



Modern Mutuality

How a modernised mutuality can
lead the democratisation of financial
wellbeing



Teddy Nyahasha,
Chief Executive of OneFamily

Our customers rate us highly,
with an overall score of 93%
for our customer service
experience

We are the UK's third largest
mutual

1 in 16 families in the UK
have a product with
OneFamily



100 years of change

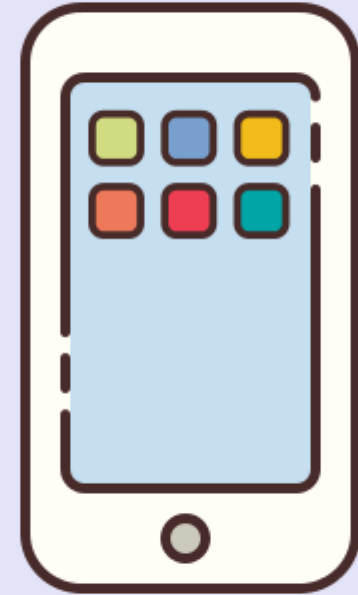


One in three of today's UK babies will live to see their 100th birthday

The customer has taken centre stage... and more



The value revolution



The democratisation of financial wellbeing



Three examples of modern mutuality



Campaign - child trust funds



Inclusion - serve whole markets



Innovate - nudge advice

Investment in technology at OneFamily

- 1 Integrated intermediary and re-insurer capability
- 2 Flexible product rules and pricing
- 3 Bespoke white labelling
- 4 Mobile first client-facing user interface
- 5 Configurable online capability (new business and servicing)

Customers take the lead



Increased longevity



Social and intergenerational contracts



European welfare states



Regulation of markets and services



Emotional intelligence



Behavioural science



Tech





Thank You



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