



# Insurance Solutions

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## Supporting Your Guaranteed Wealth & Income Products

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In an era of volatile markets and historically low interest rates; baby boomers, small business owners and cautious investors are considering guaranteed products such as Segregated Funds with Life Time Annual Withdrawal Guarantee features, Guaranteed Minimum Withdrawal Benefit (GMWB), Guaranteed Interest Annuities (GIA) and Daily Interest Funds. The insurance industry is under increased pressure to quickly respond to the changing needs of investors. Insurance organizations need a robust yet flexible solution that can support the unique complexities of their business.

### At a Glance

Supports Segregated Funds, GIA and Daily Interest Funds

Multiple insurance products offered in a single system solution

Benefit from proven experience and expertise

Allows automation of common processes and activities



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### Faster time to market

Insurance products are more complex than many other kinds of investment products, with a multitude of features and benefits. The IFDS solution lets you easily build product, make changes, and automate many common activities, allowing you to get to market more quickly. And when you can get to market faster, you have a competitive advantage and more opportunity for growth.

### Proven record keeping system

Our proprietary record-keeping system, iFast™, is already used by some of the largest insurance companies in Canada, providing the technological backbone for some of the last decade's most important product innovations. That means we already have the processing structure and expertise in place to fully support all the complex features of these kinds of products. Our technology platform is shared, so our clients can leverage a system that supports all the latest industry and regulatory requirements.

### Adaptable one contract solution

Our solution is structured to allow a single contract to hold multiple versions of products – Segregated Funds, GIA and Daily Interest Funds – providing quick and easy adaptability to changing customer demands and market conditions. One contract also supports the efficient consolidation of activity between these products for call centre inquiries, statements, online viewing and single ticket transaction processing.

### Flexibility and choice

To keep competitive in a crowded insurance marketplace, you need to be able to offer a full and diverse suite of products to your customers. The IFDS insurance solution supports not only the core features of different insurance products like Segregated Funds and GIA, but also the many and diverse attributes, and multiple versions of these products such as a Life Time Annual Withdrawal Guarantee with rates that can be varied based on the actual investment date and a future withdrawal date.

# More reasons to choose IFDS

## About Us

With its global headquarters in Toronto, Canada, International Financial Data Services (IFDS) is a world-leading provider of outsourcing and technology solutions to the financial services industry.

IFDS services over 240 financial organizations around the world, providing solutions to a wide range of global asset managers, wealth managers, banks, and insurance companies. With over 2,000 employees and partners located throughout Canada, Europe, and Asia-Pacific, the IFDS enterprise supports more than 13.6 million accounts with AUA of CDN \$2.3 trillion.

IFDS is a 50/50 joint venture between Boston-based State Street Corporation, one of the world's leading providers of financial services to institutional investors, and Kansas City, Missouri-based DST Systems Inc., a leading provider of specialized technology, strategic advisory and business operations outsourcing to the financial and healthcare industries.

For more information, visit [www.ifdsgroup.ca](http://www.ifdsgroup.ca).



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**Global perspective - local knowledge**  
IFDS technology and service solutions are used globally, with operation centres across Canada, Europe, and Asia-Pacific. As a subsidiary of State Street Corporation and DST Systems Inc, we are backed by a multi-billion dollar global enterprise with more than 40 years of experience in financial data processing. Yet, our core technology was developed right here in Canada, and we are on the leading edge of local compliance and regulatory issues.

**Continuous research and development**  
We are the developers and owners of our core technology platform, iFast™, and we continually invest in making it even more powerful and reliable. When industry

leaders ask us to develop new features and capabilities, our shared platform allows all clients to realize the benefits.

### **Client-centered service and relationship management**

When you choose IFDS, you'll experience our client-centered partnership service model. We create solutions that fit your needs and continuously invest in strengthening our people and technology. Your IFDS team includes a Relationship Manager who develops a deep, strategic understanding of your business and a Client Services support team that works closely with you day in and day out to ensure our partnership is always working in sync.

### **By the numbers**

- ISO 27001 certified
- 85,000 calls daily
- 100,000 transactions daily
- 5 full releases in 2016 represented 28,000 days of effort with 84 projects
- \$230 million in client driven projects from 2006 - 2016
- \$35 million internal technology investment 2015 - 2017
- 99.99% uptime across all environments
- 2000+ staff and vendor partners located in Toronto, Europe and Asia-Pacific
- One third of our employees have been with us for over 10 years
- Represented on nine industry groups and associations

For more information please contact:

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