

Why *Evolve*. Why *Now*. What's at Stake.

*From fragmented systems
to a platform-driven future*

Every organization feels the urgency to move faster, elevate digital experiences, and keep pace with an increasingly dynamic market. Yet many remain constrained by fragmented data and disconnected workflows—making it difficult to deliver seamless experiences, scale innovation, or fully realize the promise of AI and automation. At the same time, the cost and complexity of maintaining custom-built solutions continue to rise, limiting agility when it's needed most.

The question is no longer whether to evolve—but why now.

Incremental change is no longer enough. Leading organizations are rethinking their foundations—shifting to **AI-first, API-enabled platforms** that unify data, connect journeys, and replace complexity with adaptability. The result is not just operational efficiency, but the ability to unlock intelligent, end-to-end experiences that scale.

In life, annuities, and wealth management, this shift is redefining what it means to compete. Those who move won't just modernize—they will fundamentally change how value is created, delivered, and accelerated.

Evolving Beyond Limitations

Structural pressure is reshaping the industry

Rising distribution expectations are accelerating product cycles and raising the bar for seamless experiences. But most organizations are operating within a fragmented universe of point solutions—where data, workflows, and journeys remain disconnected.

The Result:

Rising costs, inconsistent experiences, and AI that can't scale without unified, structured data.

Adding more solutions only adds complexity. What's needed is a platform to bring it all together—connecting data, aligning journeys, and creating a foundation for scalable, intelligent growth.

Organizations must now operate with:



Velocity

Faster time-to-value and the ability to iterate continuously



Reuse

Configurable, repeatable capabilities that scale across the business



Ecosystem

API-driven integration across partners, systems, and data



Control

Business-led change, reducing dependency on IT

This is not a temporary shift. It is a permanent change in how digital capabilities must be built and delivered.

Why Evolve? Why Now?

The forces redefining what it takes to win

The Mandate: Built for What's Next



AI raises the bar:

Value now depends on structured, reusable data that can power intelligence at scale

API-first is the backbone:

Agility comes from connected, reusable data that ecosystems

Legacy a-App models break the model:

Built from linear workflows, they are structurally incompatible with API-driven, AI-enabled environments

*The focus is no longer optimization—
it's re-architecture.*

The Shift: From Complexity to Flexibility



From products to outcomes:

Delivering value now requires orchestrating end-to-end journeys —not just deploying individual solutions

Connected ecosystems:

API-driven platforms unify illustrations, quoting, underwriting, and e-App to power seamless execution

Flexible design:

Reusable, producedized patterns enable tailored experiences without starting from scratch

*This is a shift from isolated capabilities to
outcome-driven platforms.*

The Opportunity: Innovate for Purpose



Shift investment:

Move from maintenance to innovation

Unlock intelligence:

AI enables smarter, more efficient processes

Enable evolution:

Continuous improvement replaces periodic overhaul

*Innovation becomes
faster—and sustainable.*

The Impact: Efficiency at Scale



Reduce cost:

Standardization lowers maintenance and complexity

Increase efficiency:

Streamlined workflows improve execution across teams

Scale with confidence:

Architecture supports long-term growth without rework

Efficiency is built-in—not forced.

The Empowerment: Business-Led Change



Enable speed:

Low-code tools reduce reliance on IT

Improve adoption:

Modern UX drives engagement and completion

Increase agility:

Teams adapt quickly to changing needs

*Decision making accelerates.
Friction decreases.*

A New Platform for a New Era

From fragmented systems to a unified, intelligent foundation

Competitive intensity is accelerating.

Distribution is consolidating.

Customer expectations are rising.

And AI is moving from experimentation to expectation.

What's required now is a *different foundation*.

Within Novera, iGO Evolve® represents a new approach to e-App experiences—leveraging Novera's unified data and AI capabilities to design, launch, and continuously optimize digital journeys as part of a connected lifecycle.

Novera™

As an **AI-first platform for life, annuities, and wealth**, Novera unifies data, intelligence, and connectivity into a single, scalable ecosystem—designed for speed, adaptability, and personalized growth.

It is not a collection of point solutions, but a reusable platform where capabilities are built once and applied across products, channels, and experiences.

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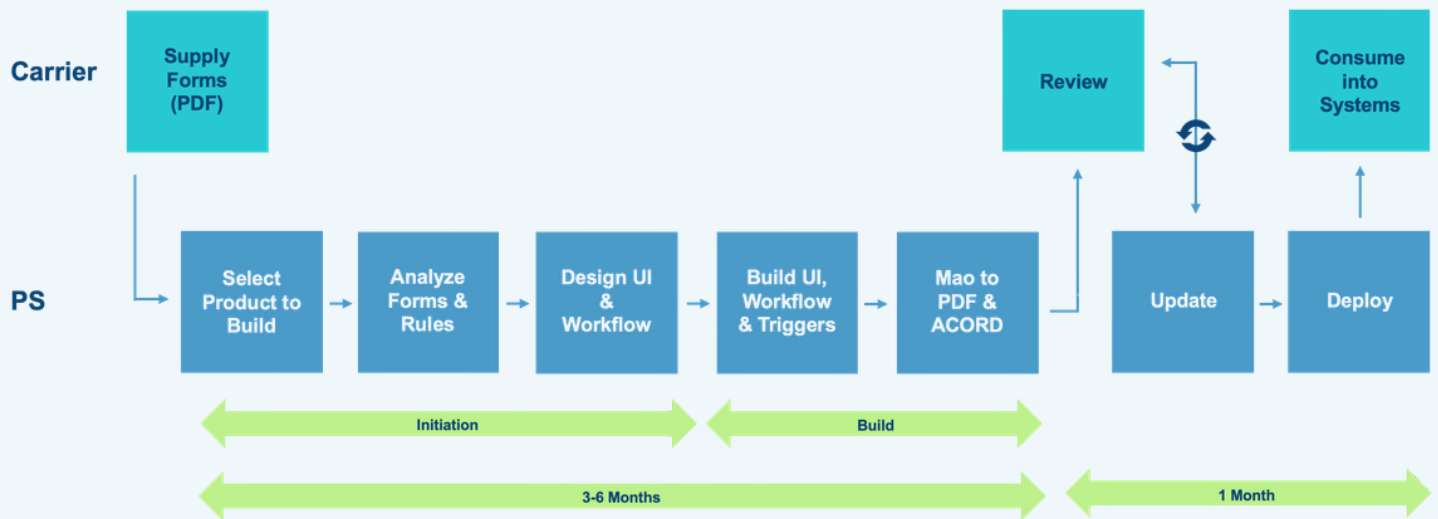


From Platform to Experience

Where strategy becomes measurable impact

A modern platform sets the foundation—but its value is realized in how experiences are delivered.

Today, bringing a new product to market can take six months or more. That's six months without revenue, without customer feedback, and without the ability to compete in real time. In a fast-moving market, that delay is no longer sustainable.



The issue is not just speed—it's structure. Traditional approaches remain rigid, linear, and resource-intensive, making it difficult to adapt or scale as business needs evolve.

***iGO Evolve**, as a digital component of the Novera platform, enables organizations to design, launch, and continuously evolve application journeys on a shared, scalable foundation.*

With AI embedded, organizations can work differently—automating complexity, accelerating decisioning, and bringing new experiences to market faster.



iGO Evolve reimagines how digital application experiences are designed, launched, and optimized—accelerating delivery by

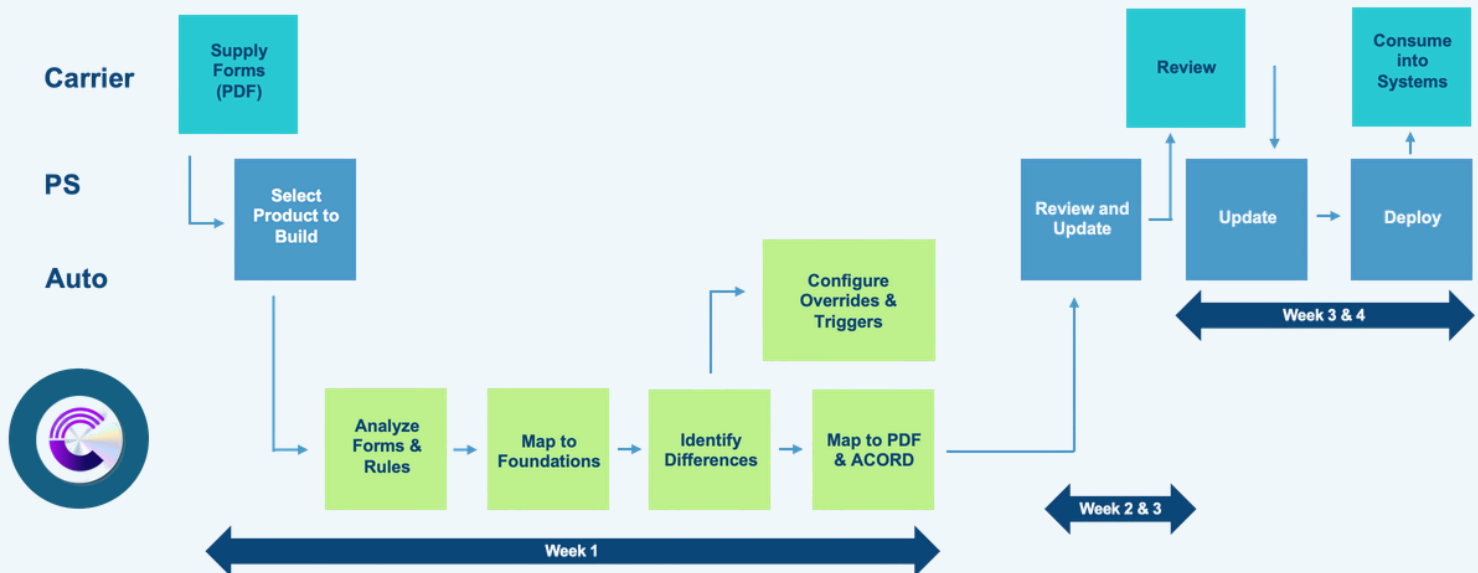
50-70%

while **reducing the cost and effort** required to bring new products to market.



Each new product builds on a **reusable foundation**, accelerating future launches and reducing incremental effort over time.

This is not simply a faster way to launch. It is a **more efficient, adaptive, and scalable** way to deliver digital experiences.



From Platform to Experience

How platform-driven growth compounds over time

The advantage of a platform like Novera extends beyond speed—it creates a repeatable model for growth.

Instead of rebuilding experiences for each new product or initiative, organizations can leverage shared capabilities, data, and experience frameworks—reusing what works and continuously improving it. This ensures consistency across the business while enabling flexibility where it matters most.

Over time, this creates a compounding advantage—where each new experience strengthens the next, reducing effort, increasing speed, and improving outcomes across the business.

Built on this foundation, **iGO Evolve supports not only current needs, but future growth**. With continuous innovation, organizations can scale efficiently, adapt with confidence, and stay aligned to evolving market demands.

Reuse

Experiences are reused, not rebuilt



Speed

Speed increases over time, not just at launch



Scale

Every investment strengthens the platform as a whole

In this model, advantage isn't just gained—it compounds.



Ready to take the first step?

Click or scan the QR code to begin your journey today.