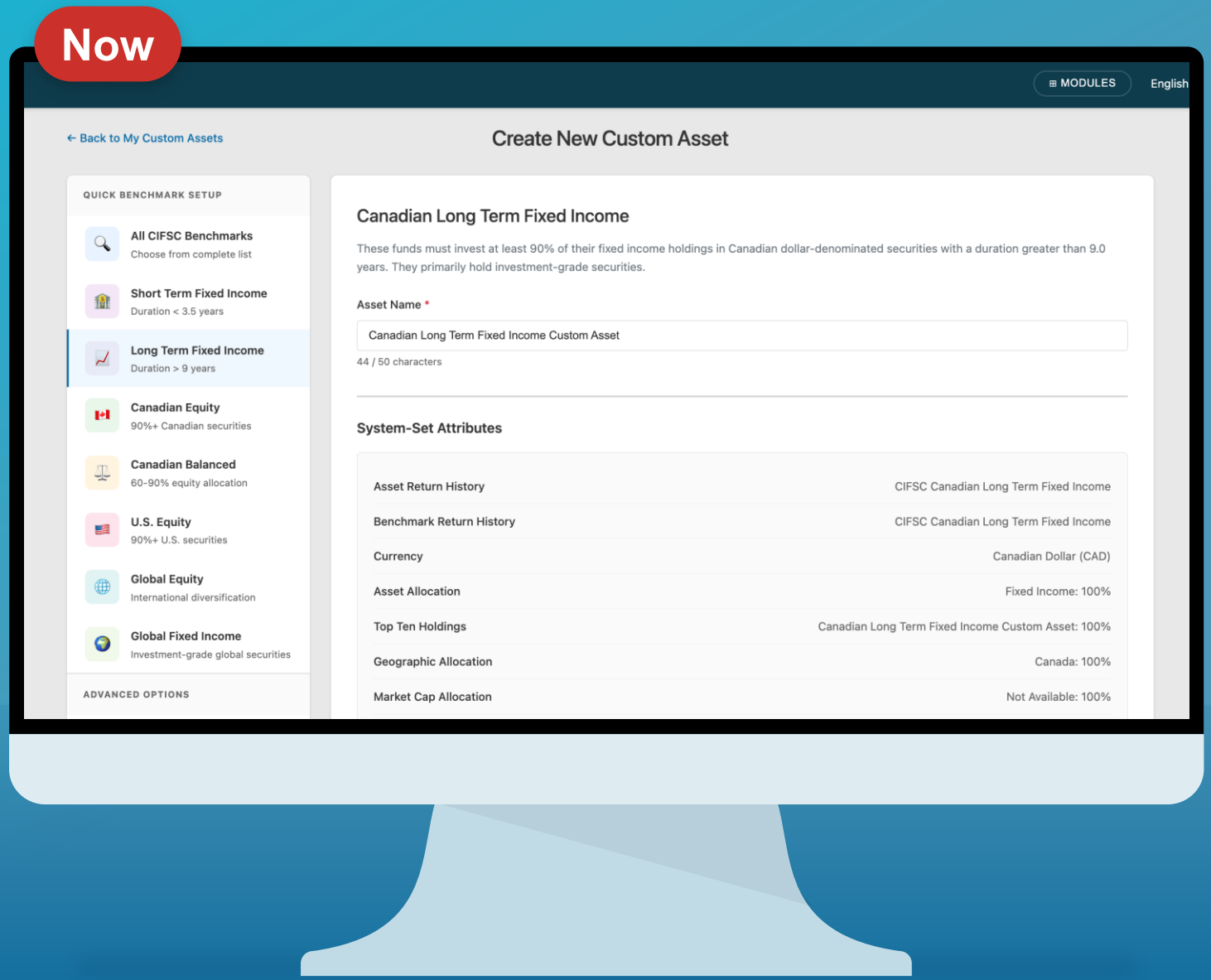
Portfolio Optimizer

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# Custom Assets: Model the holdings your data feed doesn't cover

- Build an asset from any of 61 CIFSC benchmarks, or start from one of seven one-click presets.
- Enter a rate and a currency to model a GIC, a HISA or any fixed-rate instrument.
- Administrators publish assets tenant-wide, so every advisor works from the same approved set.

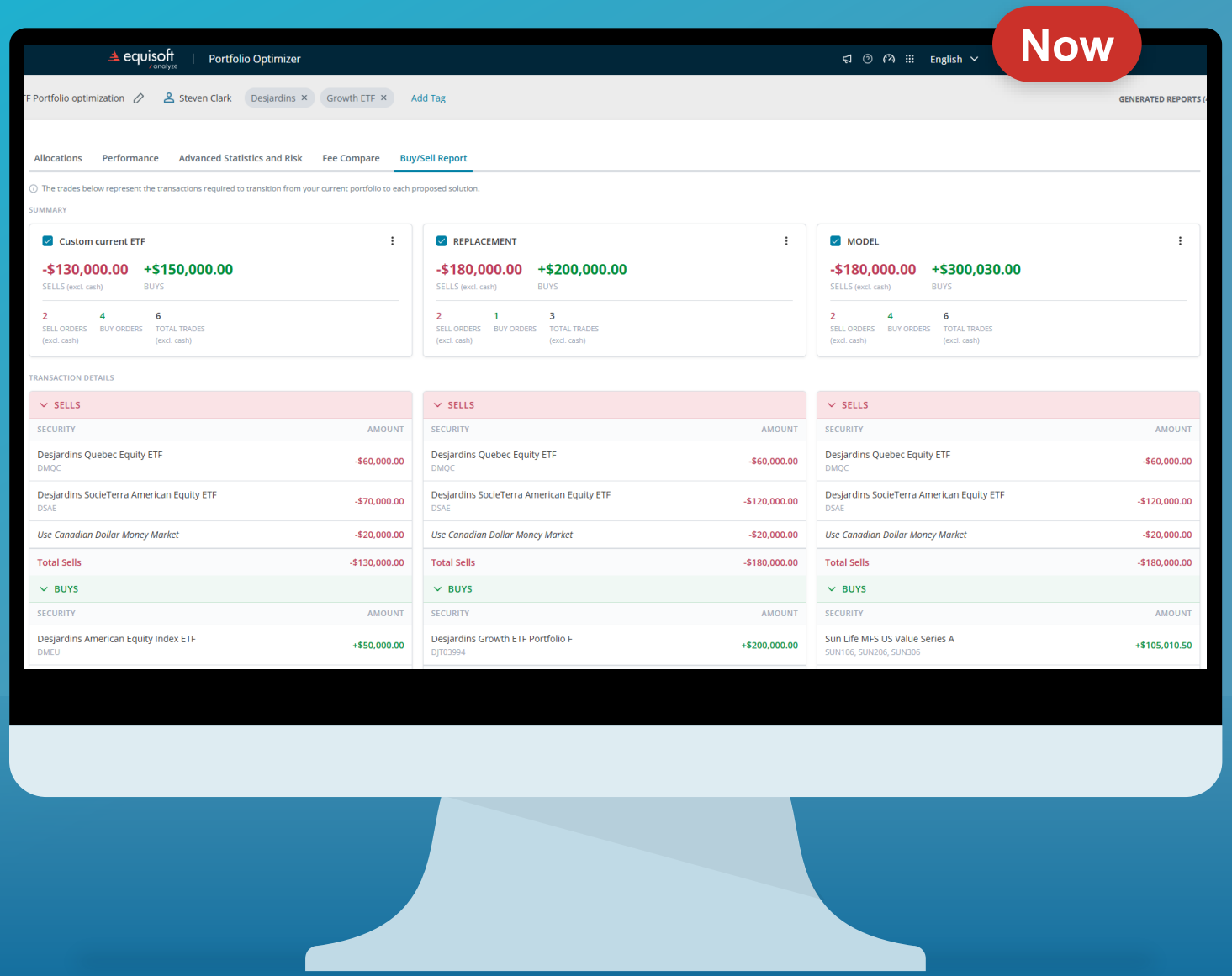



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# Buy/Sell Sheet: From an optimized portfolio to a ready-to-execute trade list

- Current, withdrawal and model portfolios side by side, with the net buy and sell amount for each account.
- Every trade broken down by security, with buy and sell totals per account.
- A shareable summary the advisor can hand to the back office or walk the client through.

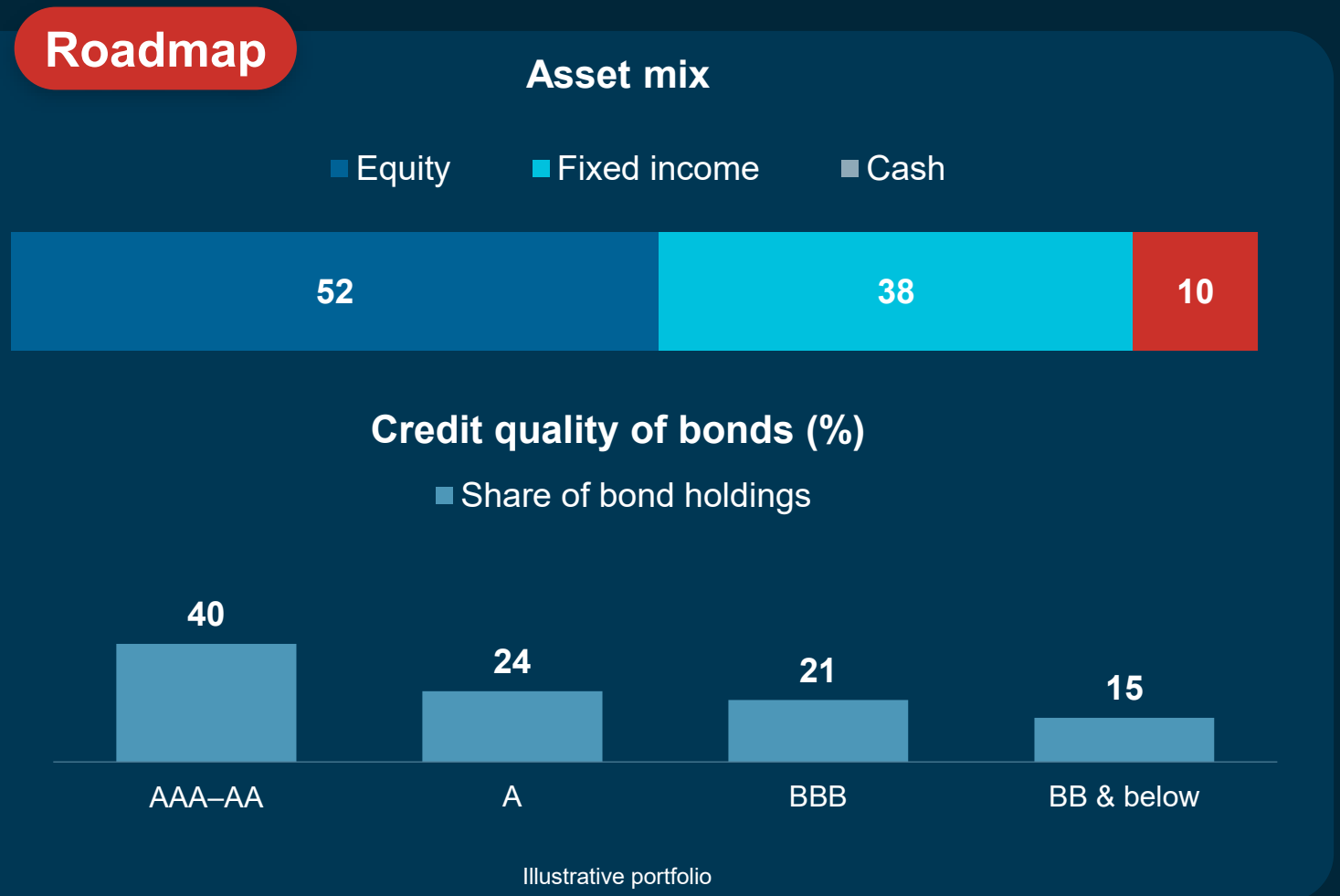



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# Fixed Income Analysis

Roadmap




## See the risk inside the bond side of the portfolio

- Portfolio-wide credit quality exposure, from AAA through D, including unrated holdings
- Subclass breakdown: corporate, sovereign, municipal, mortgage-backed and more
- Projections that reflect fixed-income behaviour, not a single blended return

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# Segregated fund sales tools

**Roadmap**



**Series comparison**



**Guarantee costs**



**Maturity guarantees**



**Client-ready proposal**

## Bring seg funds into the same comparison and proposal flow

- Compare seg fund series against mutual funds and ETFs, with guarantee costs made visible
- Model maturity and death benefit guarantees inside client illustrations
- Produce a client-ready proposal without leaving Equisoft/analyze

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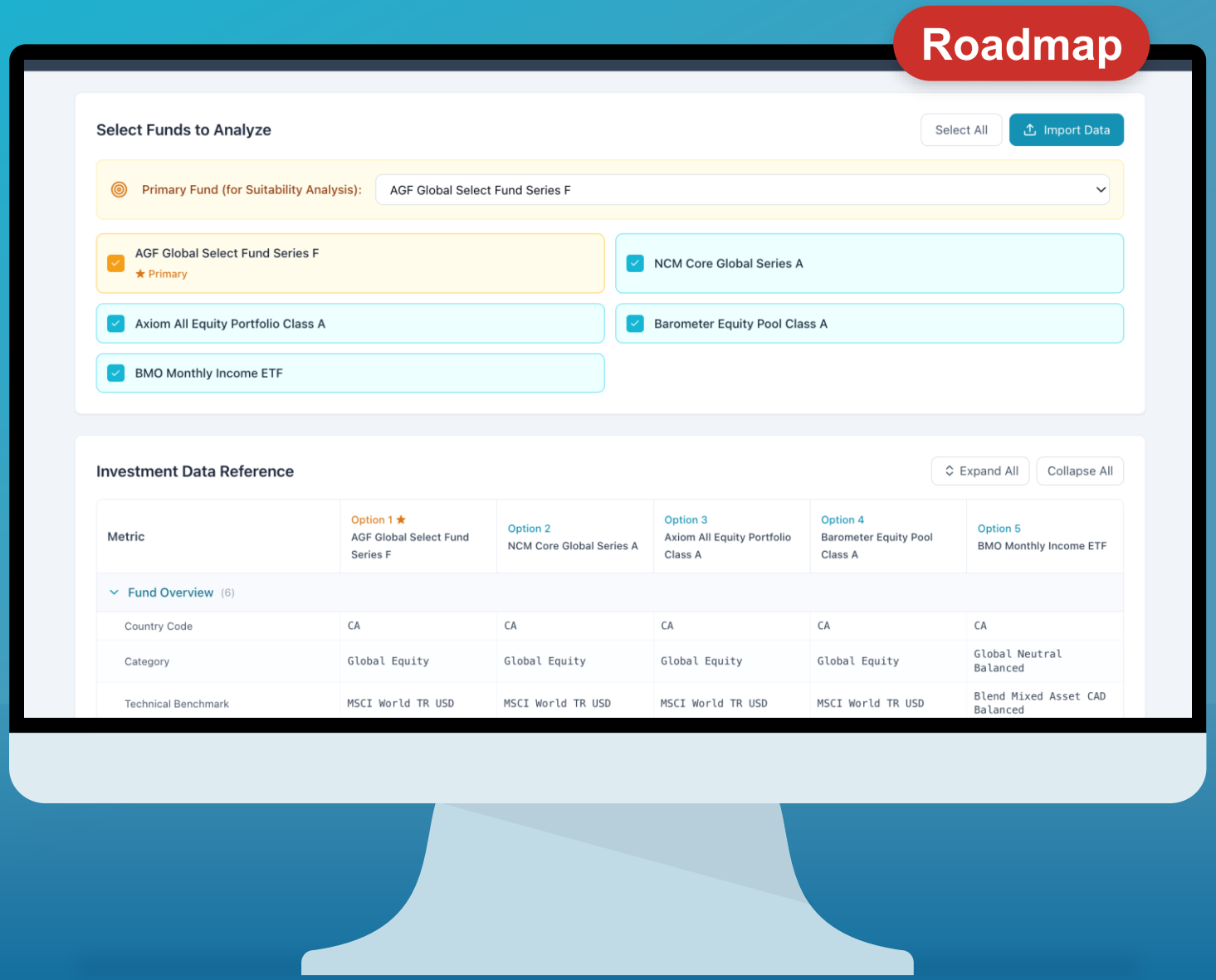
# Exploring AI

## OCR for client statements

- Help advisors capture assets more efficiently for prospect clients

## LLM Analysis

- Comparison summaries
- Allows advisors to better illustrated benefits of analysis through detailed summaries




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# Best in Class Solutions
# Equisoft/connect

| equisoft/lifeguide | equisoft/connect | equisoft/plan | equisoft/analyze | | |
|---|---|---|---|---|---|
|  |  |  |  |  |  |
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**Insurance Carriers**

**Individual Advisors & Assistants**

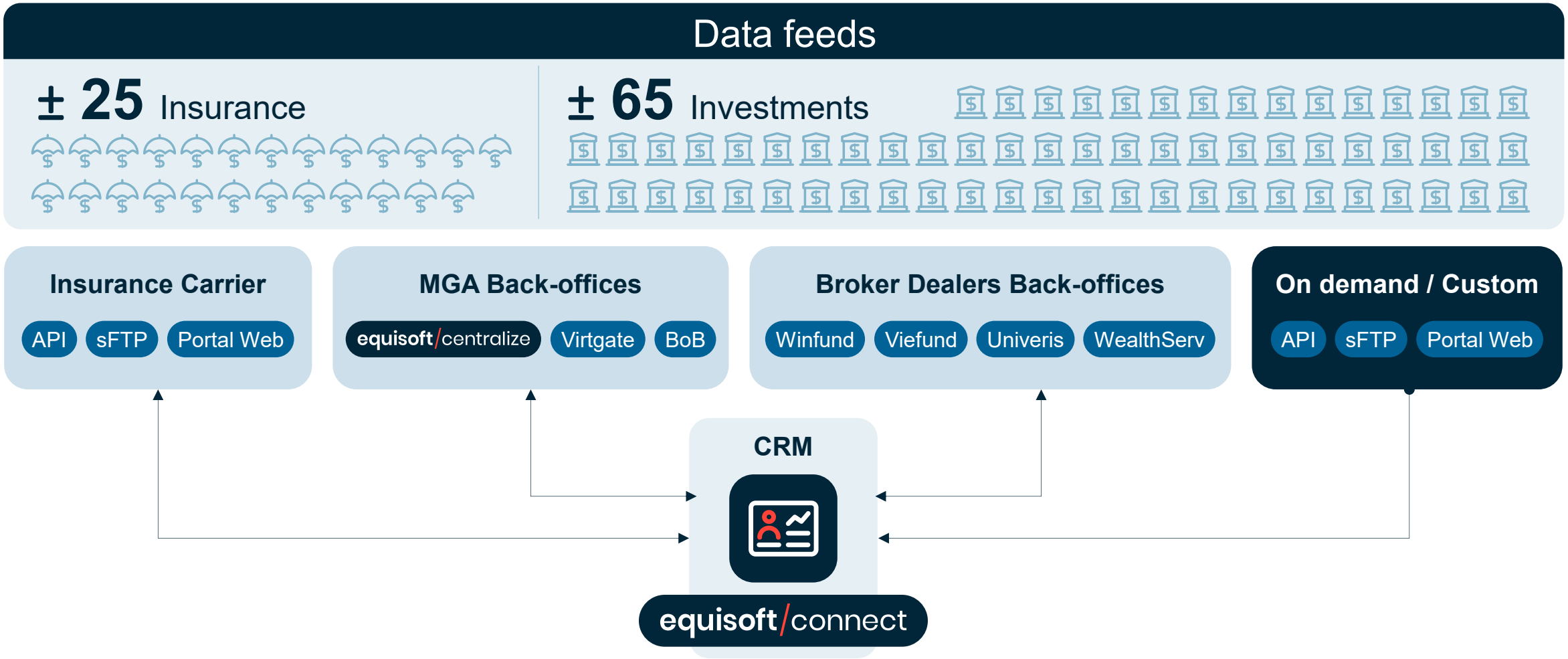
**Distributors & Brokers**

**Asset Managers & Wholesalers**

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# Equisoft/connect
# Data Feeds & Conversions




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# Accelerate your growth with our strategic partner network



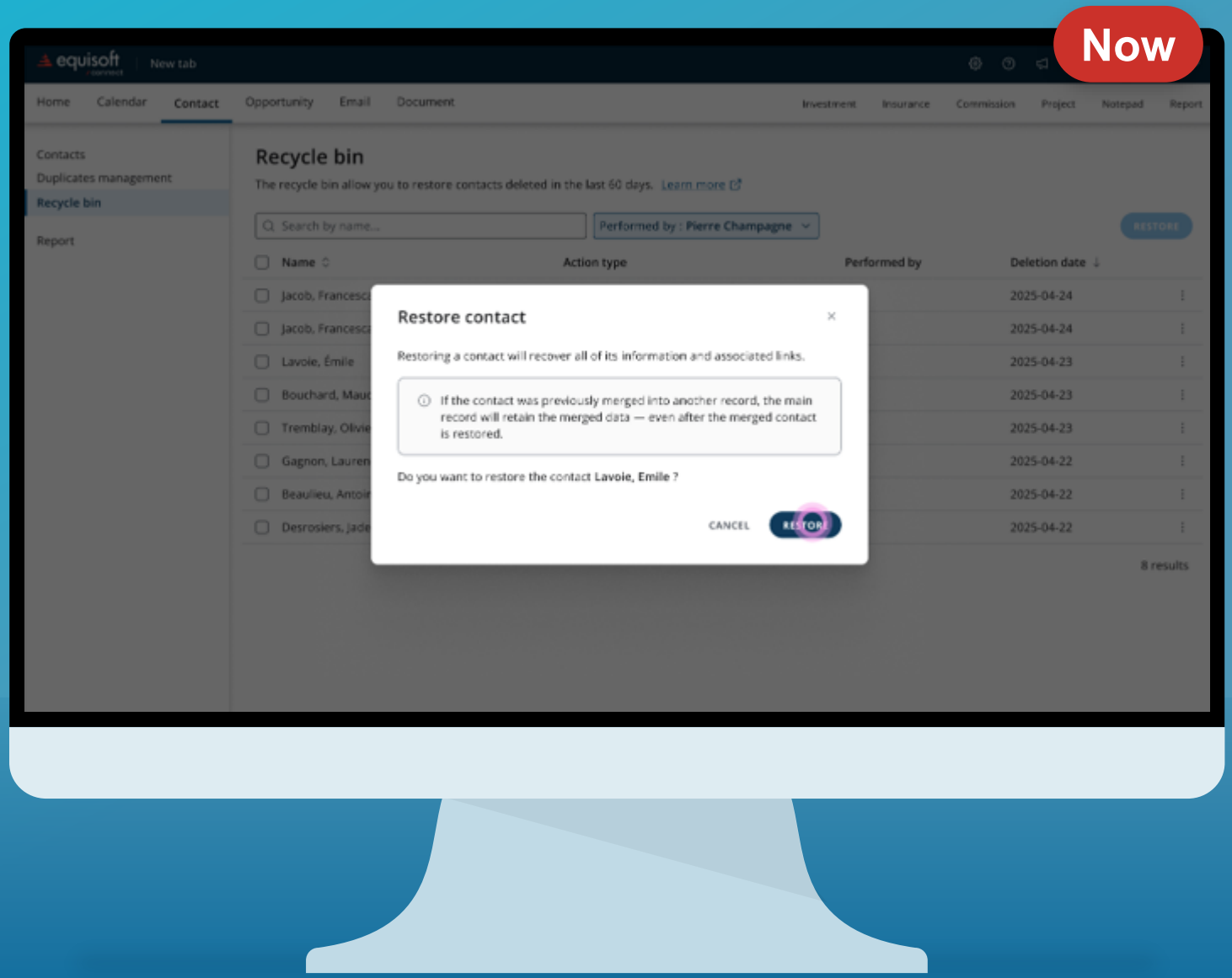

**Coming soon** Planworth | Sidedrawer | Zapier | Mako Fintech

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# Restore a Contact: Deleting is no longer permanent

- A recycle bin keeps deleted contacts for 60 days, searchable and filterable.
- One click restores the contact with all its information and linked records.
- Contacts merged by mistake can be recovered — the main record keeps the merged data.

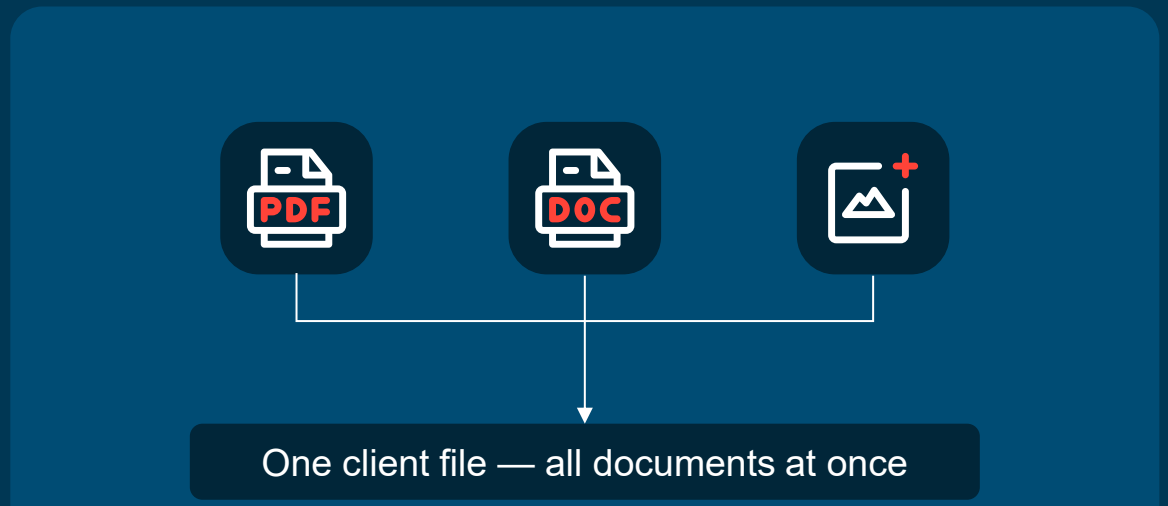



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# Multi-file upload

Now



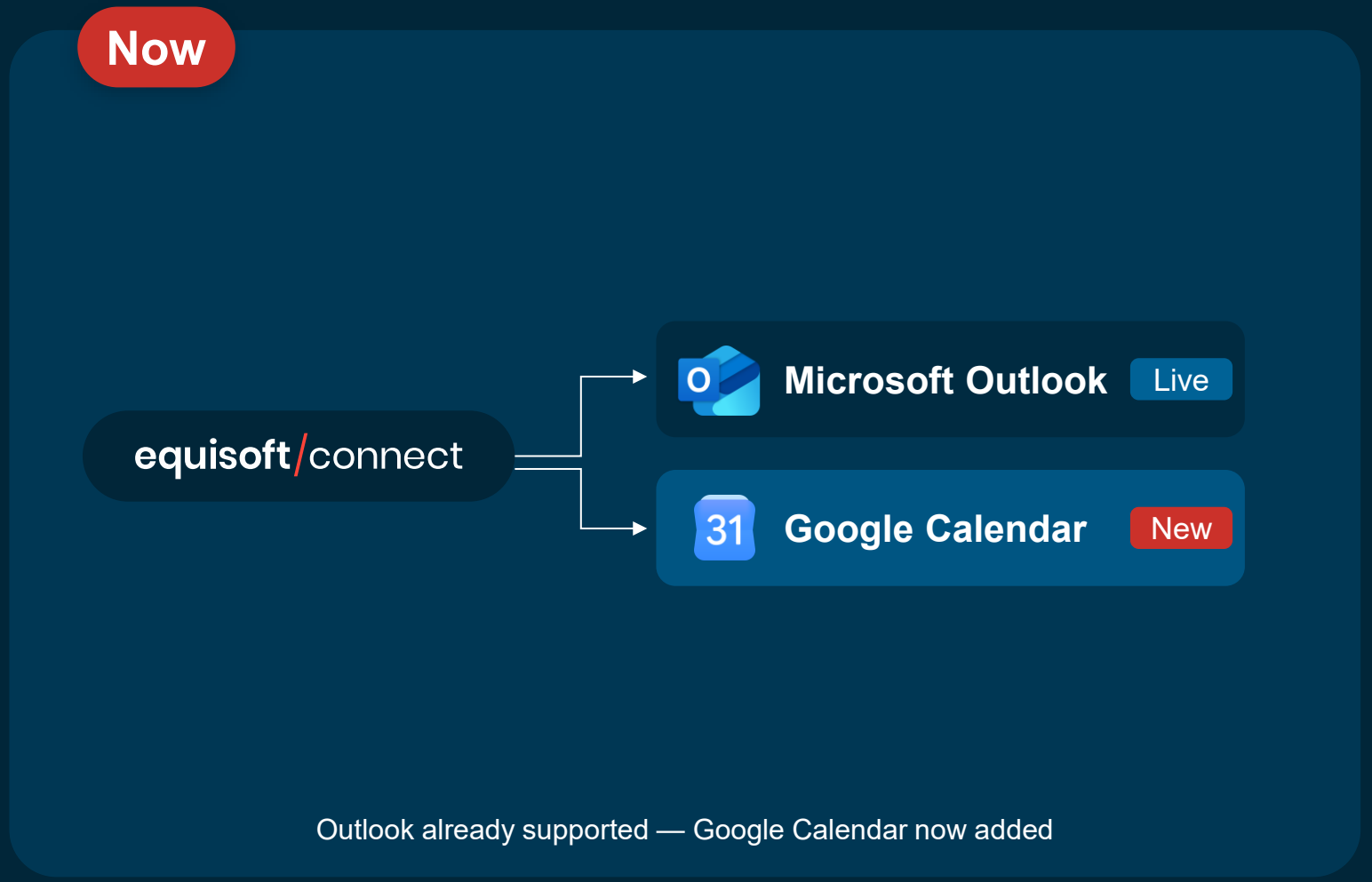

## Drag and drop a whole client file at once

- Upload several documents simultaneously instead of one at a time
- Built-in protection: file type detection, size limits and rejected-file feedback
- Preview, download and tag documents, with improved retention support

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# Google Calendar




## Work from one calendar, not two

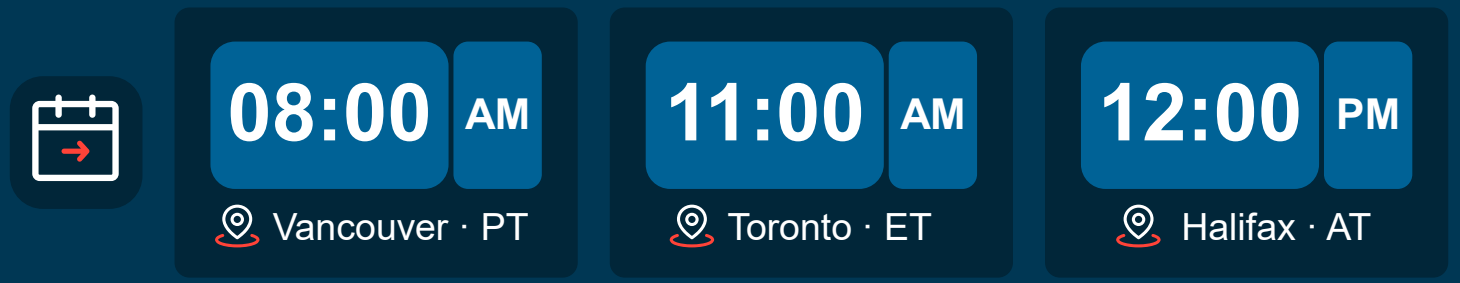
- Google events and tasks are created and managed directly in Equisoft/connect
- Sync keeps the advisor's agenda accurate wherever it is opened
- Assign events and tasks to colleagues and get notified when they are completed

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# Multiple time zones

Roadmap




Same meeting invitation: Each user sees their own local time

## Every user sets their own time zone

- Users pick a personal time zone instead of inheriting the database default
- Meetings and reminders show the correct local time when working or travelling abroad
- Already requested by clients whose advisors work across several regions

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# Mako Fintech

Roadmap




Workflow automation for wealth management — Montreal, Canada

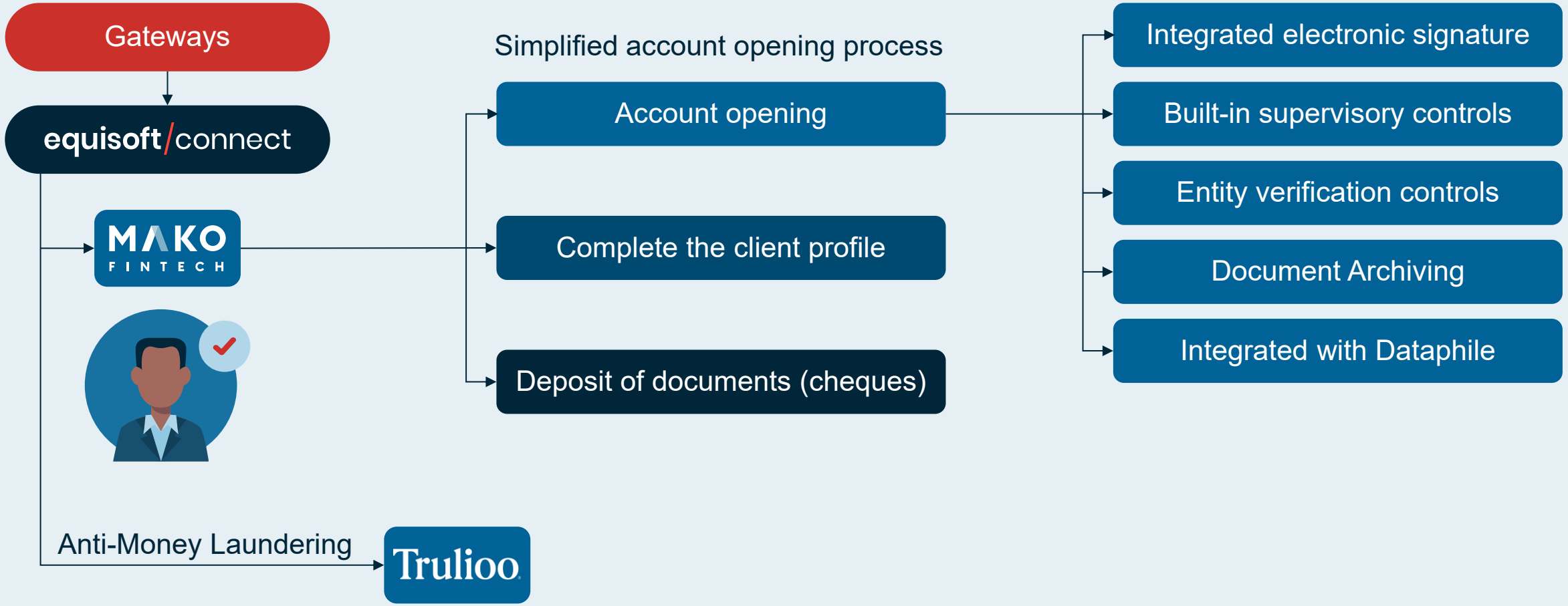
## Automate onboarding, renewals and investment workflows

- Strong interest already from several clients
- Onboarding, renewals and investment processes triggered straight from the CRM
- Less paperwork for the advisor, a faster experience for the client

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# From CRM to signed account, in one flow
# Mako Fintech integration

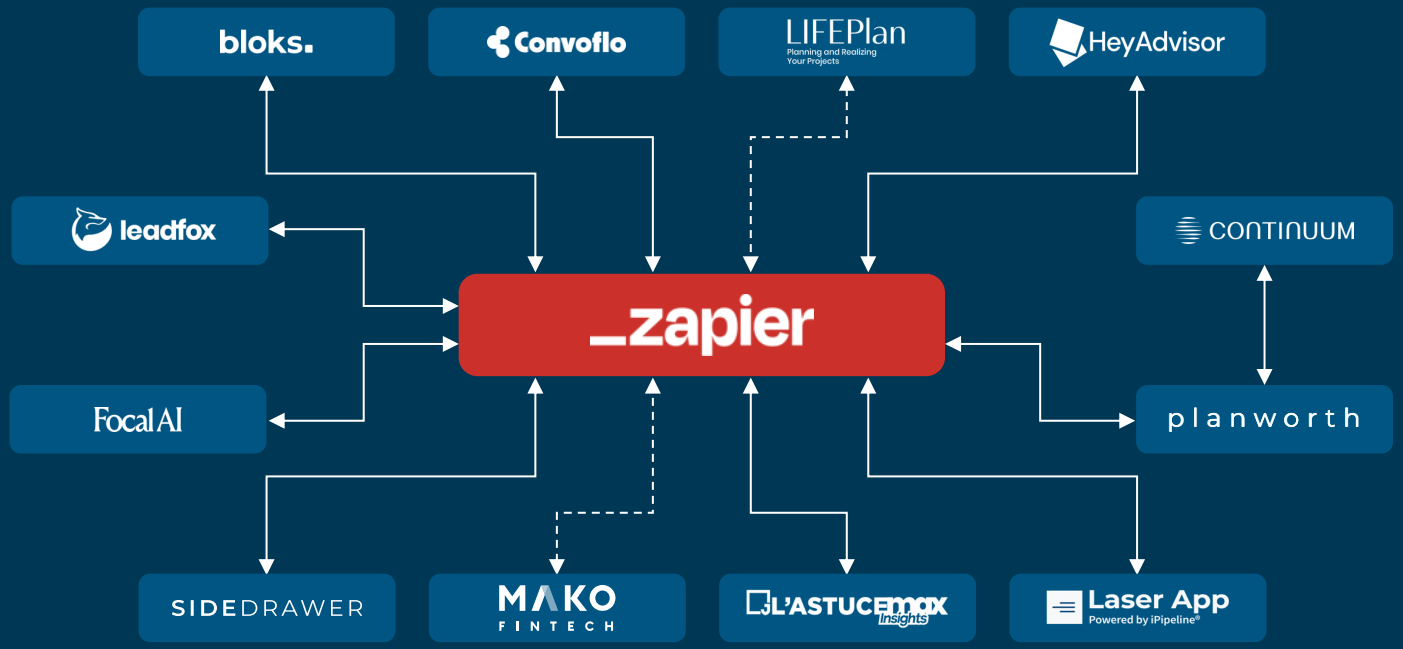



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# Zapier & partner ecosystem

Roadmap



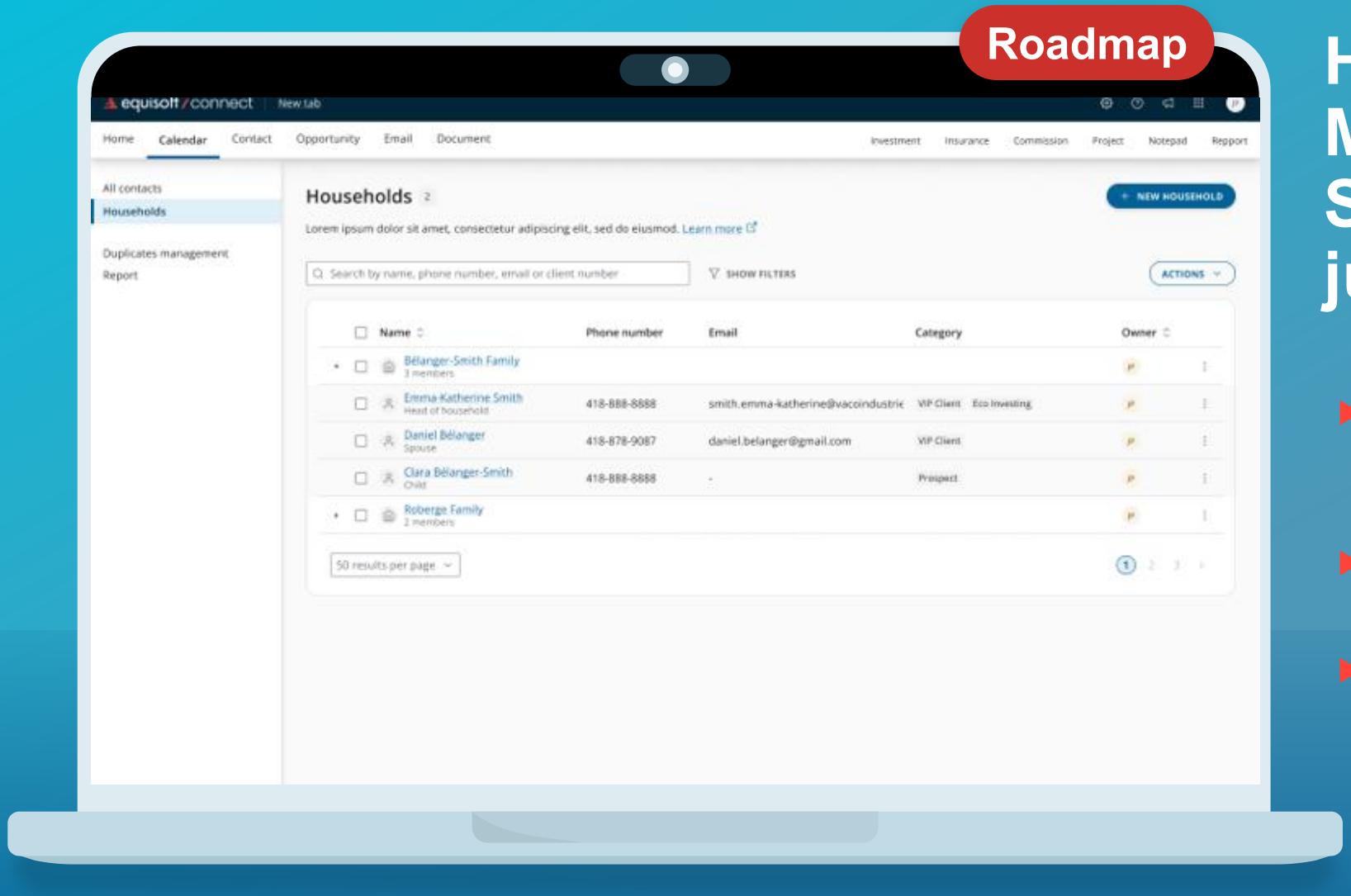

## Connect the CRM to the rest of the firm's stack

- Pre-built triggers and events published to Zapier — no custom development
- Firms automate their own processes without waiting for a roadmap slot
- Additional partner connectors will follow the same model

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Roadmap



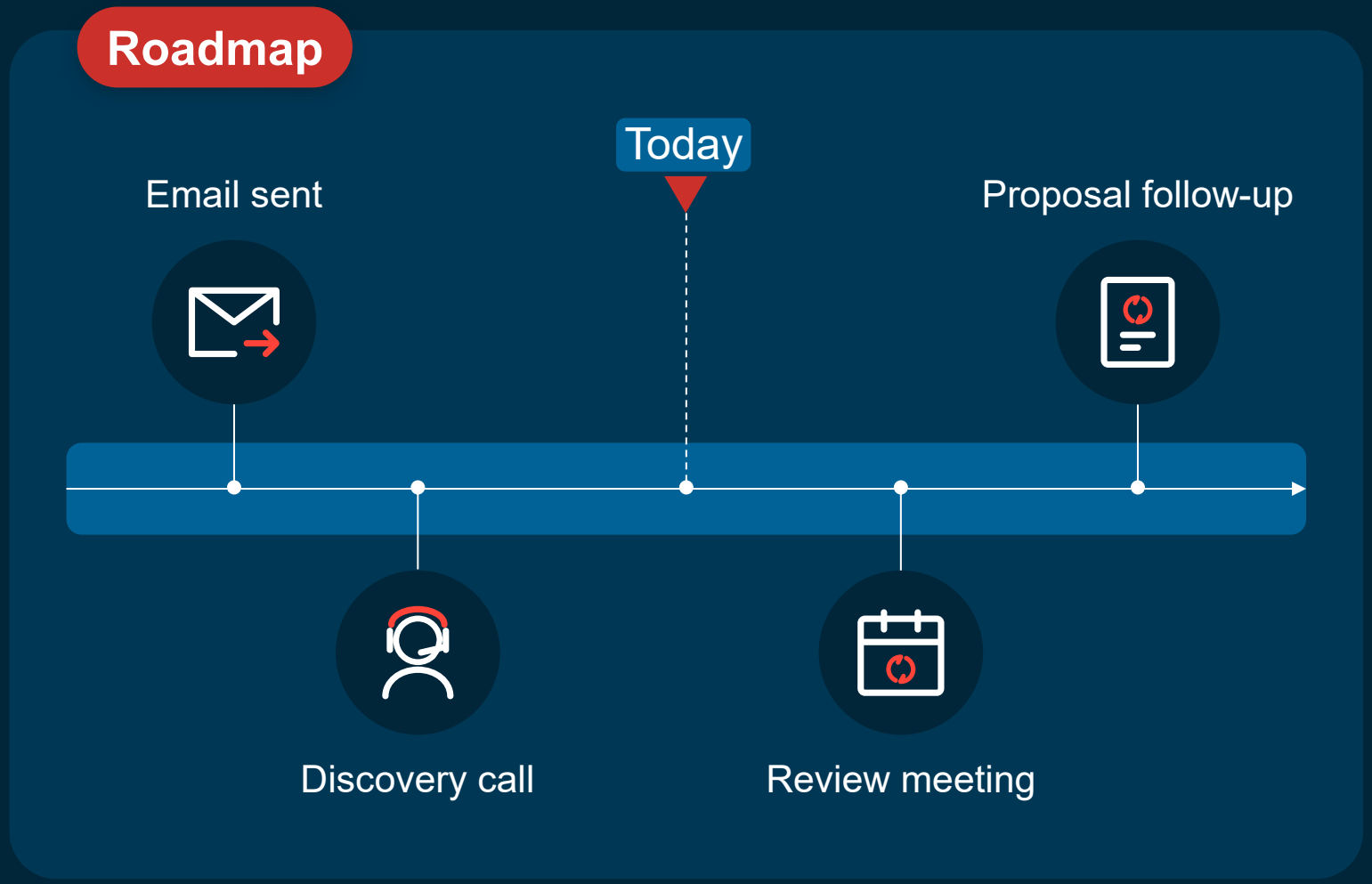

# Households Management: See the family, not just the individual

- Group individuals and entities into a single household inside contact management.
- One view of the members, roles and relationships behind a client.
- We are building the household structure now; aggregating data across members is the next step.

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# Client timeline




## One consolidated view of every client interaction

- Past and upcoming activities with the client and their stakeholders, in one stream
- Filter by activity type, period and user
- Answers “where do we stand?” before the advisor picks up the phone

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# Best in Class Solutions
# Equisoft/plan

| equisoft/lifeguide | equisoft/connect | equisoft/plan | equisoft/analyze | | |
|---|---|---|---|---|---|
|  |  |  |  |  |  |
| Multi Carrier Quoting | Customer Relationship Management | Financial Planning | Fund Comparison | Portfolios Optimizer | Fact Sheets |

**Insurance Carriers**

**Individual Advisors & Assistants**

**Distributors & Brokers**

**Asset Managers & Wholesalers**

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# Strong Reputation. Trusted Solution.

Reputable
Financial Institutions
representing

**9,600** users

Desjardins

WFG

NATIONAL BANK INSURANCE

**+ 3,400** Independent
Financial Advisors

## Partnerships

FP Canada™
*Advancing Professional Financial Planning*

Institute of FINANCIAL PLANNING

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# Retirement income flexibility

## Partial LIF Unlocking

- Partial unlocking up to the legislated 50% limit
- Savings available for specific or unexpected needs
- Impact shown live in the retirement projection

Now



## RRIF Minimums: Spouse Age

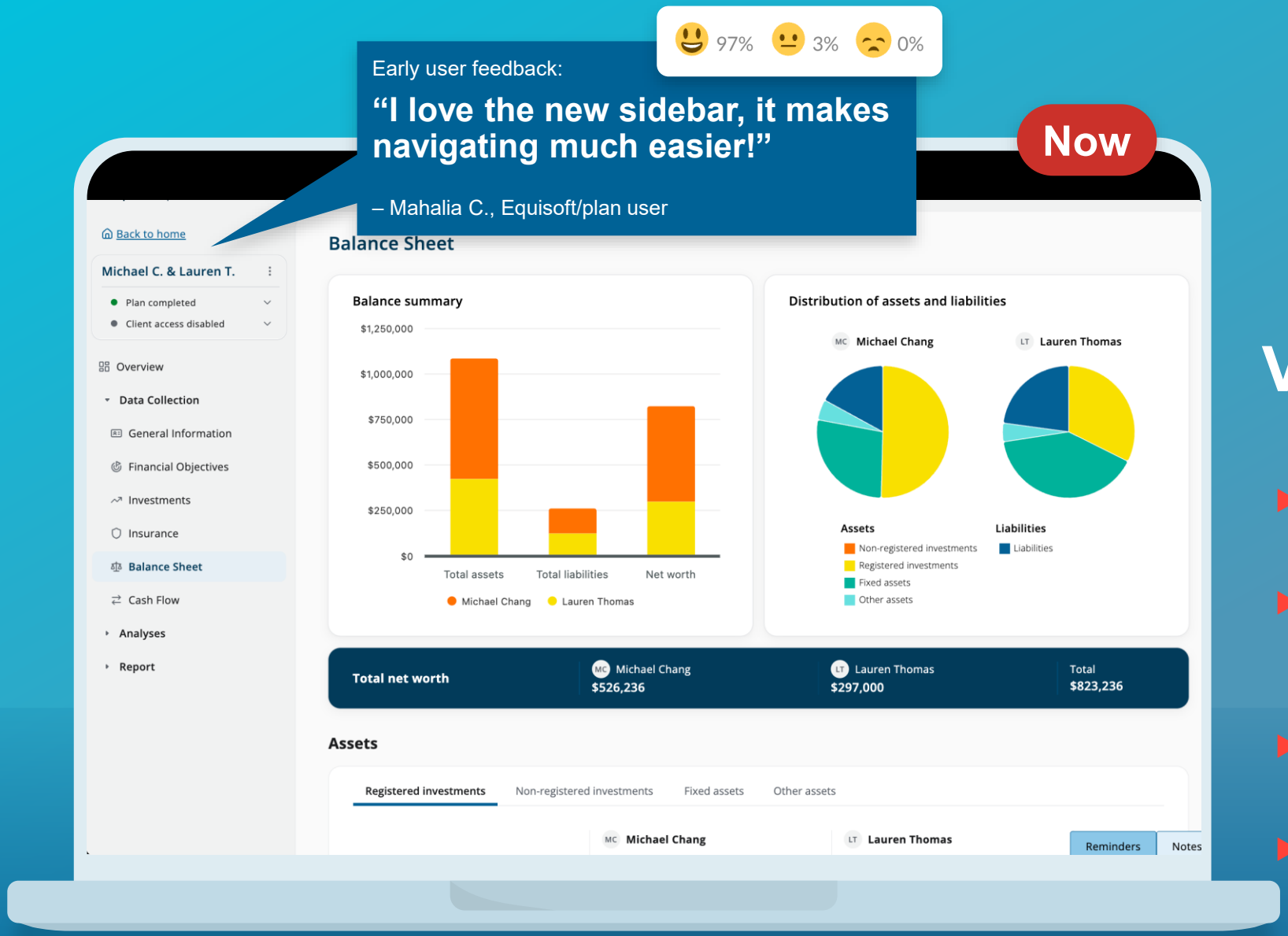
- Use the client's own age or the younger spouse's
- Decided plan by plan, no fixed projection assumption
- More control over withdrawals and the tax picture

**Up to 50% made accessible**

**Own age or younger spouse's**

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# Visual Redesign

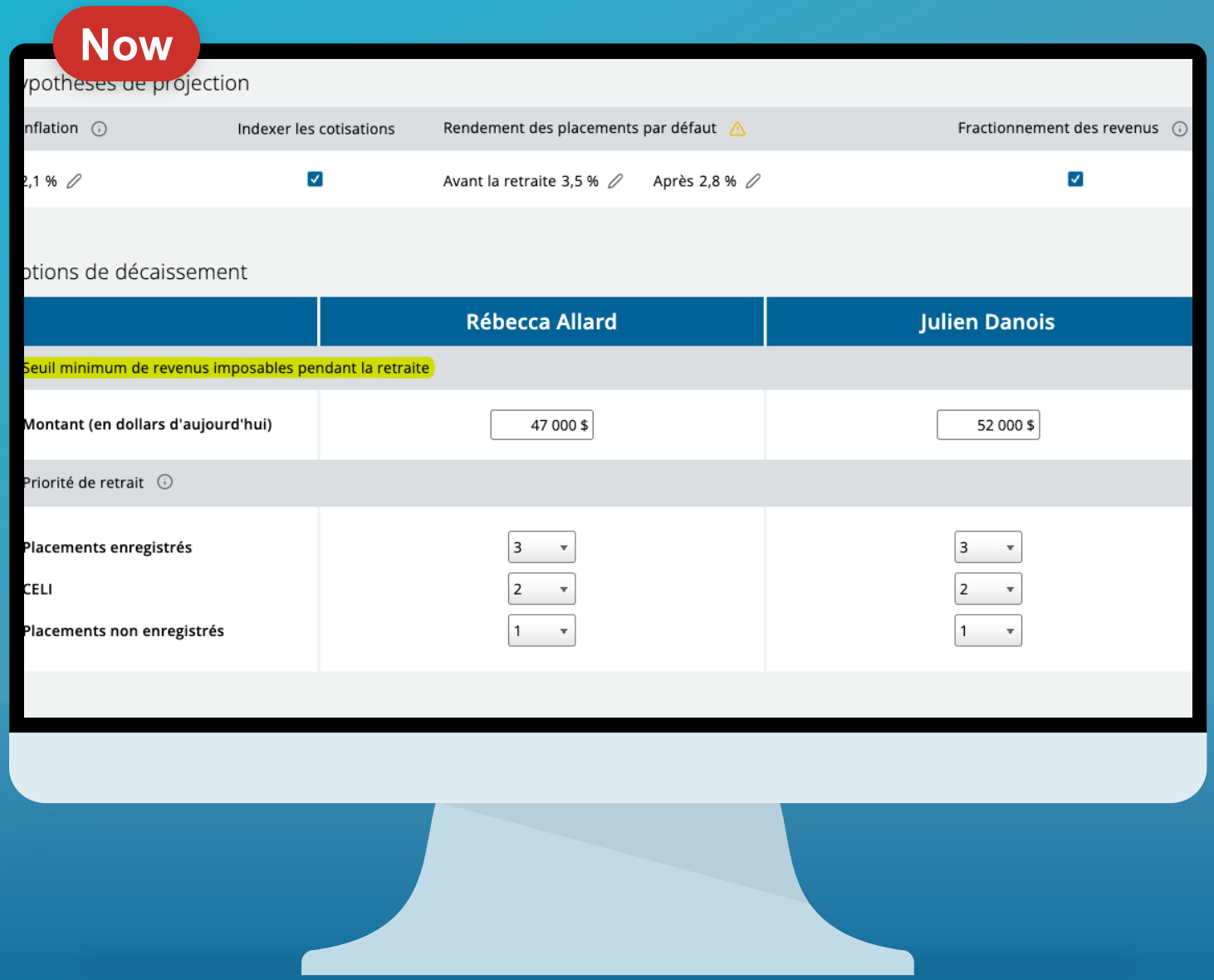
- Redesigned left-hand navigation menu and a slimmer top bar.
- More vertical workspace on every screen, so advisors see more at a glance.
- Modernized look and feel across the whole application.
- More flexible for enterprise looking to hide sections

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# Tax-Optimized Decumulation: maximize net retirement income, not just withdrawals

- Advanced projection that sequences withdrawals across registered, non-registered and TFSA accounts.
- The engine tests strategies and returns the one with the highest after-tax income.
- Clients see the gain in dollars, next to their current plan.




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# Today's dollars & client ages: present results the way clients actually think

- Projection results displayed in today's dollars, not inflated future values.
- Calendar years replaced by the client's age along the timeline.
- Clearer conversations and better-informed retirement decisions.

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# Withdrawal priorities & joint accounts

**Roadmap**



**Withdrawal priorities added to the retirement scenario**



**Joint non-registered account**

## Key benefits

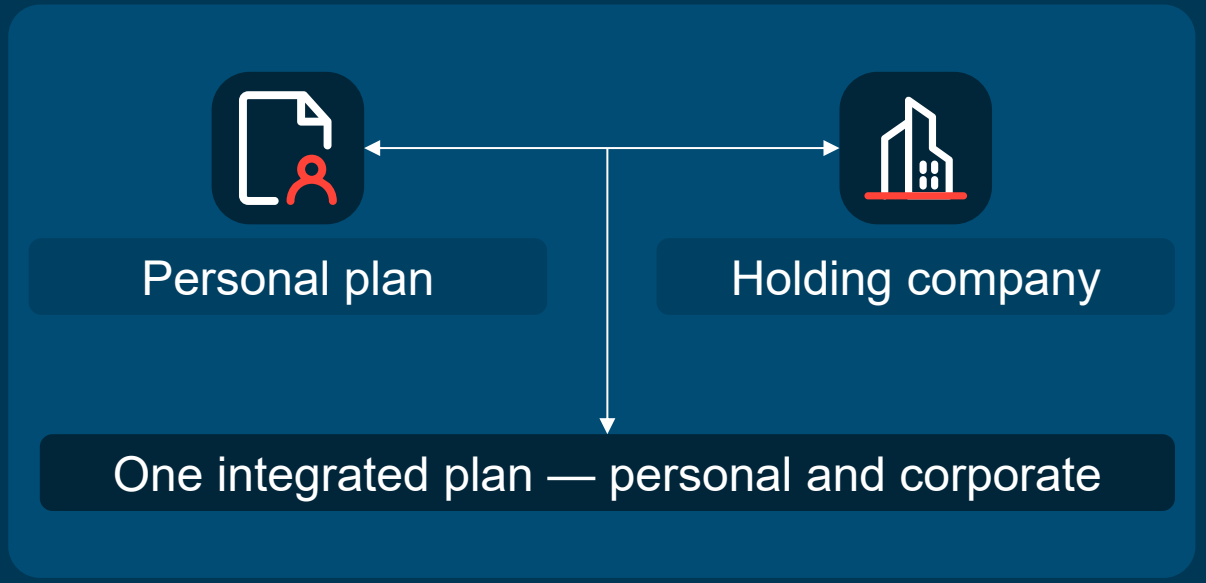
- Finer control over decumulation, letting advisors better balance income sources.
- A joint non-registered account gives a more complete view of assets and their tax impact, for more realistic retirement projections.

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# Corporate planning

Roadmap




## Serve incorporated professionals and business owners

- Advisors with affluent clients regularly meet doctors, dentists, consultants and SME owners
- Today they juggle several tools, or turn the case away entirely
- Corporate planning brings the holding company into the same plan as the personal picture

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# Distribution Trends: Analyst and Association Perspectives

Panel Session



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**Ken Leibow**

Founder & CEO

insurtech express



**Laurel Jordan**

Senior Principal

datos INSIGHTS



**Adrien Legault**

President

CAILBA



**Geoff Le Quelenec**

COO

Advocis The Financial Advisors Association of Canada

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# The Reality on the Ground

When it comes to recruitment, retention and succession:

- What's happening to the advisor workforce?
- What is the cost of inaction?

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# Recruitment, Expectations & Retention

- Recruiting challenges
- The new-advisor proposition
- Why new advisors leave – What retention works



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# Succession & Technology

- A better handoff, shared ownership
- The impact of technology

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# One Move Now

- One move, in the next 12 months
- To strengthen the next generation of advisors

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# Product Update: Equisoft/centralize

Product Session



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# Equisoft/centralize

- A year in retro
- Our focus next
- Demonstration:
  Commissions and Segfunds

# Equisoft/centralize

## Features summary

### Advisor



- view entire book
- action tasks/ follow-ups
- underwriting updates
- view paramedical updates
- access to carriers
- access to commission
- compliance & audit

### Head Office



- policy & coverage
- client & agent management
- notifications, alerts & triggers
- paramed. management integration
- agent appointments
- carrier feeds
- ReBAC permissions
- commissions & reconciliation
- leads management
- insights
- reporting
- central product repository
- investment integration
- fund trading
- document management
- task workflow
- agent onboarding integration
- AI - artificial intelligence

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# How We Stand Out

## Security & Compliance

- Strict access controls via RBAC
- Continuous monitoring
- 99.5%+ uptime

## Low Code Extensibility & self-sufficiency

Adapt & extend the platform to meet evolving needs without extensive coding or dependency through our proprietary ACE Rules Engine

## Modular

- Enables scalability to meet your growth needs
- Allows accelerated Go-to market

## Streamlined Connectivity

Seamless integration capabilities to connect your data from various sources via APIs and feeds

## Committed to Service Excellence

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# Equisoft/centralize

Focus of the past 12 months



Building critical modules on new version



Supporting large scale customer implementations



Closing the gap with v1



Future proofing the platform

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# Building critical modules

| | | | | | |
|---|---|---|---|---|---|
| **Commissions** | **End-to-end projection** | • **FYC** – First Year Commission<br>• **Renewals**<br>• **Overrides**<br>• **Bonuses**<br>• **Chargebacks**<br>• **Adjustments** | **Commission Schedules & Product Rates** | **Hierarchical Split & Multi-Tier Distribution**<br>• Distribution Chain Mapping<br>• Contract Tiers<br>• Agreements | **Payouts, Accounts & Reconciliation**<br>• Payable generation<br>• Payment<br>• Reconciliation |
| **SegFunds** | **One system, one client, different view**<br>• Consolidated reports, insights<br>• Integrated workflows and logic | **Trade**<br>• Buy<br>• Switch<br>• Sell | **Review & track** | **Commissions & reporting** | **SegFund investor portal** |

Demo coming up!

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# Future proofing the platform
# Trends to drive innovation

- Artificial Intelligence
- Becoming a data hub
- Equipping agents to reach new customers and customer channels
- Customer centricity & personalization with offers and invitations
- Increased focus on data privacy
- Customer self service with chatbots and mobile
- Smart next best actions and anticipating services
- Smart sales tools for targeting the right people
- Commission management enhancements
- Data analytics and reporting

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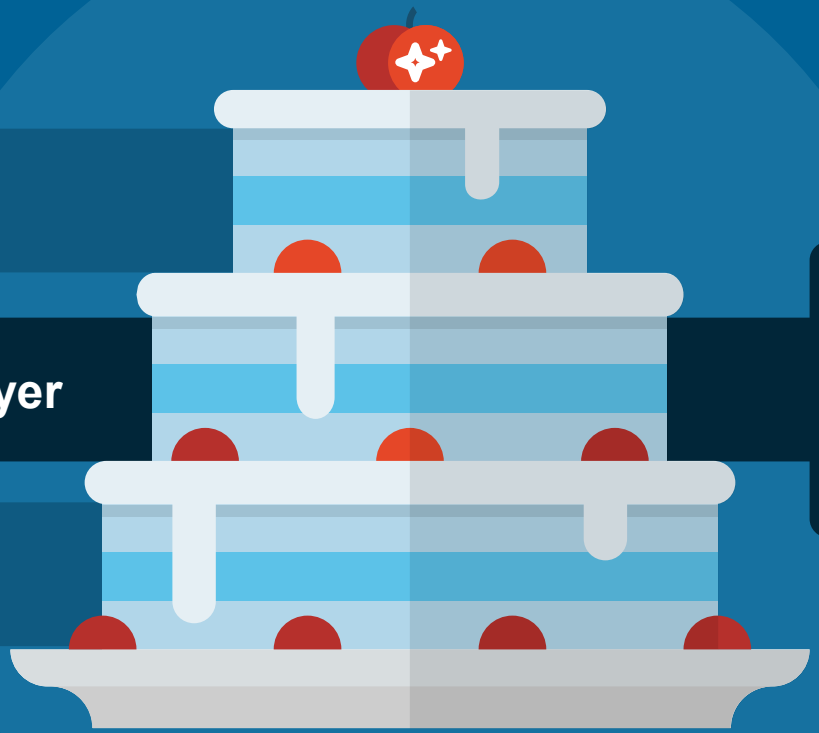
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# Increasing the footprint of the AMS

Client flexible Layer

**AMS reusable and shareable layer**

Core application capabilities



- Reusable layer to be improved
- Reduce ongoing future maintenance
- Benefit from shared customer demands
- Specific to Segfund,
  MGA vs. national accounts

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# More AMS out of the box + Product intel

- More out of the box reporting
- Guides & best practices
  - Per business areas
  - Manuals & operations
- More visibility on each release
- Sandbox environment to explore new capabilities earlier

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# Equisoft/centralize

## Next 12 months



Adjusting features



Improving implementations processes



Closing the gap with v1



Productizing more OOTB

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# Supporting large scale

Equisoft/centralize in numbers

**18M+**

**Records updated**

through CITS,
in a few months

**360k**

**Weekly data refreshes**

**500M***

**Records import to keep historical data**

All mapped through RBAC and defined customer specific logic

(*300 to 500M)

**100+**

**Custom rules lead managed**

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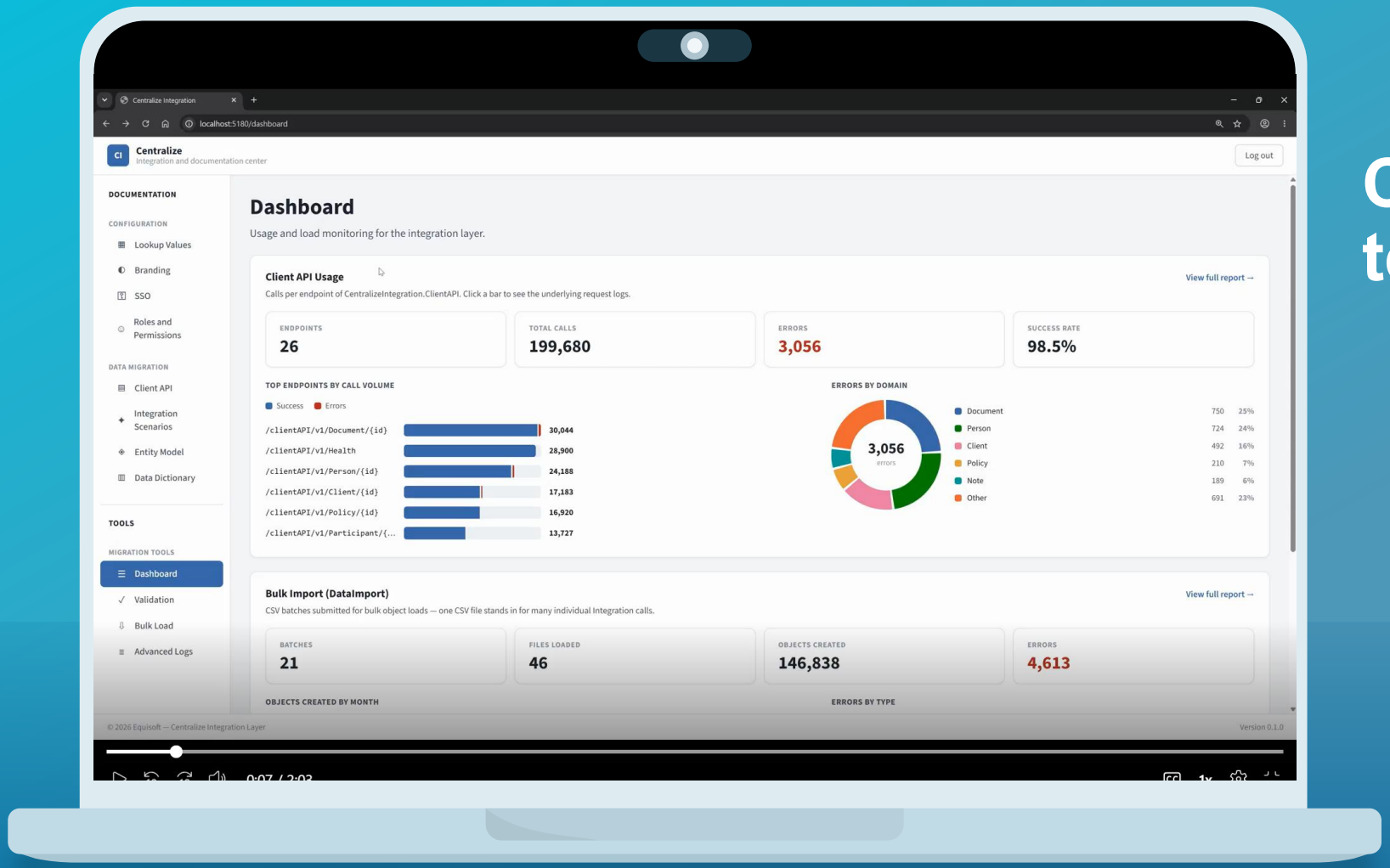


# In design, roadmap soon to develop

- Apexa integration + Dynacare, port back from v1 and improve
- Advanced case management
  - Group tasks, assigned intake to groups,
  - Built first for carrier NB & UW teams, useful for all
  - AI enabled OOTB
- Segfund full deployment & end-to-end
- Additional commission support
- Email additional capabilities

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Click here to watch the Equisoft/centralize demo video




# Customer config & technical dashboard

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# Closing the gap with v1

- Leveraging the product codes from v1 / product hierarchies
- Best practices from CITS
- Limitations unlocked (reports, workflow, commission hierarchies)



**Next**

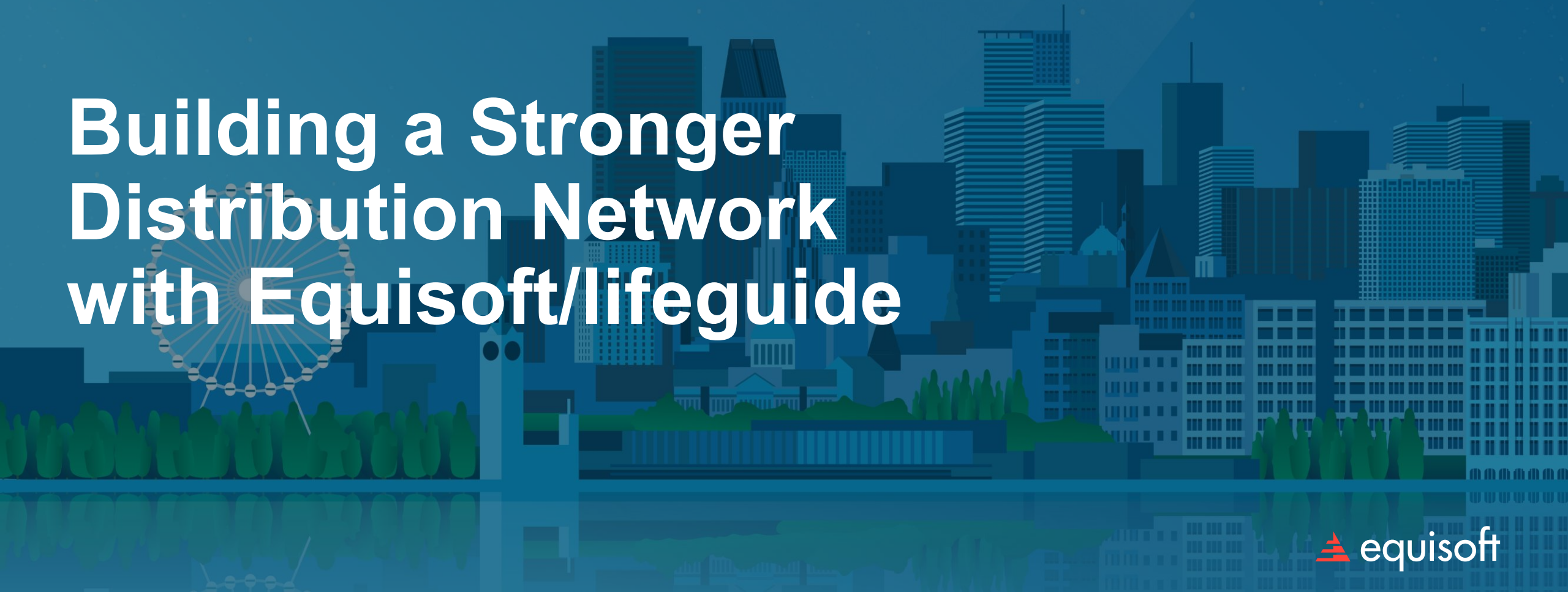
- Use cases based gap analysis
- Customization sizing
- Data migration plan

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# Building a Stronger Distribution Network with Equisoft/lifeguide



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**Kevin Doucet**

Senior Product Owner

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# Build the next generation of the Lifeguide application

A modern, flexible, cloud-based platform that empowers advisors to:

- Work smarter
- Compare products with ease
- Generate quotes instantly
- Deliver recommendations that inspire confidence in their clients.



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# Equisoft/lifeguide



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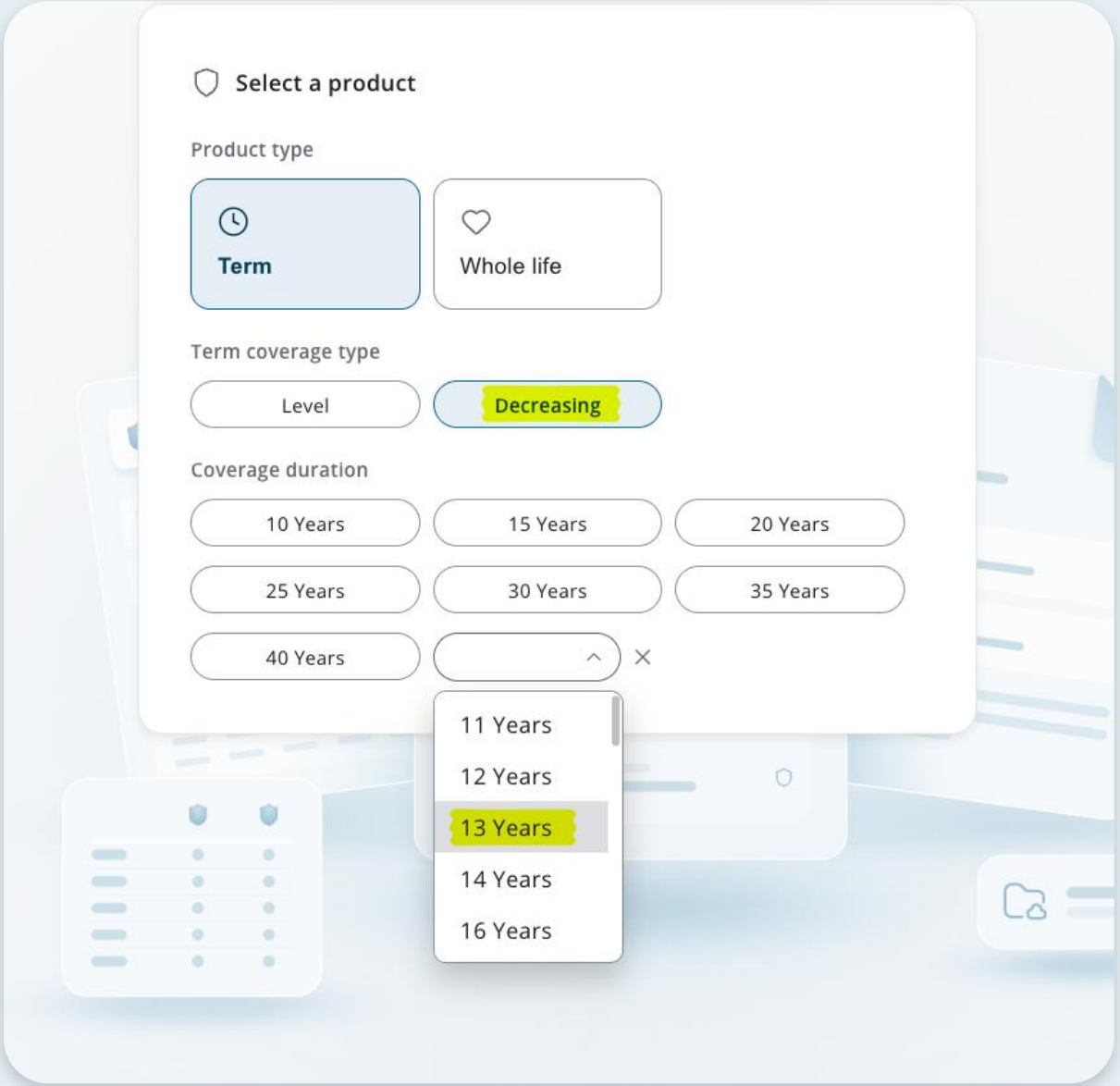


# Product roadmap 2026

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# New product types

| | |
|---|---|
| Custom term duration | Released |
| Decreasing term | Released |
| Critical illness | In development |
| Universal life | In design |

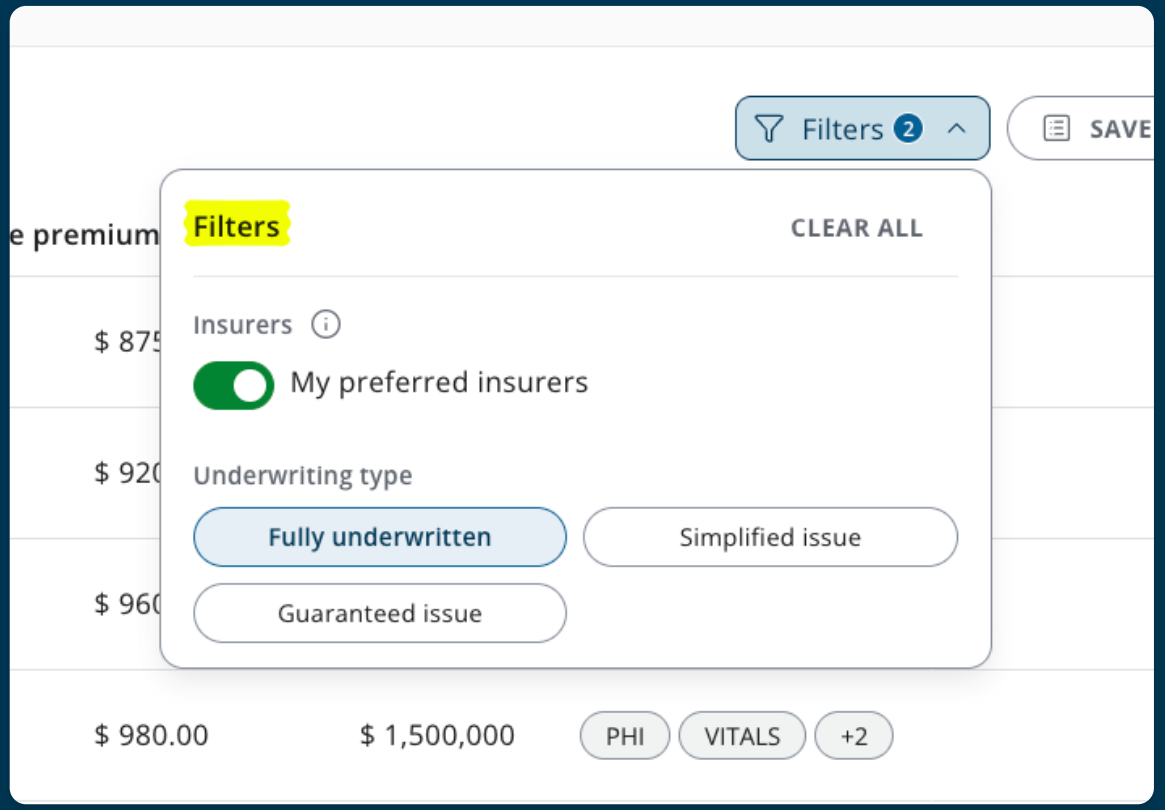



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# Filters

**Released**



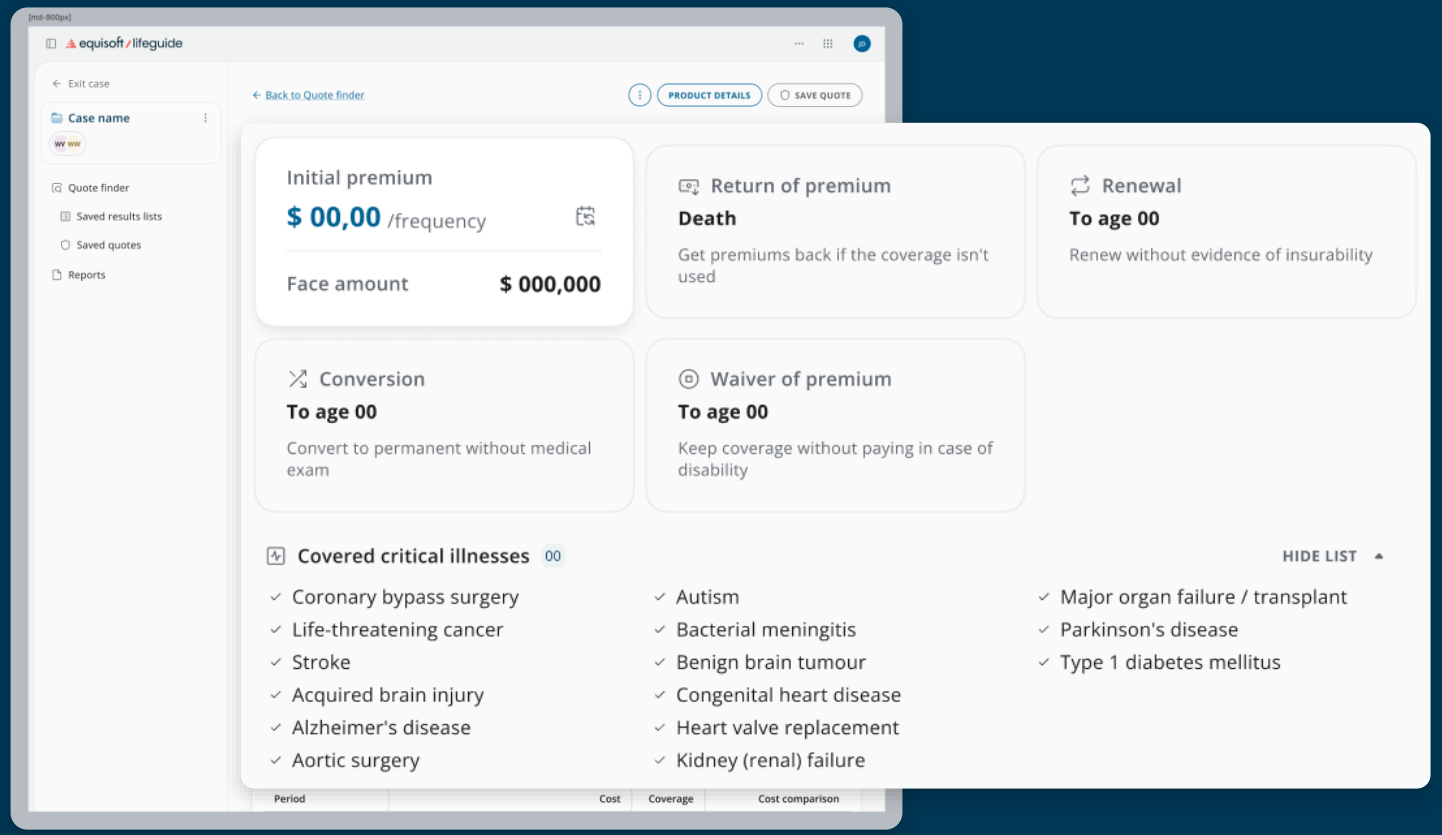

- Refine quote results the moment a search is completed
- Narrow a large result set to what fits the client's priorities, without re-running the search

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# Critical illness and universal life

**In development**



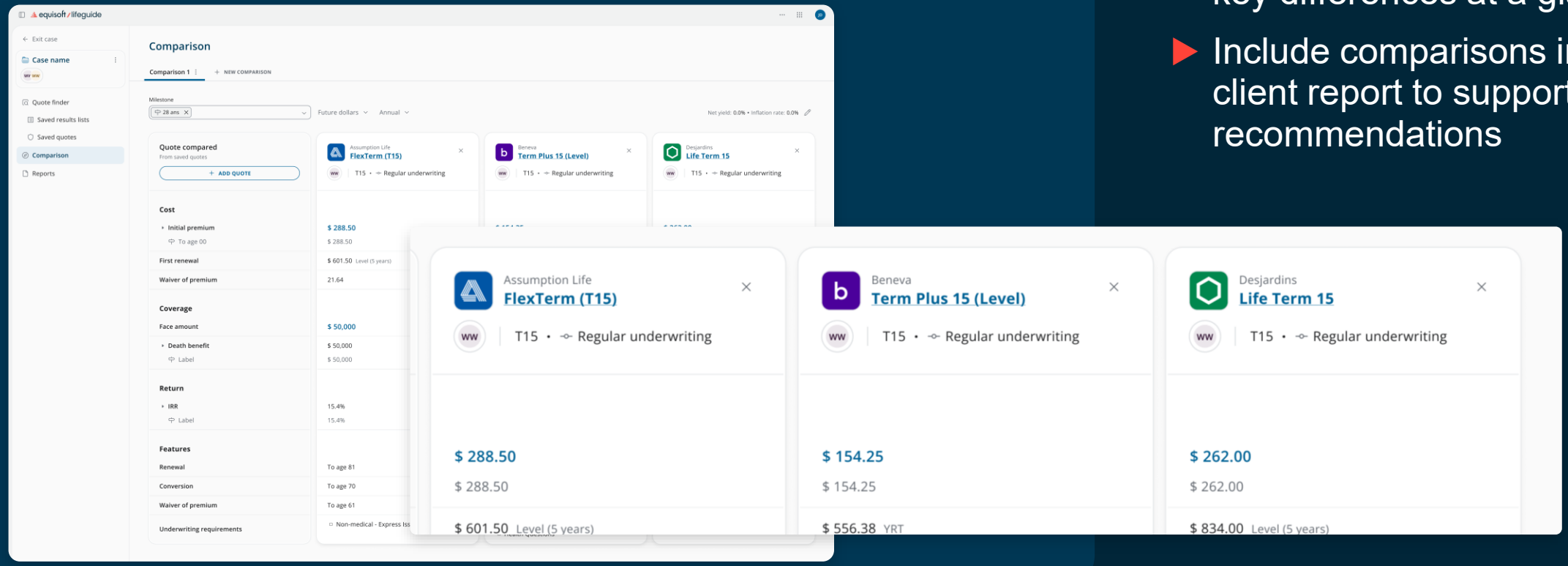

- Quote critical illness with:
  - condition counts
  - return-of-premium options
  - riders, such as waiver of premium
- Filter results by condition

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# Detailed side-by-side comparison

**In design**




- Line up quotes across products and carriers to see key differences at a glance
- Include comparisons in the client report to support your recommendations

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# Multi-life quoting

**In analysis**



Scan



Compare

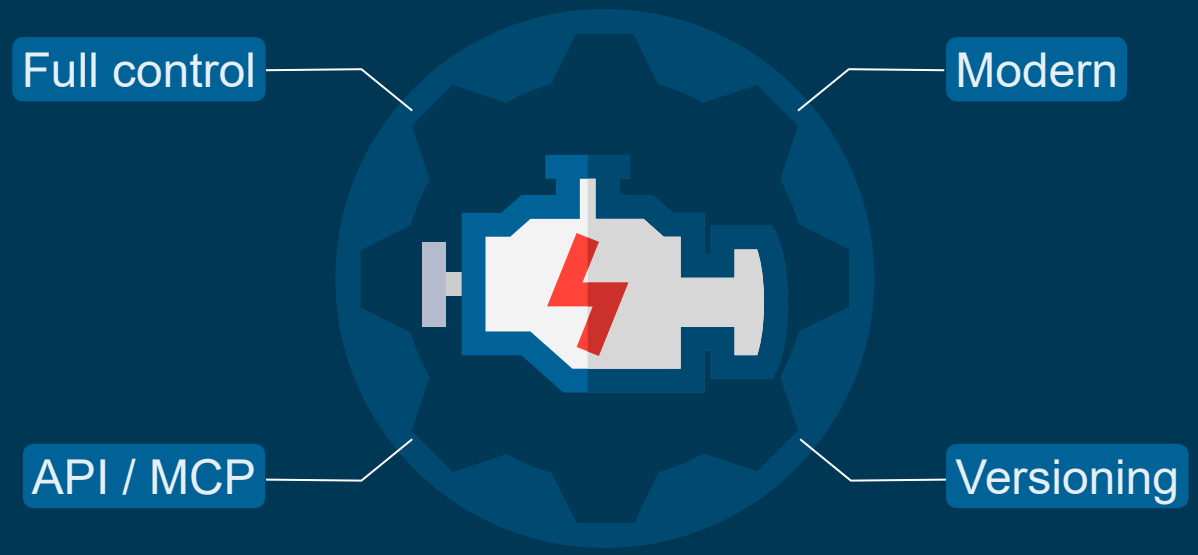
- Scan all market options to find the carrier with the lowest premium for the combined coverage
- Compare single-life and multi-life setups side by side

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# Calculation engine

**In development**




- Full control over the calculation engine, for faster, more responsive development
- A modern, more stable foundation aligned with our SaaS product
- Versioning of rates and product releases, for accurate, traceable quotes over time
- Support for calculations the older engine could not handle, such as advanced universal life solves

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# Enterprise solutions

**Ready for rollout**



## Usage analytics

- See how advisors use Equisoft/lifeguide across the organization
- Track adoption, engagement, and feature usage
- Identify trends in products quoted and compared to inform strategy



## SSO and integrations

- Connect to back-office databases, CRMs, and other client data sources
- Pull existing client information directly into Equisoft/lifeguide instead of re-entering it
- Accelerate the flow from client data to quote

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# Product roadmap 2027 H1

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# Advanced universal life calculations

**Roadmap**



Solve for minimum premium, target cash value, or premium payment period



Quote across cost-of-insurance types, including level and YRT



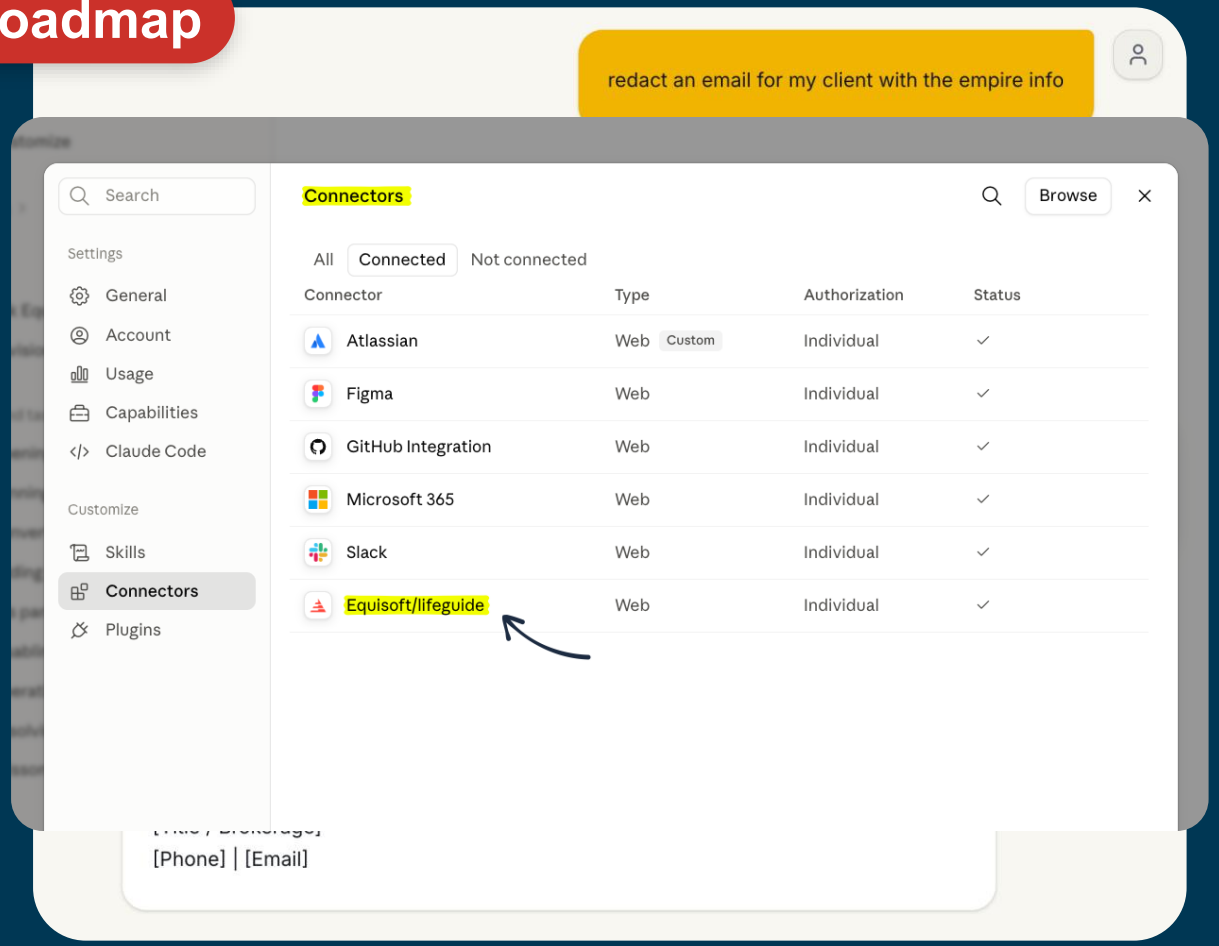
Compare universal life configurations side by side to match the client's objective

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# Individual API / MCP for third-party tools

Roadmap




## Access the Equisoft/lifeguide calculation engine as an API or MCP server

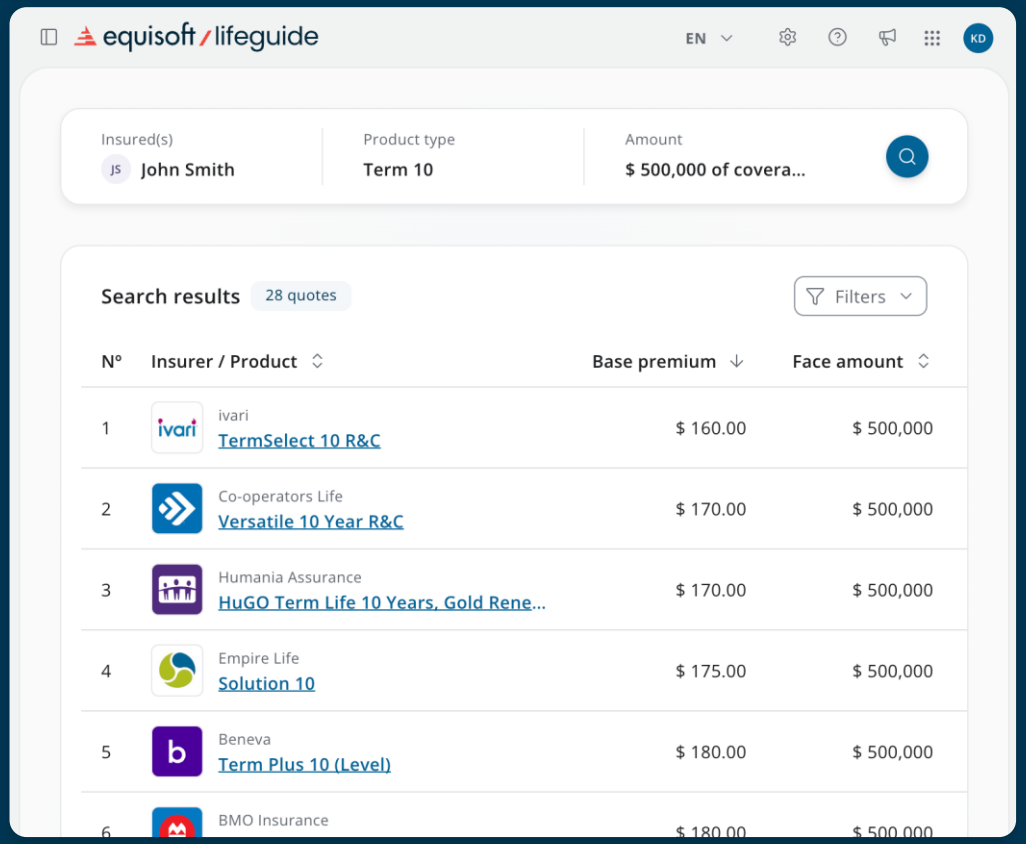
- Connect the engine to the advisor's tool of choice:
  - chat
  - CRM
  - marketing campaigns
  - and more
- Run quotes, calculations, and underwriting requirements from where advisors already work

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# New Equisoft/lifeguide product tier

Roadmap




## A lighter, lower-cost tier alongside the full offering

- A focused feature set at a lower price point, for advisors who need the essentials
- Self-onboarding for individual advisors, with no lengthy setup
- Available for enterprise distribution, to roll out across a network of advisors

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# Equisoft/lifeguide
# New version roadmap

As of  September 2026

**2026 Q4** — **2027 Q2** — **2027 Q3 +**

## **Now** (0-6 months)

- New products support
  - Custom term
  - Decreasing term
  - Critical Illness
- Filters improvement
  - UW type, preferred carriers
- UL Level COI (min. premium)
- Side-by-side comparison
- Multi-life quoting
- Calculation engine technical improvements
- Usage Analytics
- Back-office connections

## **Next** (6-12 months)

- Universal life (advanced integration)
  - Solves and alternate scenarios
  - YRT projection
  - New calculation engine
- Individual API / MCP for 3rd party tools
- New Equisoft/lifeguide product tier
  - Lower cost, less features
  - For Individual (self onboarding) & enterprise distribution
- Carrier portal connection
  - SSO with Empire
  - SSO + Data with Union-vie

## **Later** (1+ year)

- Whole life participating product
  - Sunlife, Canada Life, Manulife
  - New side-by-side compare, instead of ranking
- Sales strategies support
  - Simple strategies and
  - Extension ready
  - AI driven
- Lead generator
- Push to carrier tools expansion
- AI assistant
- Additional integrations to Equisoft/plan and Equisoft/centralize

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