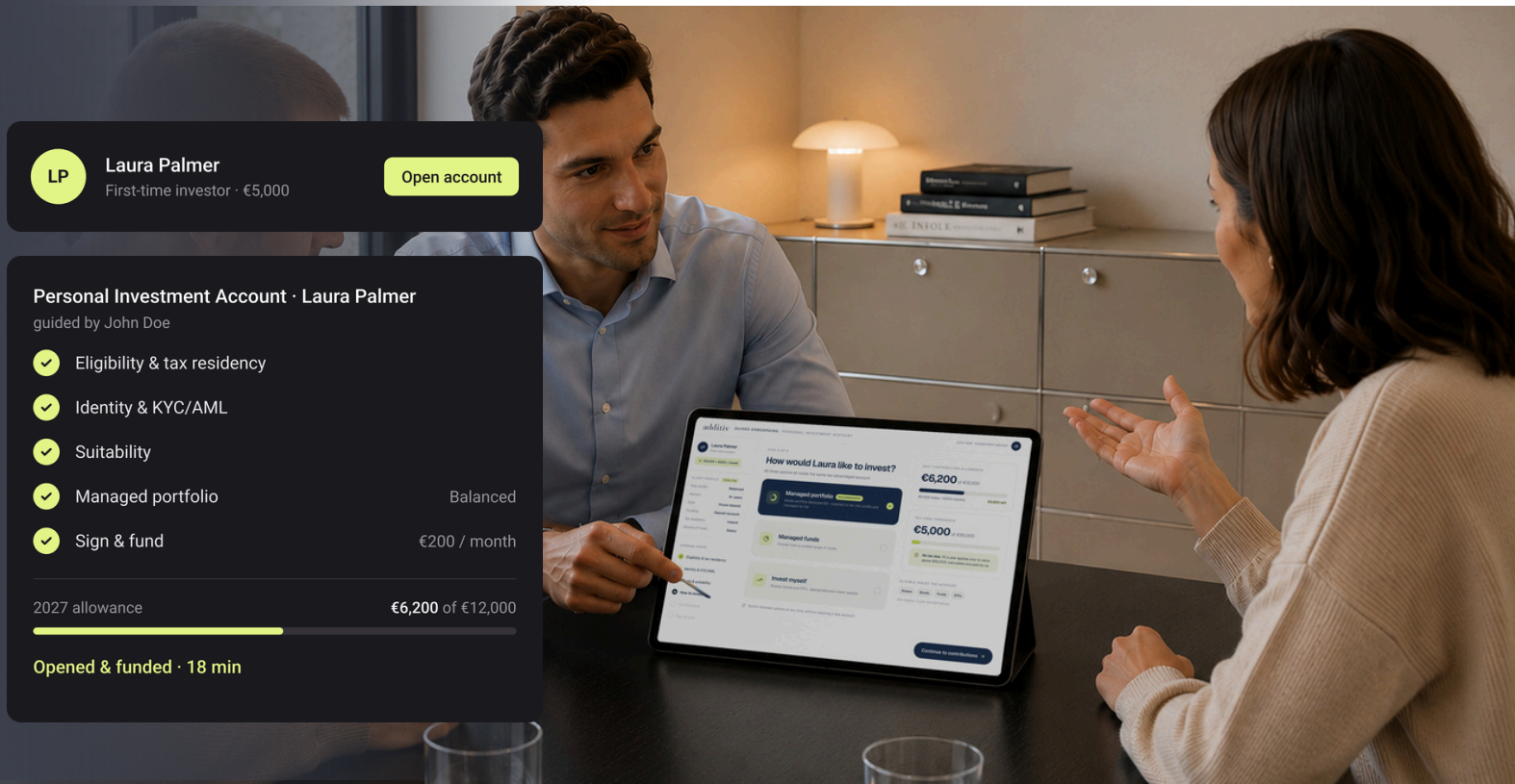




Be ready to offer the personal investment account from day one

One journey for every investor: self-service on their phone, or guided by your advisers, RMs and support staff.

Discretionary portfolios, managed funds or self-directed investing, all inside one tax wrapper. One engine, one rulebook, one client record, connected to additiv or your partners.

✓ Two ways in

Self-service, or guided by advisers and RMs.

✓ Any way to invest

Discretionary, managed funds or self-directed investing.

✓ Deploy your way

Packaged front to back, or embedded via APIs.

Two ways in, one journey

additiv's proposition lets banks, credit unions, wealth and asset managers, insurers and fintechs offer Ireland's new Savings and Investment Account at scale, with two different service possibilities. Investors open and fund their account in the app in minutes, or an adviser, RM or support colleague guides them through the same journey. Both routes run on one platform, connected to your partners.



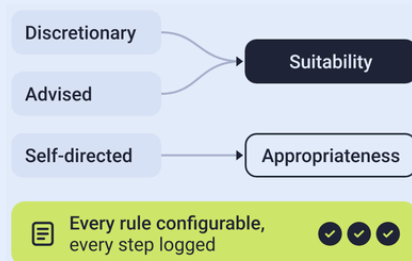
Self-Service: Client-Led

The investor registers, completes KYC, chooses how to invest, signs and funds – all on their phone, in minutes. No paperwork, no appointment, no staff time per account.

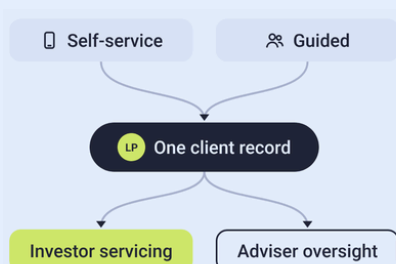


Guided: Staff-Led

An adviser, RM or support colleague runs through goals, risk profiling and suitability. CRM data pre-fills the flow, and the SIA is opened and funded before the meeting ends.



Suitability for advised and discretionary routes, appropriateness checks where self-directed investing needs them. Every rule configurable, every step logged.



After onboarding both routes converge: the investor can manage the servicing of their portfolio while advisers keep oversight through an omnichannel adviser portal. Advisers step in when consumers need them most.

What our Self-Service journey covers

Self-Service takes investors from first registration through to years of ongoing servicing, all on one mobile-first platform. Within a single account, they can choose a discretionary model portfolio, a managed fund range or invest for themselves. Behind the scenes, additiv connects the KYC, product, administration and custody partners, so the investor sees one seamless experience.

Registration



Risk Profiling



Investment Choice



Contracting



Servicing

The outer ring covers the steps investors and staff go through. The inner ring is the technology that runs underneath it.



What our Guided journey covers

The Guided journey lets an adviser, relationship manager or support colleague lead the investor through every step, in person or remotely. The investor can then pick up where they left off on their own device.

Staff and investors work from one client record on one platform, connected to your existing channels and partners. Within this service, you can offer risk-based model portfolios, matched to each investor's profile.

Registration



Risk Profiling



Investment Config



Contracting



Servicing

The outer ring covers the steps investors and staff go through.

The inner ring is the technology that runs underneath it.



How additiv can help



Shape Your Proposition

Choose your audience, self-service, guided or both, using discretionary models, managed funds or self-directed investing. We bring journey blueprints proven in live deployments



Configure both routes

A branded investor app and a staff-led journey for advisers, RMs and support colleagues, configured not coded. Investors can hand over to staff whenever they have issues



Connect to any Partner

Bring your own KYC/AML, product, administration and custody partners, or use our connected partners front to back. Enabling full flexibility and orchestration behind one journey



Launch, Learn, Scale

Go live with one proposition first. Track openings, drop-offs and contributions from data one, then add more solutions, products or channels without re-platforming.

Key Benefits



Launch your product in time

- Go live on 1 July 2027 using proven journeys from day one, configured to your brand and product range rather than built from scratch.
- Launch on your existing core and partners, with no platform replacement and no migration on the critical path.



Ready as the rules land

- Eligibility, account limits and contribution rules are configured, not hard-coded
- Future changes to regulations, limits, or rules are a configuration update, not a rebuild
- Clean data flows to your product administrator for tax and reporting, minimal compliance risk



Turn savers into investors

- Plain-language journeys designed for first-time investors
- Low minimums, regular monthly contributions and simple portfolio choices
- Built-in prompts and progress tracking that keep new investors engaged



Economics that work with small balances

- Digital-first onboarding keeps costs to serve low on modest balances
- Integration to all providers and systems will minimise manual processes, allowing staff time to go where investors actually need it
- Automated servicing for top ups, trading, withdrawals and transfers



Many partners, one experience

- All providers and systems sit behind one orchestrated investor journey
- Swap or add partners as your proposition grows
- One client record across app, portal and staff tools. Omnichannel by design



Keep and grow your customers

- Offer the investment account before customers take their savings elsewhere
- Handle transfers in
- Build a long term investment relationship on top of existing deposits or memberships

Capabilities



Operations & Staff Cockpit

- Product offering builder: Execution only, guided and discretionary run in one platform
- Model portfolio management can be done on platform, with risk profiles and questionnaires
- Rules and controls: eligible instrument lists, order thresholds, contribution limits and more



Onboarding

- Self-service: investor opens in minutes
- Guided: staff-led in one sitting, CRM pre-fills
- Irish tax residency rules managed in journey
- IdV&KYC/AML integrated within journey
- Transfers can be supported



Investment Setup & Contracting

- Choice of service model: self-service to advisory
- Eligible investments: shares, bonds, funds
- Risk matched model portfolios
- Digital contracting
- Funding through to first investment in one step



Ongoing Servicing

- Tracker against contributions and value tracker for €50k threshold
- Manage trading, transactions, transfers and performance
- Secure messaging, reporting and document management



Compliance

- Suitability or appropriateness, set by route
- Audit trails, pre- and post-trade controls
- Configurable to Irish account rules
- Controls on uninvested cash



Partner Ecosystem

- KYC/AML, instrument providers and product administration
- Custody and execution connected end to end
- Extendable via open APIs: swap partners anytime

Technical features

- Connects to your chosen partners
- Ready to run on any existing core
- Embeds into existing apps and portals
- One client record and one investment engine

- Open APIs
- Open ecosystem
- Governed AI orchestration
- Cloud, SaaS or on-premise

Deploy your way

Every provider starts from a different place. Launch our proposition as a complete front-to-back product, power the channels you already run through APIs, or stand up a brand-new channel with your partners — and move between models as you grow.



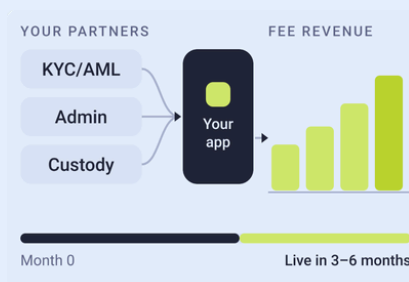
Packaged: Front to Back

A white-labelled product, ready to launch, with our connected partners for KYC/AML, product administration, custody and execution pre-integrated front to back.



Embedded in your Channels

Keep your app, portal and staff tools. Investment journeys, engine and rules run behind them via open APIs, connected to your existing partners.



Launch a dedicated app or portal on additiv, using your own KYC, product, product administration and custody partners. Live in 3-6 Months.



Whatever comes next in your clients' lives, you add it as a module on the same platform: no second onboarding, no re-implementation.

Proven in tax-wrapped investing

Ireland's investment account draws on the UK ISA and Sweden's ISK, and additiv already powers tax-wrapped investing at scale. NatWest Group runs its ISA and digital wealth journeys on additiv across both individual instruments and risk based models. In the Germany market, we extended Deka banks advisory distribution channel within the Sparkassen network, and also created a discretionary pension product for Credit Agricole within Switzerland.

£7bn+

assets under management across the NatWest Group.

175k+

open accounts.

240+

Sparkassen connected via Deka's bevestor.

