



Making it POSSible

*The Story of
Asia's Regional
Point-of-Sale Solution*





Agenda

- 1 *The Big Idea behind POSSible*
- 2 *Mission Extraordinary
& HK Beta Launch in December 2015*
- 3 *Plans for 2016*
- 4 *2017 & Beyond: Defining an End-state Vision*
- 5 *Blue-sky Ideations –
Moving Towards True Customer-Centricity*





How did it start?

THE BIG IDEA BEHIND POSSIBLE



The Question

Can a single POS solution meet the needs of all our markets in Asia?

In late 2013, we set out to answer that question. We spoke to Manulife advisors and managers all over Asia, and determined that no matter the market, all advisors follow a common 4-stage process to win and service customers.





We identified 6 key attributes for a viable, usable and truly regional POS solution.

These have become the core principles that underpin the conceptualization, definition and design of the entire solution.

What does it need to be?

POSSible Guiding Principles

Customer & Agent Centric

It must be designed for different sales scenarios, client types, and agent service styles and experience.



Fully Paperless

It must provide fully digitized straight-through processing across all four stages of the sales & servicing process.



Device-Agnostic & Omni-channel

The solution and its interface must work across different devices, and it should integrate with other channels and touch points like AWS, CWS & PWS.



Available Anytime Anywhere

It must be available at any time at any place, with online and offline access.



Simple, Interactive & Intuitive Interface

The solution should be easy to learn for advisors and present information in a way that is easy to understand for customers.



Regional & Local Flexibility

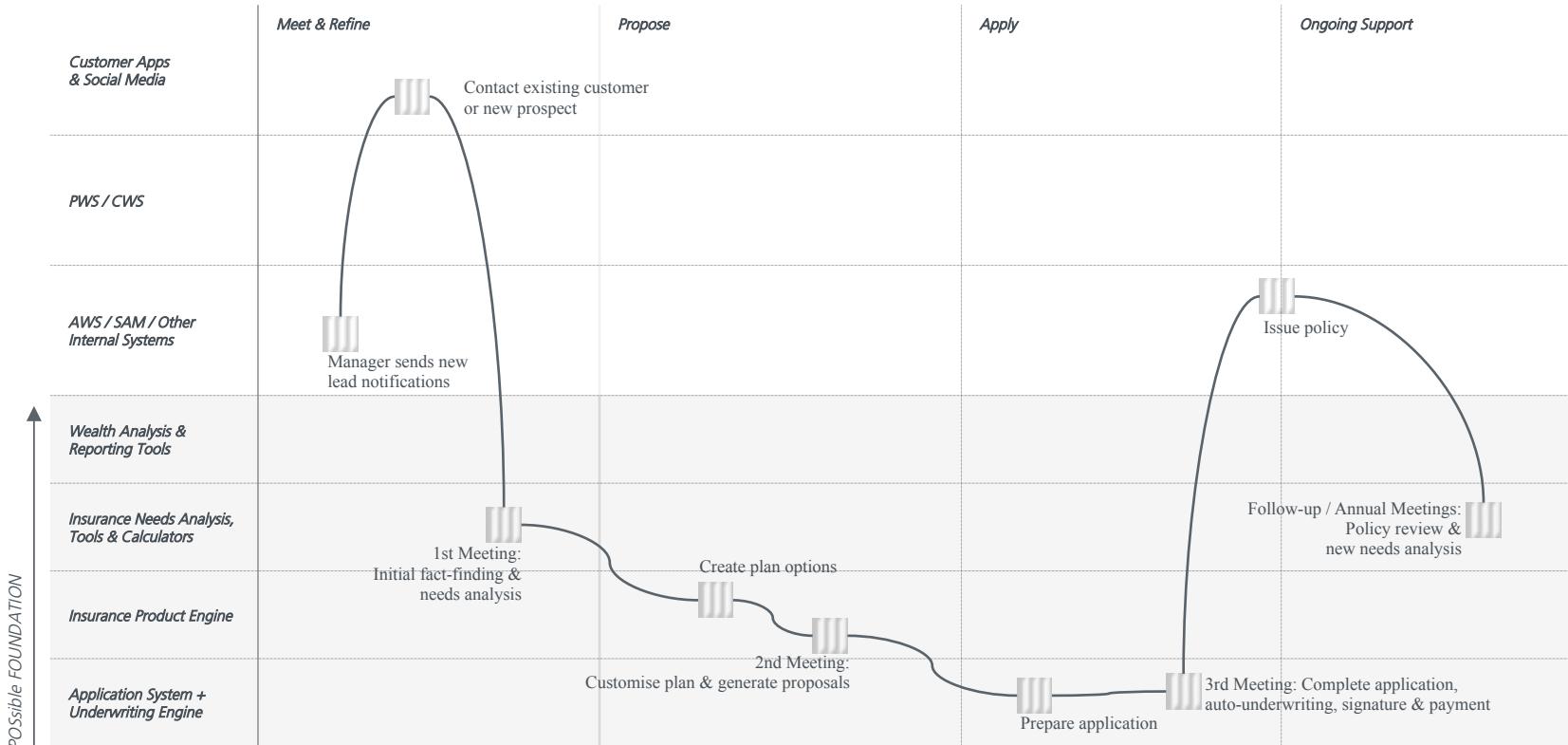
Regional tools and features must be componentized and modular for easy customization across markets. Costs can be shared across markets for overall savings.





Day 1: The POSSible Foundation

Agent-led Insurance Sales Journey





Day 1: The POSSible Foundation / End-to-end Process Digitization Agent Dashboard

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The dashboard is divided into several sections:

- Customers:** A list of bookmarked customers with their names, profile icons, and last viewed dates. The list includes Peter Chung (Last viewed 13-Apr-2015), Roy Gori (Last viewed 12-Apr-2015), Alan Pang (Last viewed 10-Apr-2015), Michael Chu (Last viewed 10-Apr-2015), and Samantha Cheung (Last viewed 10-Apr-2015). A green "ADD PROSPECT" button is at the bottom.
- Schedule:** A calendar for May 2014. Specific dates are highlighted: May 1st (black), May 2nd (white), May 16th (green), May 17th (green), May 30th (yellow), and May 31st (yellow). Below the calendar, a specific appointment is listed: "Thursday, 30-May-2014" from "10:00AM" to "10:30AM" with the task "Collect ID copy from James". Another appointment is listed below it: "11:30AM" to "12:30PM" with the task "Meeting with Catherine".
- Focus: Retirement:** A section titled "Focus: Retirement" featuring a video thumbnail for "Plan for your Future - Retirement" (30MB MOV), another video thumbnail for "Education Co..." (450MB MOV), and a third video thumbnail for "Asset rate of..." (200MB MOV).

Agent Dashboard helps advisors plan their day, keep up with the latest campaigns and sales aids, and prepare their customer data for the day's meetings



Day 1: The POSSible Foundation / End-to-end Process Digitization Illustrated, Interactive Fact-finding

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows the Manulife Shell interface. At the top, there are language options: English, Japanese, Chinese, and icons for a user profile and exit. Below the header, there are four icons representing different living situations: MORTGAGE (house with percentage), FULLY OWNED (house with key), RENTED (house with dollar sign), and LIVING WITH FAMILY (two people). To the right, a section titled "GETTING TO KNOW YOU" displays a profile for "MAN 32" (MARRIED, JOEY 1, CHLOE 5, MORTGAGE) with corresponding icons. The main content area features a large yellow background with a building illustration and a character standing in front of it. The title "HOUSING" is centered above five sliders with data points:

Slider Type	Value
OUSTANDING MORTGAGE HK\$	1,000,000
MONTHLY MORTGAGE PAYMENT HK\$	10,000
MONTHLY RENTAL EXPENSES HK\$	10,000
MONTHLY EXPENSES HK\$	30,000
MONTHLY INCOME RANGE HK\$	Less than 4,000

At the bottom, there are "PREVIOUS" and "NEXT" buttons.

Illustrated, highly interactive versions of Getting to Know You and Calculators will support advisors to engage with prospects who are less data-driven



Day 1: The POSSible Foundation / End-to-end Process Digitization Illustrated, Interactive Fact-finding

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows the Manulife Shell app interface. At the top, there's a green header bar with the Manulife logo, the text "Manulife Shell", language options ("English Japanese Chinese"), and a settings icon. Below the header, there are four circular icons representing different life stages: "HAVING A BABY", "PLAN FOR EDUCATION", "BUYING NEW CAR", and "PLAN FOR VACATION". To the right of these icons is a section titled "GETTING TO KNOW YOU" with a progress bar. On the left side of the main screen, there's a large yellow area with the title "YOUR DREAMS" and three sections: "BUYING NEW CAR", "PLAN FOR VACATION", and "EARLY RETIREMENT". Each section has a description and a range of values. Below these descriptions are illustrations of a car, a vacation suitcase, and a golf cart. On the right side, there's a sidebar with user profile information: "MAN 32", "MARRIED", "JOEY 1", "CHLOE 5", and "MORTGAGE". At the bottom, there are "PREVIOUS" and "NEXT" buttons, and a "YOUR DREAMS" summary box with three items: "BUYING NEW CAR", "PLAN FOR VACATION", and "EARLY RETIREMENT".



Day 1: The POSSible Foundation / End-to-end Process Digitization Illustrated, Interactive Fact-finding

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows a digital interface titled "LIFE STAGE" from the "Manulife Shell" platform. At the top, it displays the Manulife logo and language options: English, Japanese, Chinese, and icons for print and close. The main content area features a yellow background with a central illustration of a family (a man, a woman, and a child) standing in front of a house, with arrows for navigating between life stages. Below the illustration, text reads: "BASED ON YOUR SELECTION YOUR LIFE STAGE IS: STARTING A FAMILY (CLICK ARROWS TO CHANGE THE STAGE)". A section titled "PLANNING FOR CHILDREN: A HAPPY CHILDHOOD STARTS WITH PROPER PLANNING." includes a note about common mistakes parents make and the importance of proper planning. At the bottom, there are three buttons: "PROTECTION" (selected), "INVESTMENT & SAVINGS", and "RETIREMENT". Navigation buttons "PREVIOUS" and "NEXT" are at the bottom left and right respectively. To the right, a sidebar titled "GETTING TO KNOW YOU" lists personal details: "MAN 32", "MARRIED", "JOEY 1", "CHLOE 5", and "MORTGAGE". Another sidebar titled "YOUR DREAMS" lists goals: "BUYING NEW CAR", "PLAN FOR VACATION", and "EARLY RETIREMENT".



Day 1: The POSSible Foundation / End-to-end Process Digitization Illustrated, Interactive Fact-finding

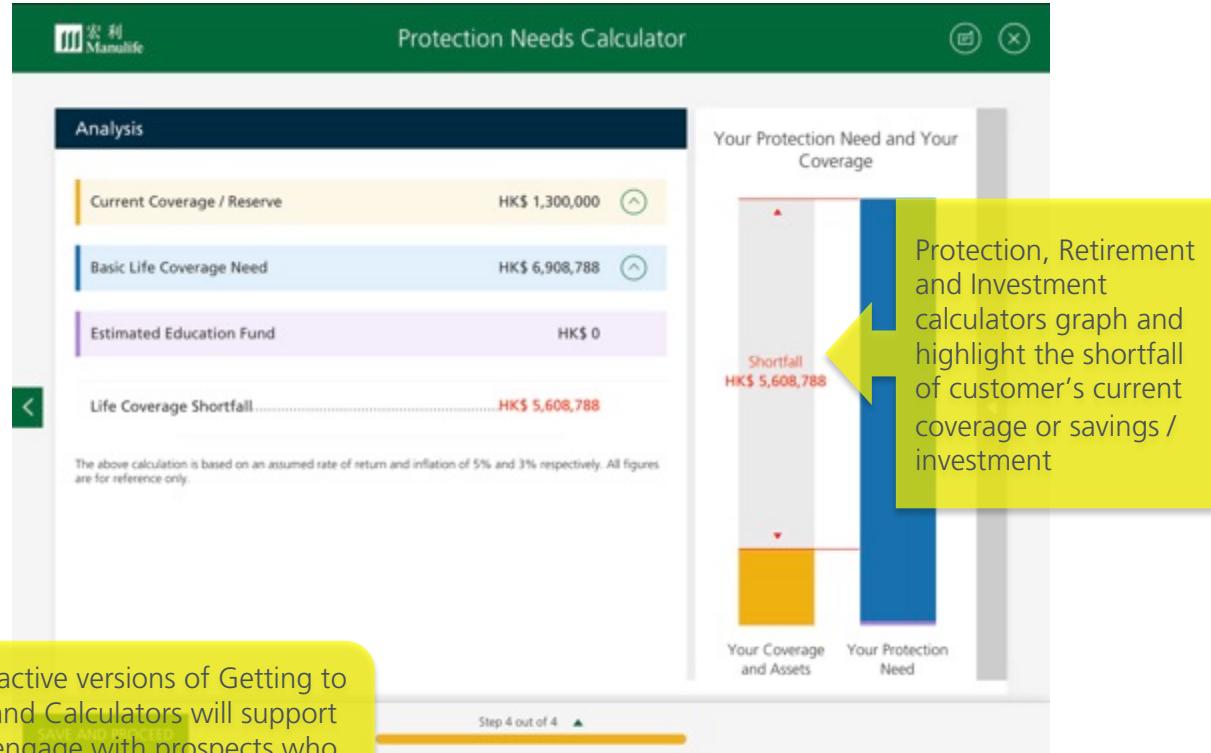
For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows a digital interface for 'Manulife Shell'. At the top, there's a green header with the Manulife logo, the text 'Manulife Shell', language options ('English Japanese Chinese'), and a settings icon. Below the header, on the right, is a sidebar titled 'GETTING TO KNOW YOU' with a list of personal details: 'MAN 32', 'MARRIED', 'JOEY 1', 'CHLOE 5', and 'MORTGAGE'. On the left, under 'CONCERNES', there's a cartoon illustration of a man thinking, with four thought bubbles containing questions: 'WHAT IF I PASS AWAY?', 'WHAT IF I FALL SERIOUSLY ILL?', 'HOW CAN I COVER EVERYDAY HEALTHCARE COSTS?', and 'HOW CAN I ENSURE A COMFORTABLE RETIREMENT?'. At the bottom are 'PREVIOUS' and 'NEXT' navigation buttons.



Day 1: The POSSible Foundation / End-to-end Process Digitization Interactive Calculators

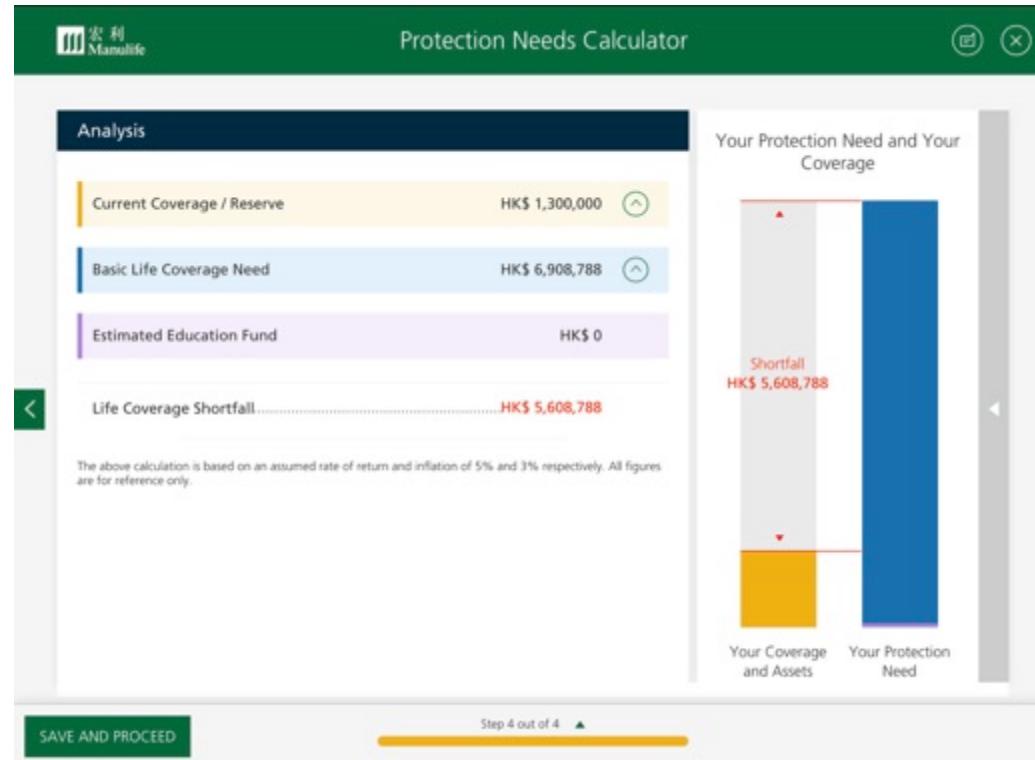
For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.





Day 1: The POSSible Foundation / End-to-end Process Digitization Interactive Calculators

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.





Day 1: The POSSible Foundation / End-to-end Process Digitization

Propose

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows the Manulife Propose software interface. At the top, there's a green header with the Manulife logo, a 'View All Scenario' button, and navigation icons. Below the header, there are two columns: '2 Scenarios' and 'Scenario 1' and 'Scenario 2'. The '2 Scenarios' column contains dropdown menus for 'Solution', 'Face Amount', 'Annual Premium', and 'Term (yrs)'. The 'Needs' section has a dropdown menu set to 'Protection'. The 'Premium Budget' section shows a breakdown for 'La Vie' and 'PremierSaver' products. The 'Scenario 1' and 'Scenario 2' columns show detailed financial data for each product, including shortfall and coverage amounts. A large yellow callout box points to the 'Scenario 1' column with the text: 'Create different variations (scenarios) for a set of products and compare them based on how well they meet shortfall needs, or match the customer's premium budget – without having to generate a formal Proposal'. Another yellow callout box at the bottom left points to the 'Premium Budget' section with the text: 'Propose supports the creation and comparison of multi-product Proposals that meet multiple goals'.

Product	La Vie	PremierSaver
Shortfall	HKD 1,000,000	HKD 1,000,000
Coverage	HKD 2,847,300	HKD 24,264
Total Premium	HKD 2,500,000	HKD -371,564

Product	La Vie	PremierSaver
Shortfall	HKD 1,000,000	HKD 800,000
Coverage	HKD 1,971,300	HKD 19,531
Total Premium	HKD 2,500,000	HKD 509,169 Left



Day 1: The POSSible Foundation / End-to-end Process Digitization Propose

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

View All Scenario

2 Scenarios	Scenario 1 Total Accumulated Premium \$ 14,260,764		Scenario 2 Total Accumulated Premium \$ 9,876,031	
Solution	La Vie	Premier Life Critical...	La Vie	Premier Life Critical...
Face Amount	HKD 6,500,000	HKD 1,000,000	HKD 4,500,000	HKD 800,000
Annual Premium	HKD 2,847,300	HK\$ 21,460	HK\$ 1,971,300	HK\$ 17,228
Term (yrs)	5	--	5	--
Needs	Please select the category from the dropdown to view relevant Shortfall & Coverage graphs			
Protection				
Premium Budget	HKD 2,847,300	HKD 24,264	HKD 1,971,300	HKD 19,531
	HKD 2,500,000	HKD -371,564	HKD 2,500,000	HKD 509,169 Left



Day 1: The POSSible Foundation / End-to-end Process Digitization

Apply

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The screenshot shows the Manulife Apply platform. At the top, it displays "Application #12097801". On the left, there's a "Summary" section with details like "Solutions: ManuTotal Care, ManuJoy Annuity Plan", "Total Premium: HKD 2,009,191", "Payment period: 10 years", "Base Calculation Date: Nov-12-2015", "Application Type: Paperless", "Created On: 10-Jul-2015", "Validity Date: 1-Sep-2015 (20 days)", and "Validity Date Within the: 1-Sep-2015". Below this is an "Agent Overview (100%)" section. Under "Policyholder & Insured", it lists "Roy Gori (100%)". To the right, there's a grid of tasks: "Personal Information (100%)", "Solutions (100%)", "Agreement (100%)", "E-disclosure (100%)", "Payment (100%)", and "Confirmation & Signature (100%)". A yellow arrow points from the text "Apply supports the completion, auto-underwriting and submission of a single application to fulfill a multi-product Proposal" to the "Solutions (100%)" task. A yellow callout box on the right side of the grid states: "Personalized views of an application for advisor, policyholder, and insured present users with only the information and tasks relevant to them".

Apply supports the completion, auto-underwriting and submission of a single application to fulfill a multi-product Proposal



Day 1: The POSSible Foundation / End-to-end Process Digitization

Apply

The screenshot shows the Manulife 'Apply' digital platform interface. At the top, it displays the Manulife logo and the application number 'Application #12097801'. The main area is divided into two sections: 'Summary' on the left and 'Roy Gori Policyholder & Insured' on the right.

Summary:

Solutions	ManuTotal Care ManuJoy Annuity Plan
Total Premium	HKD 2,009,191
Payment period	10 years
Base Calculation Date	Nov-12-2015
Application Type	Paperless
Created On	10-Jul-2015
Validity Date	1-Sep-2015 (20 days)
Validity Date Within the	1-Sep-2015

Roy Gori Policyholder & Insured:

The right side shows a grid of six process steps, each with an icon and a progress status:

- Personal Information (100%)
- Solutions (100%)
- Agreement (100%)
- E-disclosure (100%)
- Payment (100%)
- Confirmation & Signature (100%)

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.



Day 1: The POSSible Foundation / End-to-end Process Digitization eDisclosure

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

Occupation Information

Type of Industry

Select Industry

Occupation

Select Occupation

Are you engaged in any of the following "activities considered as dangerous occupations" at least one day per week OR more per year for 3 or more years in succession? Please read the specific activities listed below.



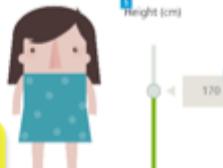
- Participating in an automobile or motorcycle race
- Participating in a race by driving or boarding on an engine-powered boat
- Climbing rocks, cliffs, or winter mountains; climbing mountains in severe winter
- Aviation, operating or boarding an airplane
- Not Applicable

Basic Information

Smoking History

Non-smoking Smoking Unanswered

Height (cm)



An underwriting result can be captured on the spot for straight through processing

Reflexive questions for eDisclosure mean the customer only need answer relevant questions

Disease Selection via text search or physical search

The image displays three separate screenshots of the eDisclosure application's disease selection feature. Each screenshot shows a cartoon character (a woman) and a list of diseases. The first screenshot shows a general search interface with a placeholder 'Your disease' and a note 'No disease selected'. The second screenshot shows a search results page for 'Heart' diseases, listing 'Atrial Fibrillation', 'Arrhythmia', 'Cardiovascular Disease', and 'High Blood Pressure'. The third screenshot shows a search results page for 'Lung' diseases, listing 'Asthma', 'COPD', 'Cystic Fibrosis', 'Cystic Fibrosis', 'Cystic Fibrosis', 'High Blood Pressure', and 'Hyper / Hypo Tension'. Each screenshot includes a note: 'Simply tap on the illustration to choose the body part that affects your condition.' and 'You can also search to find and add diseases.'



Day 1: The POSSible Foundation / End-to-end Process Digitization

Customer Dashboard

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

The dashboard is divided into several sections:

- Profile:** Displays basic information like Name (Roy Gori), Phone (2510 3941), Email (roy.gori@manulife.com), and Address (Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong). It also shows "Last Updated: 30-July-2015".
- Priorities:** Lists critical illness, retirement protection, and retirement enjoyment.
- Risk Profile:** Shows a table with columns for Type, Risk Profile, and Last Updated. A note says "Risk profile not available".
- Protection & Retirement:** Shows two policies:
 - ManuTotal Care:** Coverage Amount HK\$ 800,000, Premium HK\$ 59,908.00, Policy Year Date 15-Aug-2015, Policy Status Active.
 - ManuJoy Annuity Plan:** Annual Coverage Amount HK\$ 70,000, Coverage Amount HK\$ 800,000.
- Getting Started:** Includes links to About Us, FNA & RPQ, and Solutions.

Customer Dashboard allows quick access to customer profile information and provides an overview of in-force policies

Day 1: The POSSible Foundation / End-to-end Process Digitization

Meet & Refine System Map

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.

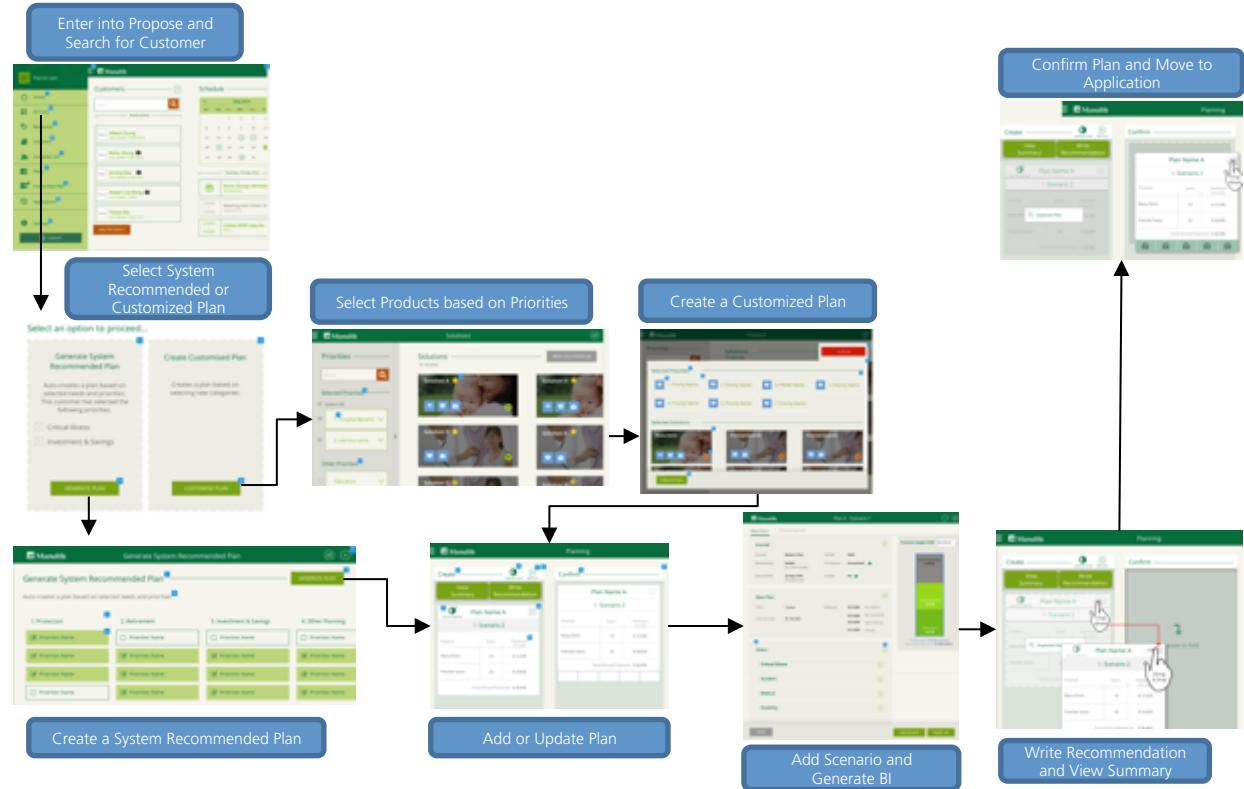




Day 1: The POSSible Foundation / End-to-end Process Digitization

Propose System Map

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.





Day 1: The POSSible Foundation / End-to-end Process Digitization

Apply System Map

For Day 1, POSSible is focused on delivering the minimum viable product for a Point-of-Sale solution – end-to-end process digitization for an agent-led sales journey – from initial understanding of customer needs to policy issuance for insurance products.





You've probably been hearing about...

MISSION EXTRAORDINARY



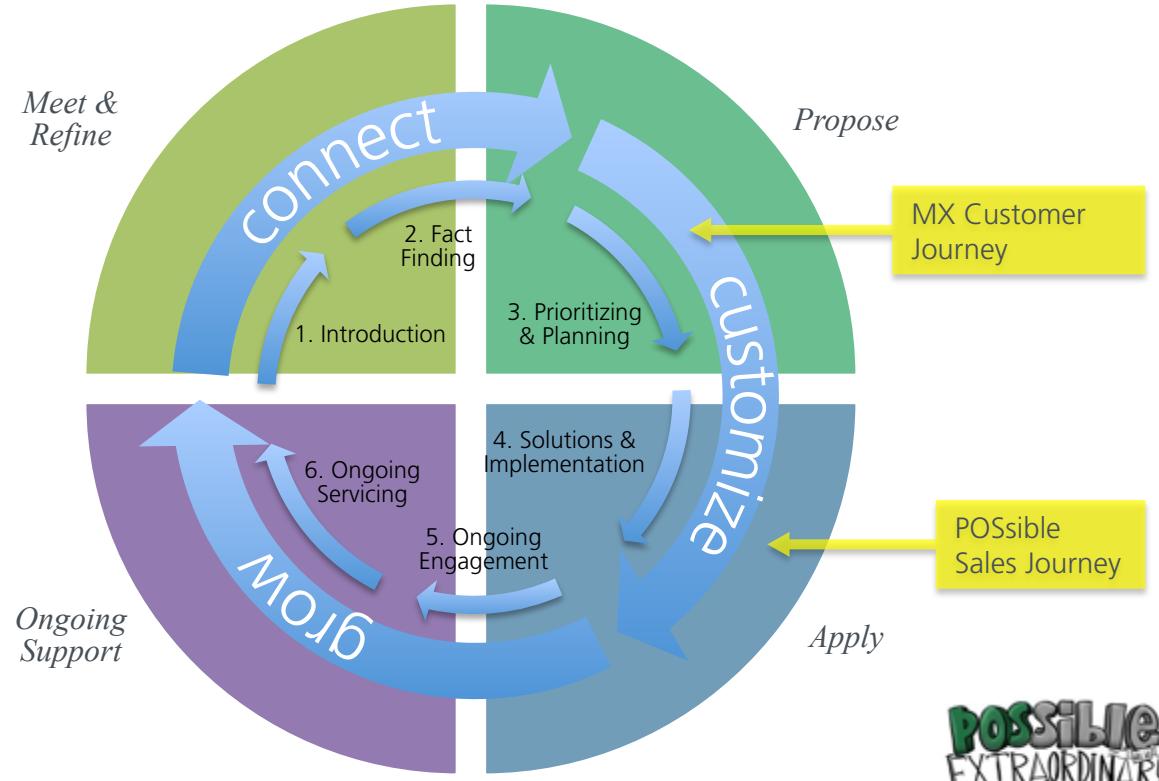
Aligning POSSible & Mission Extraordinary

Sales Journey vs. Customer Journey

Sponsored globally, Mission Extraordinary will influence the entire organization – from digital solutions to agency training.

The primary goal of Mission Extraordinary (MX) is to enable Manulife to deliver a consistently extraordinary customer experience, based on a defined journey.

Here's how MX's customer journey MX maps to POSSible's sales journey.





Aligning POSSible & Mission Extraordinary

How POSSible will be Extraordinary

Customer-centricity was always a guiding principle for POSSible. However, its origin as a Point-of-Sale solution means it has been designed to support the sales-focused way agents currently work.

However, MX aims to fundamentally change the way agents work – which means POSSible will become Extraordinary.

1 Enhanced Customer-centricity

MX will train and guide advisors to a much more customer-centric approach, based more solidly on goals, needs and customer satisfaction. It will offer less leeway for recommendations that suit a commission or licensing driven agenda.

3 Robust Holistic Financial Modeling

Powerful tools will be introduced to enable advisors to provide more holistic financial planning across protection and wealth needs.

2 Advanced Recommendations

Advanced algorithms and business logic will be implemented to help advisors ensure that plans, solutions, and products best meet customer goals.

4 Help Advisors Deepen Relationships

MX's focus on customers means POSSible will be adding features that help advisors better engage their customers on a regular basis, such as individually relevant content, meeting reminders, and contact opportunities.



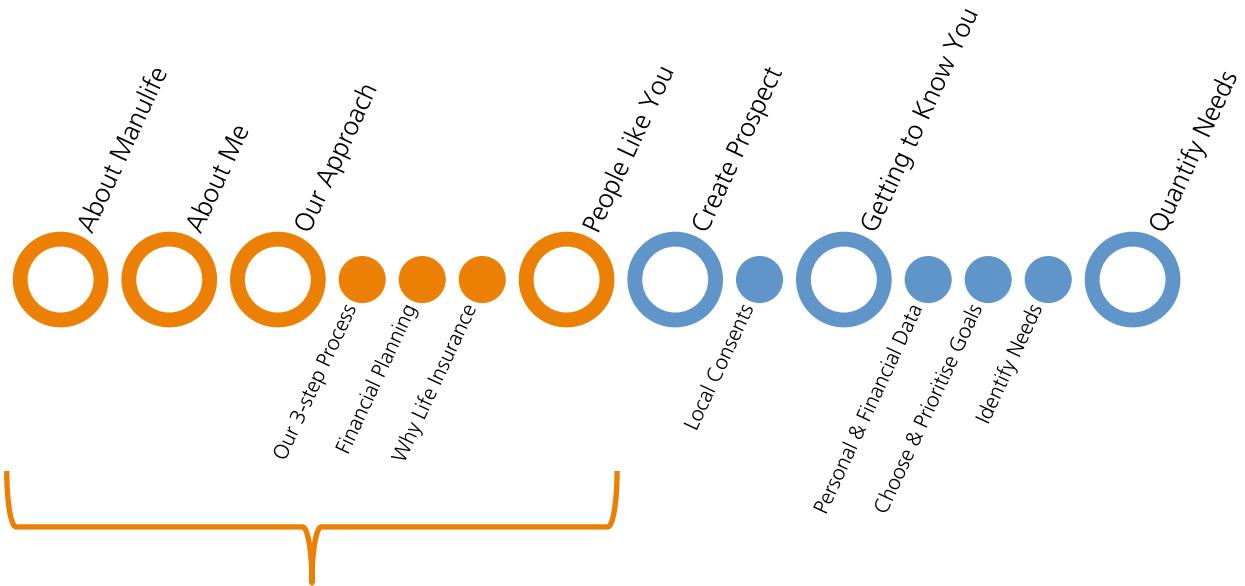


Aligning POSSible & Mission Extraordinary

Beta: MX Client Meeting Workflow

MX worked with the Regional Agency team to develop a workflow and script for client meetings, aimed at supporting new advisors and customers.

This workflow will be supported by POSSible's Meet & Refine Beta release – set to launch in HK by the end of 2015.



Added to POSSible for Dec 2015



Scope of Meet & Refine Beta (HK)
Agent Dashboard

POSSible has quickly upgraded the Meet & Refine module to incorporate the new Mission Extraordinary Client Meeting Workflow for launch in December.

The screenshot shows the 'Agent Home' interface. On the left, there's a 'Customers' section with a search bar and a list of bookmarked prospects: Peter Chung, Catherine Teresa Wu, Kevin Chung, Robert Lee Wong, and Jeremy Li Ng, each with a last viewed date of 13-Apr-2014. At the bottom of this section is a green 'ADD PROSPECT' button. To the right is the 'Introduction' menu, which includes 'About Manulife', 'About Me', 'Our Approach', and 'People Like You'. A yellow callout box with an arrow points to the 'Introduction' menu, containing the text: 'Start at the beginning or jump to any section of the Introduction.' Further to the right, another yellow callout box with an arrow points to the top right corner of the screen, containing the text: 'Tap right from the Agent Dashboard to start a meeting.' Below the introduction menu, there are three thumbnail images: 'Featured Plan for your Future - Retirement', 'Education', and 'Asset rates'.



Scope of Meet & Refine Beta (HK)

Introduction / About Manulife

The screenshot shows the 'Introduction' screen of the Manulife app. At the top, there's a green header bar with the Manulife logo, the word 'Introduction', and two circular icons. Below the header is a navigation bar with five tabs: 'About Manulife' (which is highlighted in yellow), 'About Me', 'Our Approach', and 'People Like You'. A large yellow arrow points from the right towards this tab, with the text 'Jump to a specific topic here.' above it. The main content area is titled 'About Manulife' and features a video thumbnail for 'Manulife Corporate Video' (30MB | MOV). Below the video are several bullet points about Manulife's vision and strategy. To the right of the video are three cards: 'Performance Awards' (200MB | PDF), '2014 Business Review' (200MB | PDF), and 'Manulife Corporate Profile' (450MB | PDF). A large yellow arrow points from the left towards these cards, with the text 'Tap here or swipe right-to-left to follow the recommended flow.' below it. At the bottom of the screen is a green button labeled 'ADD PROSPECT'.

POSSible has quickly upgraded the Meet & Refine module to incorporate the new Mission Extraordinary Client Meeting Workflow for launch in December.



Scope of Meet & Refine Beta (HK) Introduction / About Me

POSSible has quickly upgraded the Meet & Refine module to incorporate the new Mission Extraordinary Client Meeting Workflow for launch in December.

The screenshot shows the 'About Me' tab selected in the navigation bar. The profile section displays a photo of Patrick Lam, his name, and his insurance agent registration number. The 'How I Work' section contains four bullet points. A yellow callout box on the right side of the screen highlights the 'How I Work' section, stating: 'Advisors can customize Photo and About Me content and add bullet points to How I Work.'

Introduction

About Manulife About Me Our Approach People Like You

Profile

Patrick Lam 林一峰
理財策劃顧問
Insurance Agent Registration Number: 12344321
MPF Individual Intermediary - Registration Number: 23455432
SFC Central Number: 012344321

How I Work

- Multiple meetings
- Understand your priorities and needs
- Personalized solutions
- I work mainly by referrals

About Me

Lam spent most of his adult life living in Kowloon, Hong Kong, which is where he began his remarkable career in life insurance sales. Despite a somewhat eccentric personality, Mr. Lam had a gift in talking with people and helping them to understand the value of life insurance. When asked how he could sell such an intangible product as life insurance, Patrick responded "I do not sell life insurance. I sell money. I sell dollars for pennies apiece. My dollars cost 3 cents per dollar per year." Lam is known for his mentoring of those new to the life insurance sales industry. He would often dispense advice to new agents by inscribing "dream big dreams" with a signature on the backs of \$1 bills.

Academic Title(s)

Bachelor of Business Administration - Hong Kong University

ADD PROSPECT

Honors and Awards

DREAM TEAM DREAM TEAM

Advisors can customize Photo and About Me content and add bullet points to How I Work.



Scope of Meet & Refine Beta (HK)

Introduction / Our Approach

Introduction

About Manulife About Me Our Approach People Like You

Our 3-step process

MX has provided a simple script to help advisors explain the Connect – Customize – Grow approach.

The result is a comprehensive and customized plan that evolves with you over time. As your needs change, your Manulife advisor introduces new financial solutions to enhance your plan and help you stay on track to meet all of your financial goals.

Connect

It all begins with you. When we welcome you to Manulife, our first priority is getting to know you and understanding your dreams and goals. We listen closely and take the time to review your complete financial picture. This allows us to determine the best way to serve you.

Customize

ADD PROSPECT



Scope of Meet & Refine Beta (HK)

Introduction / Our Approach

POSSible has quickly upgraded the Meet & Refine module to incorporate the new Mission Extraordinary Client Meeting Workflow for launch in December.

About Us

About Manulife **About Me** **Our Approach** **People Like You**

Why do people need Life Insurance?

Content on Financial Planning and the need for Life Insurance help advisors educate prospects.

ADD PROSPECT



Scope of Meet & Refine Beta (HK)

Introduction / People Like You

The screenshot shows a software application window with a green header bar. The header includes the Manulife logo, a search bar, and navigation links: 'About Us', 'About Manulife', 'About Me', 'Our Approach', and 'People Like You'. The 'People Like You' link is underlined and highlighted with a yellow background. Below the header, a section titled 'People Like You' displays four categories with small thumbnail images and descriptions:

- Pre-Retiree (564KB | PDF)
- Young Family with Kids (495KB | PDF)
- DINKs (405KB | PDF)
- Gen Y (512KB | PDF)

A yellow callout bubble on the right side contains the text: "People Like You content helps advisors and customers identify potential Goals."

At the bottom left is a green button labeled "ADD PROSPECT". At the bottom right is a logo for "POSSIBLE EXTRAORDINARY".

POSSible has quickly upgraded the Meet & Refine module to incorporate the new Mission Extraordinary Client Meeting Workflow for launch in December.



Watch this space...

PLANS FOR 2016





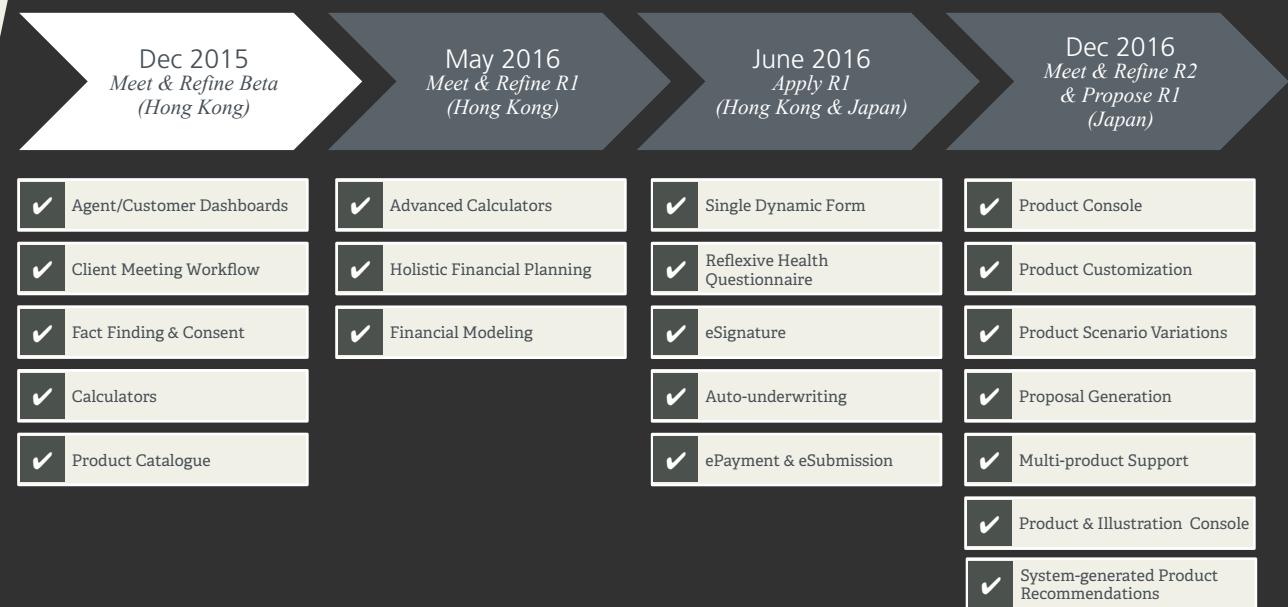
Preliminary Roadmap & Key Features

POSSible is re-booting.

Due to accelerated program growth and uptake across the organization, the program is currently re-booting to:

- align with MX and other initiatives, and
- ensure efficiency across programs.

We are currently working to a preliminary Roadmap which is awaiting finalization.





Preliminary Roadmap & Key Features

POSSible is re-booting.

Due to accelerated program growth and uptake across the organization, the program is currently re-booting to:

- align with MX and other initiatives, and
- ensure efficiency across programs.

We are currently working to a preliminary Roadmap which is awaiting finalization.

Dec 2015
Meet & Refine Beta
(Hong Kong)

May 2016
Meet & Refine R1
(Hong Kong)

June 2016
Apply R1
(Hong Kong & Japan)

Dec 2016
Meet & Refine R2
& Propose R1
(Japan)

<input checked="" type="checkbox"/> Agent/Customer Dashboards	<input checked="" type="checkbox"/> Advanced Calculators	<input checked="" type="checkbox"/> Single Dynamic Form	<input checked="" type="checkbox"/> Product Console
<input checked="" type="checkbox"/> Client Meeting Workflow	<input checked="" type="checkbox"/> Holistic Financial Planning	<input checked="" type="checkbox"/> Reflexive Health Questionnaire	<input checked="" type="checkbox"/> Product Customization
<input checked="" type="checkbox"/> Fact Finding & Consent	<input checked="" type="checkbox"/> Financial Modeling	<input checked="" type="checkbox"/> eSignature	<input checked="" type="checkbox"/> Product Scenario Variations
<input checked="" type="checkbox"/> Calculators		<input checked="" type="checkbox"/> Auto-underwriting	<input checked="" type="checkbox"/> Proposal Generation
<input checked="" type="checkbox"/> Product Catalogue		<input checked="" type="checkbox"/> ePayment & eSubmission	<input checked="" type="checkbox"/> Multi-product Support
			<input checked="" type="checkbox"/> Product & Illustration Console
			<input checked="" type="checkbox"/> System-generated Product Recommendations

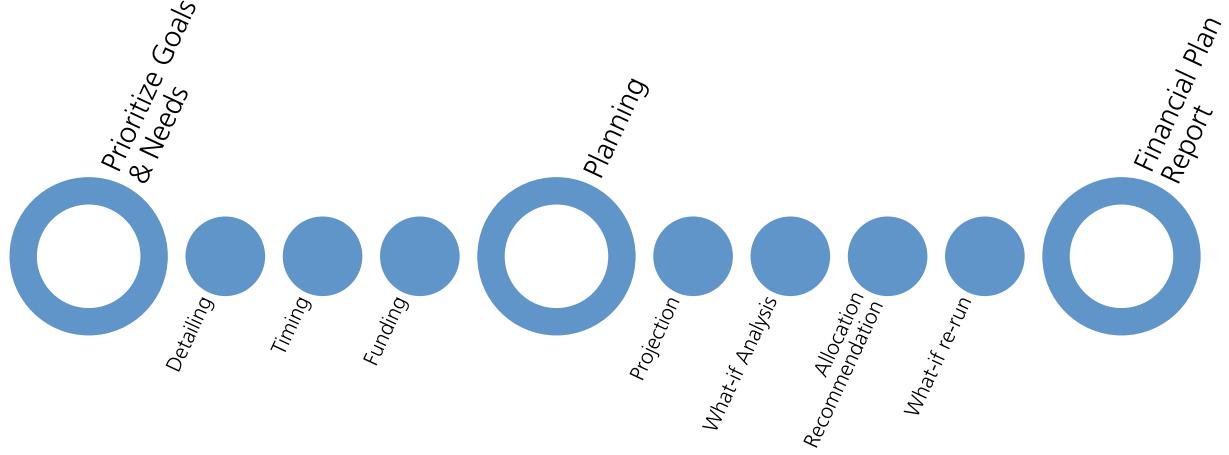


Aligning POSSible & Mission Extraordinary

Release 1: MX Holistic Financial Planning

MX, Hong Kong & POSSible teams are currently finalizing requirements for Meet & Refine Release 1.

The final process may look something like this.





2017 & Beyond

DEFINING AN *END-STATE VISION*





Looking ahead

Creating an End-state Vision

To gather ideas and insights from across the company, we held a series of workshops with over 40 regional stakeholders from Wealth & Asset Management, Customer Web Site, Product, Mission Extraordinary, and POSSible.

Two key contributors were identified as necessary to deliver a best-in-class customer experience:

1. Full cooperation between channels, departments & business units & cross-functional teams
2. Tight integration of product strategy & design, customer touchpoints, and technology (e.g. Manulife MOVE in HK)





End-state Vision

A Customer-controlled Experience

All stakeholders agreed that in future, our ecosystem should provide a unified customer experience across touch points, allowing customers to engage Manulife as they see fit – whether that is:

- *Relying on a trusted advisor;*
- *Being fully self-directed and empowered to customize, purchase, and manage their financial plans; or*
- *Something in-between*

In our collaborative workshops, we evolved 2 potential future-state customer journeys.



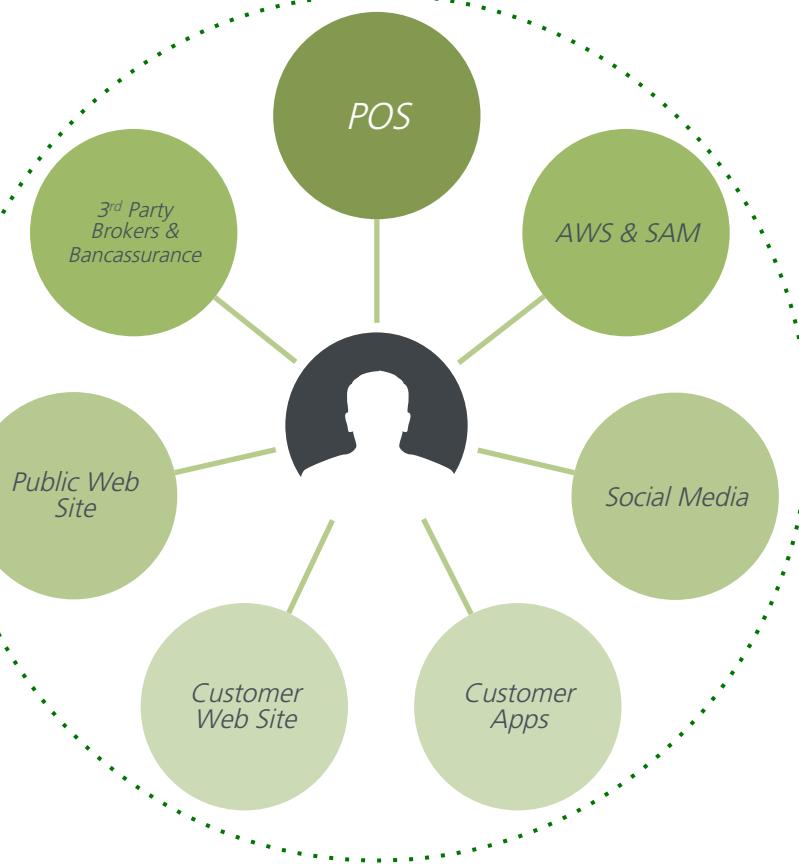


*Organized around
Customers*

*In future, all of
Manulife's systems
should work in concert
to provide a seamless
and frictionless
customer-centric
experience across touch
points and distribution
channels.*

End-state Vision

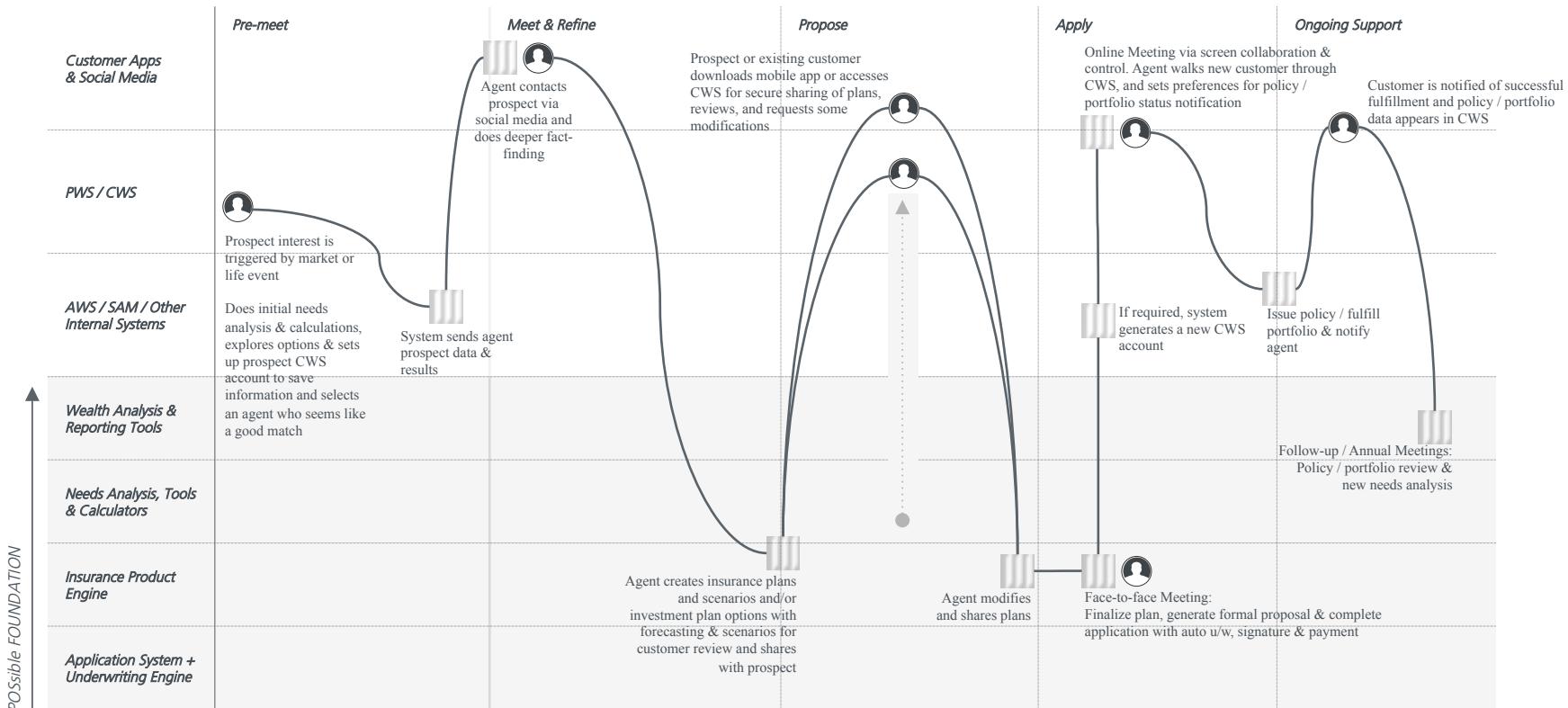
A Connected Ecosystem





Day 2: POSSible + CWS / PWS Integration

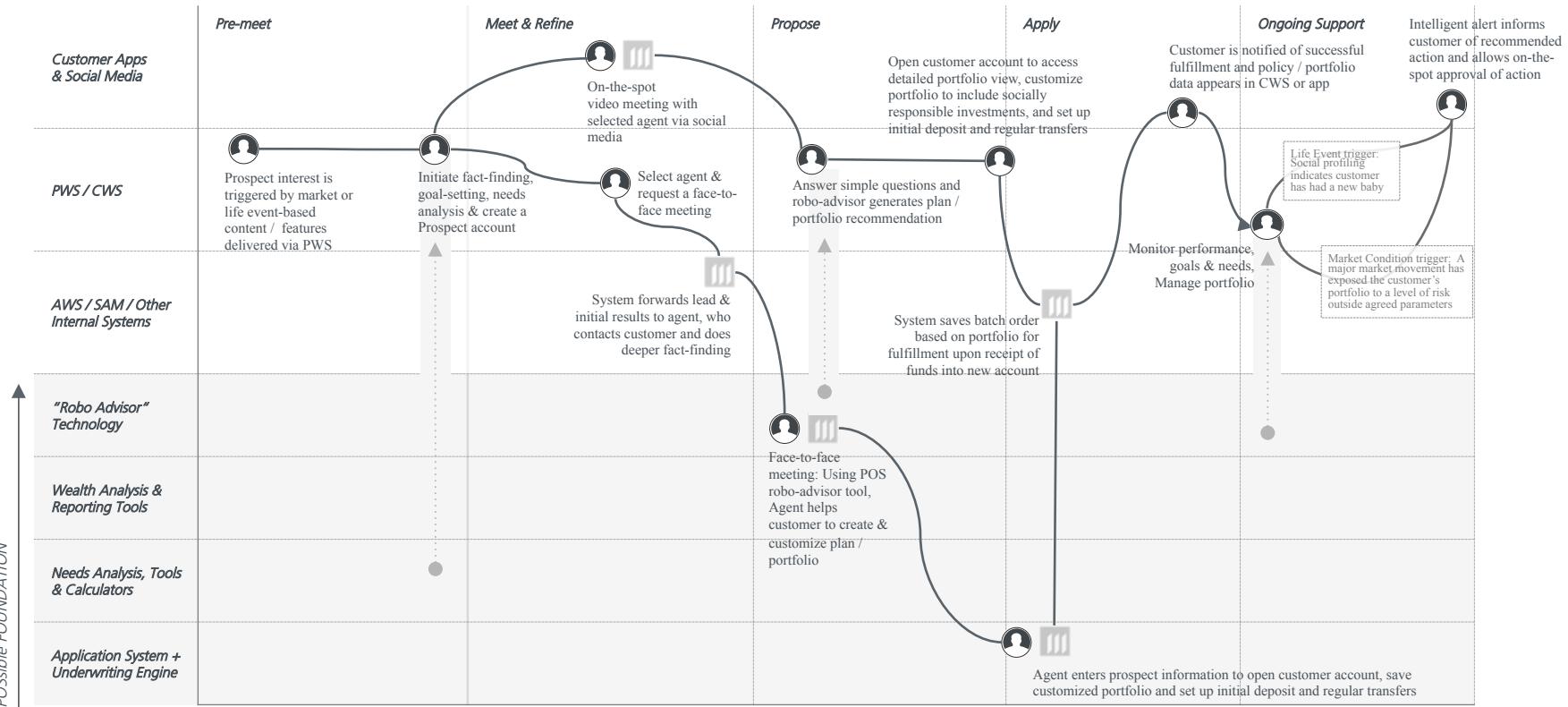
Agent-reliant Insurance & WAM Sales Journey





Day 3 & Beyond: POSSible + CWS / PWS Integration + Robo-advisor Technology

Customer-directed Insurance & WAM Sales Journeys





Blue-sky Ideations

MOVING TOWARDS TRUE CUSTOMER-CENTRICITY





CONNECT / Introduction

The screenshot shows a mobile application interface for a prospect dashboard. At the top, there is a header with the Manulife logo and the name "Catherine Tang". Below the header, there are three main panels:

- Introduction**: Contains sections for "About Manulife" (Completed), "About Me" (Completed), "Our Approach" (Completed), and "People Like you" (Completed).
- e Consent**: Contains a sub-section "Sign eConsent to receive:" followed by a list: "Plans and Proposals online", "Annual statements and reports", and "Information on relevant products". It includes a "SIGN" button and a "Remind me later" link.
- Getting to Know You**: Contains the text "Let's get to know you better, your dreams and goals" and a "START" button.

This view of the a Prospect Dashboard is optimized for a 1st meeting scenario.

Individual panels help advisors focus on key tasks for completion in the first meeting with a prospect.

Order of tasks, content and individual tools (such as consent forms) to complete tasks may be localized.



CONNECT / Fact Finding

The screenshot displays the Manulife Prospect Dashboard interface on a mobile device. At the top, it shows the carrier 'Carrier', time '12:30', and a notification icon. The Manulife logo is at the top left, and a user profile for 'Catherine Tang' is at the top right, with contact information: phone 9200 7870, email catherinetang@gmail.com, and 3 Medium IPP.

The main screen features three cards under the heading 'GOAL':

- Current Position:** Shows NET WORTH HKD 3,500,000, ASSETS HKD 5,000,000, and DEBT HKD 1,500,000.
- Buy A House:** Progress: DREAM > QUANTIFIED > PLANNING > ACTIVE. Next step: How much would you need? Calculate Now!
- Children's Education:** Progress: DREAM > QUANTIFIED > PLANNING > ACTIVE. Next step: How much would you need? Calculate Now!

A fourth card on the right, titled 'New Goal', lists additional goals: 'Buy a car' and 'Protecting my family'. It includes a 'SET A NEW GOAL.' button.

A yellow callout box on the right side states: 'This Prospect Dashboard view helps users focus on the next steps in the planning process'.



CONNECT / Fact Finding

The screenshot displays the Manulife Prospect Dashboard interface on a mobile device. At the top, there's a header with the Manulife logo, the name 'Catherine Tang', contact information (9200 7870, catherine.tang@gmail.com), and a 'GOAL' tab. Below the header are four main sections:

- Current Position:** Shows NET WORTH (HKD 3,500,000) and breakdown of ASSETS (HKD 5,000,000) and DEBT (HKD 1,500,000). A yellow callout notes: "Summary of asset data gathered during Getting to Know You".
- Buy A House:** Goal number 1, showing the progression from DREAM to QUANTIFIED to PLANNING to ACTIVE. It includes a 'Calculate Now!' button and a 'Goal Identified 12-Aug-2015 - Completed' message. A yellow callout notes: "Goal priority is reflected" and "Previous actions displayed here to show progress".
- Children's Education:** Goal number 2, showing the same progression stages.
- New Goal:** A section for adding new goals, featuring a 'SET A NEW GOAL' button and a list of additional goals like "Buy a car" and "Protecting my family". A yellow callout notes: "Next action to calculate target for each goal is highlighted" and "Quickly add a new goal".

A large yellow callout on the right side states: "This Prospect Dashboard view helps users focus on the next steps in the planning process".



CUSTOMIZE / Prioritizing & Planning

The screenshot displays the Manulife Prospect Dashboard interface on a mobile device. At the top, it shows the carrier 'Carrier', time '12:30', and notifications for a 'W' icon and a bell. The Manulife logo is at the top left, and the user profile 'Catherine Tang' is at the top center, with contact information: phone 9200 7870, email catherinetang@gmail.com, and 3 Medium IPP.

The main screen features four panels:

- Current Position:** Shows NET WORTH HKD 3,500,000, ASSETS HKD 5,000,000, and DEBT HKD 1,500,000.
- Buy A House:** Dream > Quantified > Planning > Active. It asks 'How much would you need? Calculate Now!' and lists 'RECENTLY DONE' items: 'Goal Identified 12-Aug-2015 - Completed' and 'Goal Quantified'.
- Children's Education:** Dream > Quantified > Planning > Active. It shows TARGET AMOUNT 2,000,000 and TARGET TIME Oct 2020. It lists 'RECENTLY DONE' items: 'FNA & RPQ 22-Aug-2015 - Completed' and 'Goal Quantified'.
- New Goal:** Shows a star icon and the text 'People like you have the following additional goals': '- Buy a car' and '- Protecting my family'. It has a 'SET A NEW GOAL.' button.

At the bottom right, there is a yellow callout bubble with the text: 'The panels change to reflect the status of how Manulife will help the customer achieve each goal, with clear indication of what needs to be done next'.



CUSTOMIZE / Prioritizing & Planning

The screenshot shows the Manulife Prospect Dashboard app interface on a smartphone. The top navigation bar includes the Manulife logo, user name Catherine Tang, contact information, and a search bar. The main screen displays a goal titled "Buy A House" in the "Planning" state. To the left is a "Current Position" panel showing net worth (HKD 3,500,000) and assets/debt breakdown. To the right are panels for "Children's Education" (target amount 2,000,000, target time Oct 2020) and "New Goal". A yellow callout box highlights the customer's progress in moving the goal from Dream to Active state using customer-friendly terms. Another yellow callout points to the "Calculate Now!" button in the "Buy A House" panel, stating "Target amount & date has been calculated". A third yellow callout points to the "Create a Plan!" button in the "Buy A House" panel, stating "Next Step: Create a Plan to address the goal". A fourth yellow callout points to the "Protecting my family" goal in the "New Goal" panel.

Customer's progress in moving this goal from Dream > Quantified > Planning > Active state is displayed using customer-friendly terms, instead of Manulife process terms

Target amount & date has been calculated

Next Step: Create a Plan to address the goal

People like you have the following additional goals

- Buy a car
- Protecting my family



CUSTOMIZE / Prioritizing & Planning

The screenshot shows the Manulife Prospect Dashboard app interface. At the top, it displays the user's name, Catherine Tang, and contact information. Below this, there are three main goal panels:

- Current Position:** Shows NET WORTH (HKD 3,500,000), ASSETS (HKD 5,000,000), and DEBT (HKD 1,500,000). A yellow callout box points to this panel with the text "Next Step: Apply for the products in the Plan".
- Buy A House:** Shows DREAM > QUANTIFIED > PLANNING > ACTIVE. It asks "How much would you need? Calculate Now!". A yellow callout box points to this panel with the text "Plan & Proposal have been customized and completed".
- Children's Education:** Shows TARGET AMOUNT (2,000,000) and TARGET TIME (Oct 2020). It asks "Happy with the Plan? Apply Now!".

To the right, there is a sidebar titled "New Goal" which lists additional goals: "Buy a car" and "Protecting my family". A yellow callout box points to this sidebar with the text "People like you have the following additional goals". At the bottom right of the dashboard is a button labeled "SET A NEW GOAL".

Next Step: Apply for the products in the Plan

Plan & Proposal have been customized and completed

The panels change to reflect the status of how Manulife will help the customer achieve each goal, with clear indication of what needs to be done next



CUSTOMIZE / Solutions & Implementation

The screenshot shows the Manulife Prospect Dashboard app interface. At the top, it displays the carrier (Carrier), time (12:30), and user information (宏利 Manulife, Catherine Tang, 9200 7870, catherine.tang@gmail.com, 3 Medium IFFP). Below this are three main panels: 'Current Position' (NET WORTH: HKD 3,500,000, ASSETS: HKD 5,000,000, DEBT: HKD 1,500,000), 'Buy A House' (DREAM > QUANTIFIED > PLANNING > ACTIVE), and 'Children's Education' (DREAM > QUANTIFIED > PLANNING > ACTIVE). A yellow callout box points to the 'Buy A House' panel with the text: 'Application has been submitted and reference number assigned'. Another yellow callout box points to the 'Children's Education' panel with the text: 'Status will be reflected here until the final policy is issued'. To the right, a separate panel titled 'New Goal' lists additional goals: 'Buy a car' and 'Protecting my family', with a 'SET A NEW GOAL' button at the bottom. The overall theme is 'POSSIBLE EXTRAORDINARY'.

Carrier 12:30

宏利 Manulife

Catherine Tang

9200 7870 catherine.tang@gmail.com 3 Medium IFFP

GOAL POLICY HOLOSTIC

Current Position

NET WORTH HKD 3,500,000

ASSETS HKD 5,000,000

DEBT HKD 1,500,000

Buy A House

DREAM > QUANTIFIED > PLANNING > ACTIVE

Children's Education

DREAM > QUANTIFIED > PLANNING > ACTIVE

Application Submitted

Ref Number: 23-43-098009

TARGET AMOUNT 2,000,000

TARGET TIME Oct 2020

CURRENT AMOUNT --

ESTIMATED TIME --

New Goal

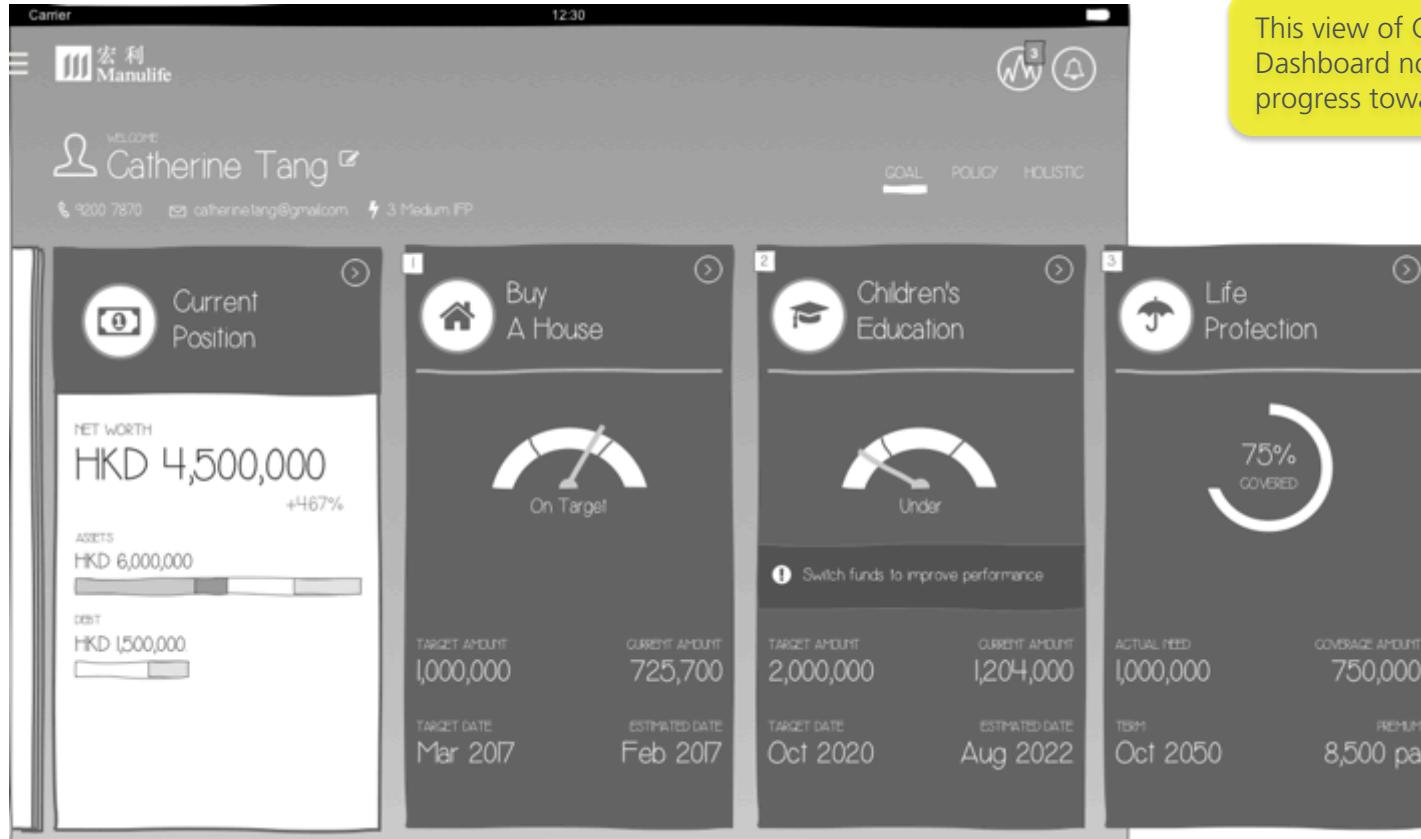
People like you have the following additional goals

- Buy a car
- Protecting my family

SET A NEW GOAL

POSSIBLE EXTRAORDINARY

GROW / Ongoing Engagement & Servicing



This view of Customer Dashboard now reflects progress towards Goals

GROW / Ongoing Engagement & Servicing

The screenshot shows the Manulife Customer Dashboard interface. At the top, there's a header with the Manulife logo, a welcome message for Catherine Tang, and contact information (9200 7870, catherine.tang@gmail.com). Below the header, there are three tabs: GOAL (selected), POLICY, and HOLISTIC. The main area displays four goal cards:

- 1. Buy A House:** Shows a progress bar at 100% (On Target) with a target amount of HKD 1,000,000 and a current amount of 725,700. The estimated date of achievement is Feb 2017.
- 2. Children's Education:** Shows a progress bar at 50% (Under) with a target amount of HKD 2,000,000 and a current amount of HKD 1,204,000. A note says "Switch funds to improve performance". The estimated date of achievement is Oct 2020.
- 3. Life Protection:** Shows a progress bar at 75% (Covered) with a target amount of HKD 1,000,000 and a coverage amount of HKD 750,000. The term is Oct 2050 and the premium is 8,500 pa.

On the left, there's a sidebar titled "Current Position" showing net worth (HKD 4,500,000, +467%), assets (HKD 6,000,000), and debt (HKD 1,500,000).

Annotations with yellow arrows and boxes highlight specific features:

- An arrow points to the "Buy A House" goal card with the text: "At-a-glance indication of progress towards goal".
- An arrow points to the "Buy A House" goal card with the text: "For below-target goals, an intelligent alert can trigger a review of investments".
- An arrow points to the "Life Protection" goal card with the text: "Indication of in-force coverage provided vs. the original target amount calculated provides opportunity for upselling".
- An arrow points to the sidebar with the text: "Summary of goal and current status, as well as target and estimated date of achievement".

This view of Customer Dashboard now reflects progress towards Goals

POSSIBLE
EXTRAORDINARY

GROW / Ongoing Engagement & Servicing

The image shows a mobile application interface for Manulife. At the top, there's a header with the Manulife logo and a user profile for Catherine Tang. Below the header, there are several cards:

- Current Position:** Shows NET WORTH (HKD 4,500,000), ASSETS (HKD 6,000,000), and DEBT (HKD 1,500,000). It includes a bar chart for assets and a progress bar for net worth (+467%).
- Buy A House:** Shows TARGET AMOUNT (1,000,000), CURRENT AMOUNT (725,700), TARGET DATE (Mar 2017), and ESTIMATED DATE (Feb 2017). The progress bar is labeled "On Target".
- Investment Plan:** Shows TARGET AMOUNT (2,000,000), CURRENT AMOUNT (1,204,000), TARGET DATE (Oct 2020), and ESTIMATED DATE (Aug 2022). The progress bar is labeled "Under". A note says "Switch funds to improve performance".
- Life Protection:** Shows ACTUAL NEED (1,000,000), COVERAGE AMOUNT (750,000), TERM (Oct 2050), and PREMIUM (8,500 pa). The progress bar is labeled "75% COVERED".

In the top right corner of the screen, there are three circular icons with numbers: a green circle with '3', a blue circle with '1', and a red circle with '2'. A yellow arrow points from a callout box to the red circle.

See customer activity across all touch points, from Customer Web Site to Call Centre

GROW / Ongoing Engagement & Servicing

The dashboard displays a customer's financial status and goals. It includes a summary of current assets and debts, and three specific goals: buying a house, funding children's education, and life protection.

Current Position:

- NET WORTH:** HKD 4,500,000
- ASSETS:** HKD 6,000,000
- DEBT:** HKD 1,500,000

Goals Overview:

- Buy A House:** On Target. Target Amount: HKD 1,000,000. Current Amount: 725,700. Target Date: Mar 2017. Estimated Date: Feb 2017.
- Children's Education:** Under. Target Amount: HKD 2,000,000. Current Amount: HKD 1,204,000. Target Date: Oct 2020. Estimated Date: Aug 2022. Note: Switch funds to improve performance.
- Life Protection:** 75% Covered. Actual Need: HKD 1,000,000. Coverage Amount: HKD 750,000. Term: Oct 2050. Premium: 8,500 pa.

Customer Information:

- Name: Catherine Tang
- Phone: 9200 7870
- Email: catherine.tang@gmail.com
- Medium: 3 Medium IIP

Navigation: GOAL (selected), POLICY, HOLISTIC.

A yellow callout box with an arrow points to the 'GOAL' tab, containing the text: "Tap here to view the customer's holdings by policy or see a holistic view".

GROW / Ongoing Engagement & Servicing

The screenshot displays the Manulife Customer Dashboard interface on a mobile device. At the top, it shows the carrier (Carrier), time (12:30), signal strength (WIFI 3), battery level, and a bell icon. The dashboard is personalized for Catherine Tang, with her profile picture, name, phone number (9200 7870), email (catherine.tang@gmail.com), and a Medium IPF rating.

The main screen features four cards:

- Current Position:** Shows Net Worth (HKD 4,500,000) with a +467% growth rate. It details Assets (HKD 6,000,000) and Debt (HKD 1,500,000).
- LIFE INSURANCE:** ManuFlex Protector, 234-3453555. Includes a note to "Add a rider to cover your total need". Details: Insured (Nelson Chan), Coverage Amount (HKD 10,000,000), Annual Premium (20,000), Term Length (30 years). Active Riders: Critical Illness (HKD 200,000, 20 yrs), Disability (HKD 150,000, 20 yrs), Accident (HKD 100,000, 10 yrs).
- INVESTMENT + PROTECTION:** La Vie, 534-3453000. Current Value (HKD 1,000,000). Breakdown: Invested Value (800,000) and Market Value (200,000).
- INVESTMENT:** Investment Plan, 534-3453547. Current Value (HKD 1,250,000). Breakdown: Invested Value (500,000) and Market Value (750,000). Asset Allocation: Stocks - 52%, Bonds - 33%, Instruments - 15%. A note indicates "Portfolio needs rebalancing! Try auto rebalancer?"

This view of Customer Dashboard displays all in-force Policies

GROW / Ongoing Engagement & Servicing

The screenshot shows the Manulife Customer Dashboard app interface on a mobile device. At the top, it displays the carrier logo (Manulife), the user's name (Catherine Tang), contact information (9200 7870, catherine.tang@gmail.com), and a notification count (3 Medium IPF). Below this, there are three main sections: Life Insurance, Investment + Protection, and Investment.

- Life Insurance:** Shows a summary for the "ManuFlex Protector" policy (Policy ID: 234-3453555) with coverage amount HKD 10,000,000, annual premium 20,000, and term length 30 years. It also lists active riders for Critical Illness, Disability, and Accident.
- Investment + Protection:** Shows the current value of HKD 1,000,000. It compares Invested Value (HKD 800,000) and Market Value (HKD 800,000).
- Investment:** Shows the current value of HKD 1,250,000. It breaks down the portfolio allocation: Stocks (52%), Bonds (38%), and Instruments (15%). A callout notes a rebalancing alert: "Portfolio needs rebalancing! Try auto rebalancer?"

Annotations provide additional context:

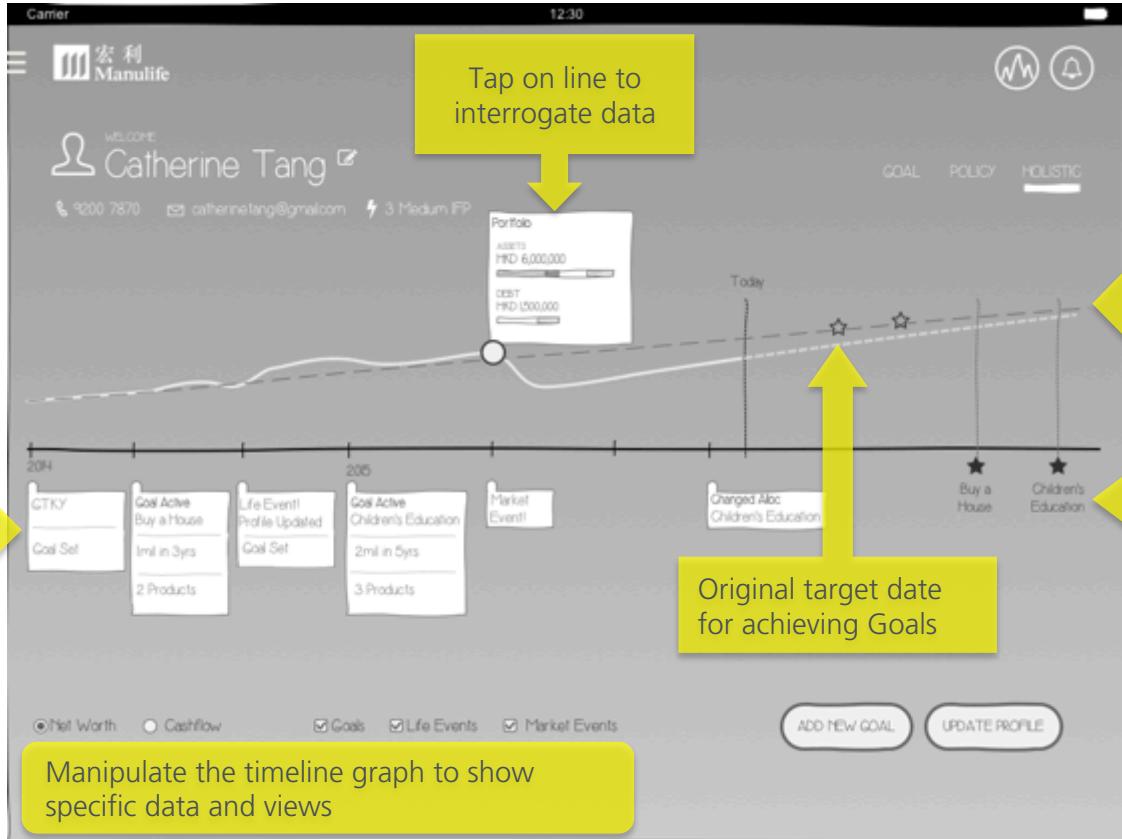
- A yellow box highlights the "Current" label above the policy summary, with a note: "Indicates which goal(s) a policy is earmarked for, as well as coverage (protection goals) or performance (investment goals)".
- A yellow box highlights the "Invested vs. Market Value" section in the Investment tab, with a note: "Invested vs. Market Value provides at-a-glance performance data".
- A yellow box highlights the circular allocation chart in the Investment tab, with a note: "Current allocation is displayed".
- A yellow box highlights the intelligent alert in the Investment tab, with a note: "Intelligent alerts indicate when allocation does not match target, and option to try auto-rebalancing tool or product is offered".

GROW / Ongoing Engagement & Servicing



This view of Customer Dashboard displays a holistic timeline view of customer Goals, progress, and changing financial situation

GROW / Ongoing Engagement & Servicing



This view of Customer Dashboard displays a holistic timeline view of customer Goals, progress, and changing financial situation

Dotted line is target Net Worth, based on holistic financial plan. White line represents actual past & present and forecasted future Net Worth

Forecasted dates for reaching under-performing Goals

GROW / Ongoing Engagement & Support

The dashboard is titled "Agent Home" and displays the following information:

- Overall Customer Portfolio Health:** Shows 3 UNDER TARGET, 24 ON TARGET, and 6 OVER TARGET.
- Customer Satisfaction - Apr to Jun 2015:** Shows 0 POOR, 20 AVG, and 13 GOOD.
- Schedule:** A calendar view for weeks 22 to 26. Appointments include:
 - 9:00 AM - 10:30 AM: Meeting with Kevin Chung
 - 3:30 PM - 4:30 PM: Collect Documents from Maggie Chu
 - 8:00 PM - 8:30 PM: Call Robert Chueng
- Notifications:** A list of recent events:
 - 12-Aug-2015: James Chan Application approved! (Plan)
 - 12-Aug-2015: Robert Cheung Premium Payment Missed (Policy)
 - 12-Aug-2015: Andrew Chen Setup Annual Meeting this week (Service)
- Opportunities:** A list of opportunities:
 - 12-Aug-2015: James Chan has been promoted (LinkedIn icon)
 - 12-Aug-2015: Cynthia Wu just had a baby (Facebook icon)
- Leads:** A list of leads with ratings:
 - Jonathan Lin (Web): ★★★ MATCH
 - Freddy Wong (Call Center): ★★☆
 - Bobby Jung (Referral): ★☆☆



GROW / Ongoing Engagement & Support

The screenshot shows the Manulife Agent Home app interface. At the top, there's a header with the Manulife logo and the time (12:30). Below the header are two key performance indicators: 'Overall Customer Portfolio Health' (3 UNDER TARGET, 24 ON TARGET, 6 OVER) and 'Customer Satisfaction - Apr 10 Jun 2015' (a gauge scale from POOR (0) to GOOD (100), currently at 13). The main content area is divided into four cards:

- Schedule:** Shows appointments for the days 22-26. Examples include "Meeting with Kevin Chung" on Aug 24 and "Collect Documents from Maggie Chu" on Aug 25.
- Notifications:** Lists customer, prospect, and corporate notifications. Examples include "James Chan Application approved!" and "Robert Cheung Premium Payment Missed".
- Opportunities:** Lists opportunities. Examples include "James Chan has been promoted" and "Cynthia Wu just had a baby".
- Leads:** Lists qualified leads. Examples include "Jonathan Lin" (from web) and "Freddy Wong" (from call center). A yellow box highlights the "MATCH" button next to a lead entry.

Yellow callout boxes provide additional context for each section:

- Alert for urgent advisor action on under-performing portfolios** (points to the Overall Customer Portfolio Health section).
- Notifications keep advisors on top of applications, policy events, and more** (points to the Notifications section).
- Customer social media feeds can be tracked to identify opportunities** (points to the Opportunities section).
- Qualified leads from other channels can be matched to best-fit advisors by age, gender, location or life stage** (points to the Leads section).



Making it Happen

Version 8.1 for PDF, 22 September 2015