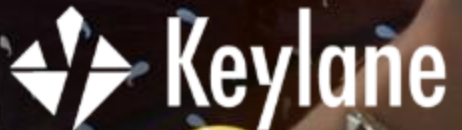




# This is Obex

October 2025



# Obex in a financial market

Short time to market

Flexible

Compliance

Standard

API

Increase sales

Integrations

Open market

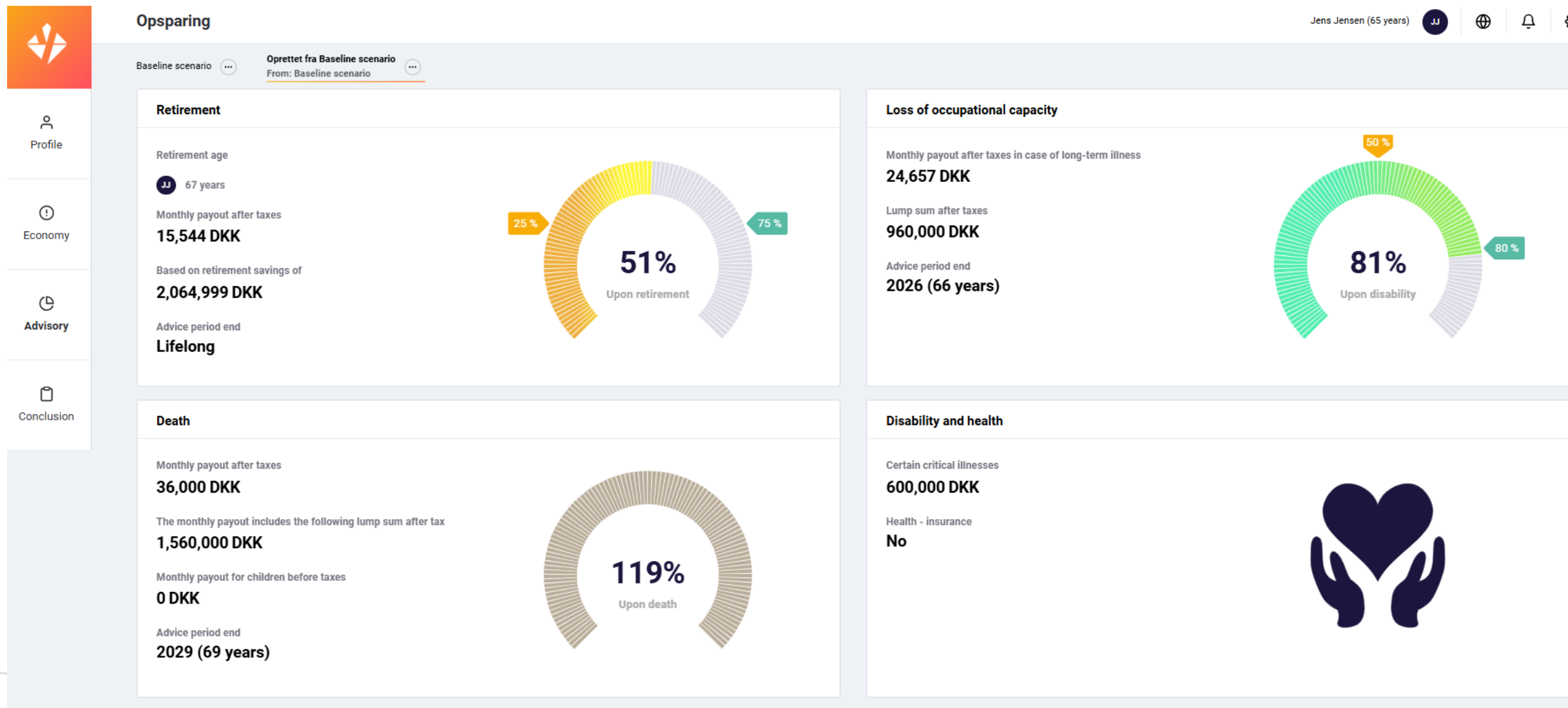
Know you limits

Combined advisories

# A few facts

- ⚡ Market leading in Denmark
- ⚡ True SaaS
- ⚡ Standard UI with no customer layer
- ⚡ UI developed for advisers at the Danish market – our customer will build customer journeys on top
- ⚡ 30 employees
- ⚡ Only solution in Denmark that can handle pension and insurance, disbursement, wealth management, standard budget and credit rating at the same time
- ⚡ Ready for internationalization

# Obex Platform with Danish standard UI



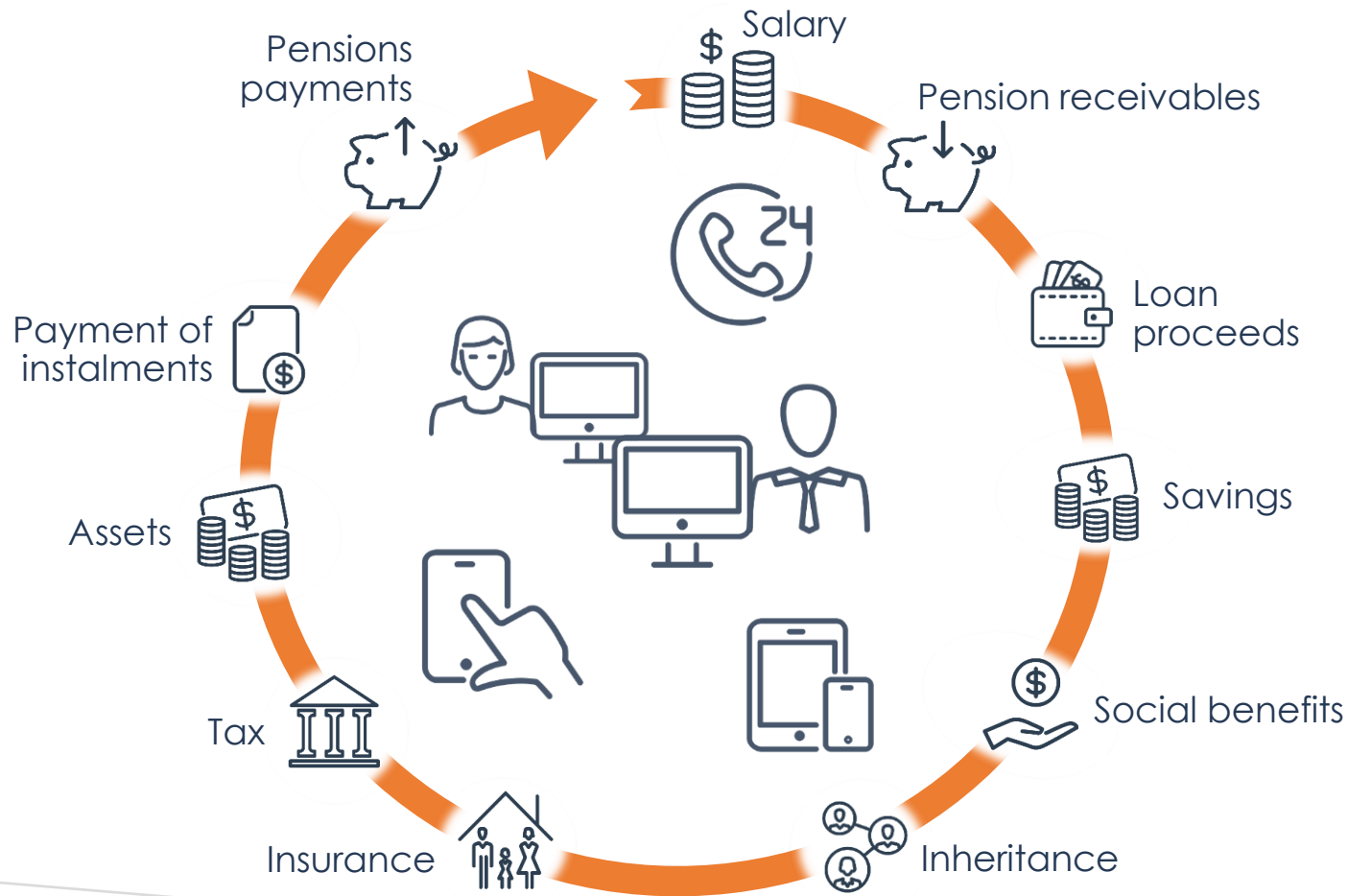
# Why?

## Sales and customer satisfaction

- ⚡ Right adviser to right customer → more advisory processes
- ⚡ Modern platform → faster time to market
- ⚡ No customer layer → the customer and the adviser see the same numbers
- ⚡ Comprehensive calculation engine → delivers result in seconds
- ⚡ And using a UI, the options for an adviser are many

# 360 degree financial overview of the customer

The core of a strong customer experience and increased sales



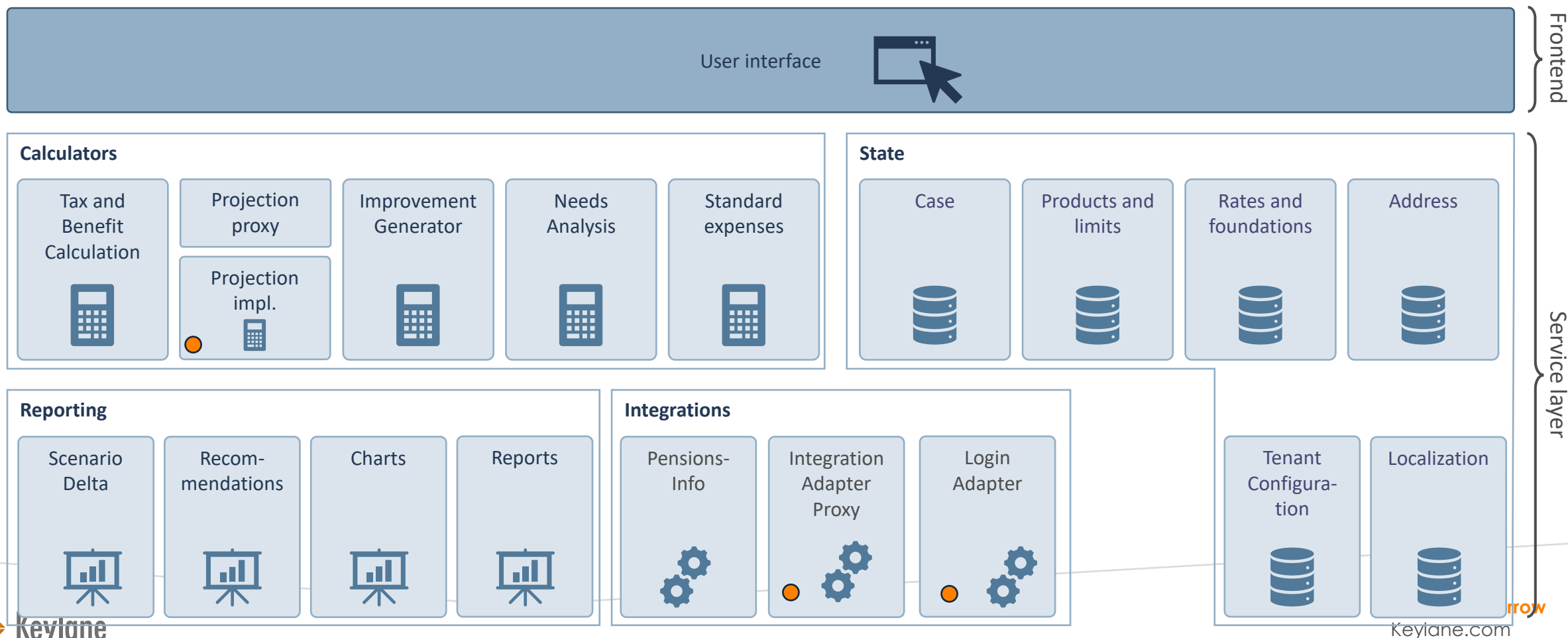
## Drivers:

- ⚡ Improve customer experience
- ⚡ Increase sales
- ⚡ Digitalisation
- ⚡ Pro-active, follow the customers' financial life
- ⚡ Improve quality and
- ⚡ Focus resources on customers with the biggest potential
- ⚡ Cost efficiency

# Functional Overview

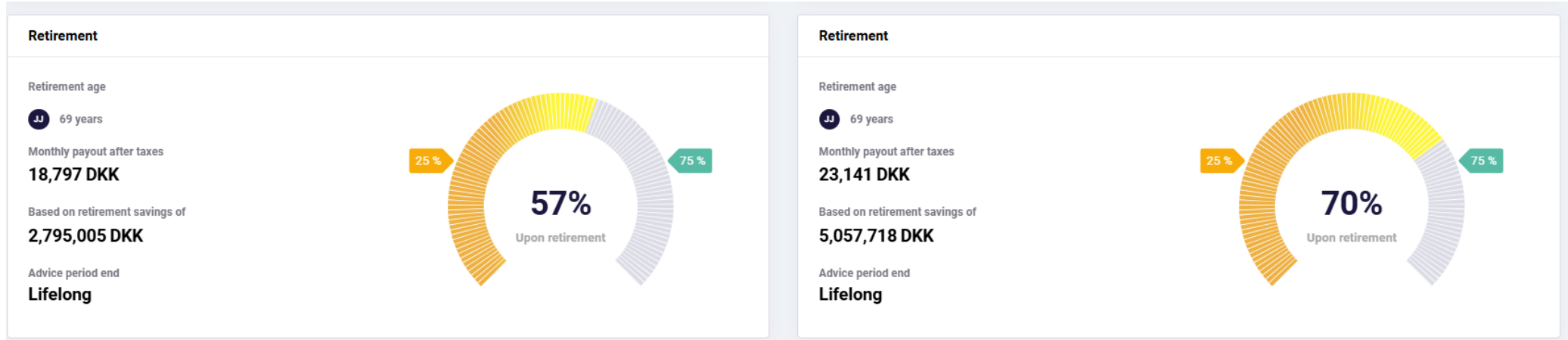
The platform is constituted by a service catalogue, where all business logic resides, and a relatively thin UI on top.

Services marked with an orange dot (●) are customer specific. All of these have a default implementation, so only logic where customers differ from default needs to be implemented when adapting the Platform.



# Customer journeys

Use the services in a smart way



- ✧ Compare payments to pension schemes
- ✧ Or earlier retirement
- ✧ Or increased disposal income
- ✧ Or death, loss of occupational capacity insurance
- ✧ Or ...



# Find money out of the blue

Origin info for "Improvement"



Increment of yearly payout after taxes  
**17,664 DKK**

Total added liquidity  
**0 DKK**

compared to "Advisory scenario"

Changes that led to this improvement

Improvement	Average yearly payout after taxes	Total improvement after tax	Liquidity account	Improvement
None	201,546 DKK	-	0 DKK	-
Pension	219,210 DKK	368,008 DKK	0 DKK	0 DKK

# Time for demo

