

Keylane Platform Strategy

Nelson Petracek &
Jacob Goltermann

October 2, 2025



Product Technology Vision

Nelson Petracek, Group CTO



Keylane L&P Portfolio: A Strong Foundation



Connected

Keylane provides a modern SaaS portfolio that seamlessly connects to customer ecosystems, scales reliably, and adapts to future needs.



Empowered

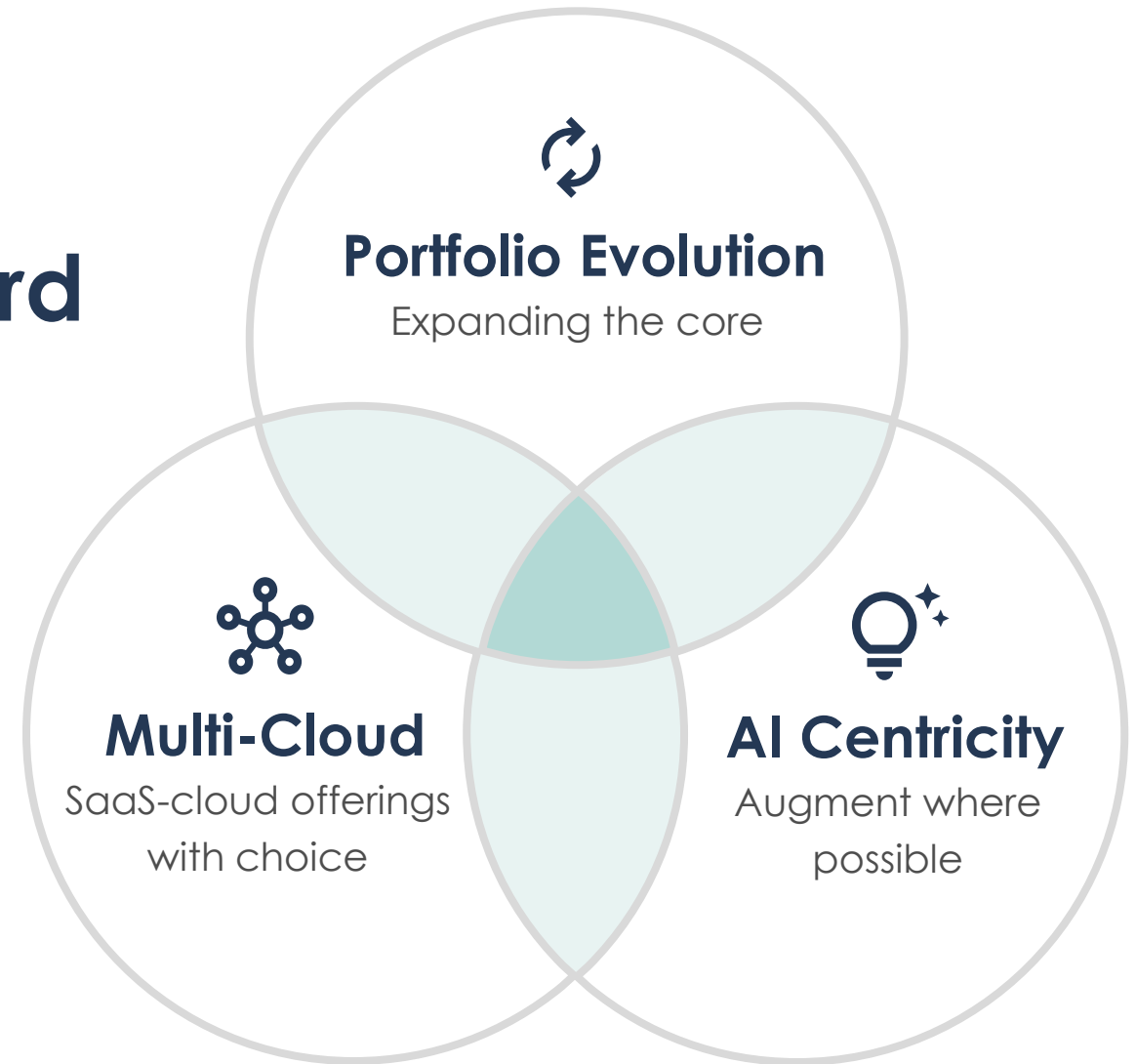
Keylane empowers customers to unlock opportunities, improve efficiency, & tailor solutions to their unique needs.



Trusted

Keylane safeguards customers with enterprise-grade compliance, security, & resilience, while delivering exceptional experiences.

Keylane L&P Portfolio: Key priorities going forward



Keylane L&P Portfolio:

Key priorities going forward



Portfolio Evolution

Expanding the core

- **Continue to evolve** the product portfolio to meet changing customer and regulatory demands.
- **Leverage new technology** where it makes sense, while maintaining enterprise-grade security, reliability, and performance.
- **Innovate** to drive continued differentiation for our customers and partners.

Keylane L&P Portfolio:

Key priorities going forward



AI Centricity

Augment where possible

- AI has the potential to **transform key life and pension activities and workflows**, including policy preparation, customer engagement, and personalization.
- **Apply** advanced data, analytics, and AI-centric approaches to areas with the highest value.
- **Balance** the use of agents and agentic workflows with the need for auditability, explainability, and governance.

Keylane L&P Portfolio:

Key priorities going forward



- **Offer the choice:** Full SaaS delivered via Microsoft Azure and/or Keylane Cloud.
- Support the need for **data sovereignty and locality**.
- **Full risk assessment** in line with regulatory public cloud guidelines.
- **Adapt to new challenges** due to the current geopolitical situation.



Multi-Cloud

SaaS-cloud offerings
with choice

Product Strategy & Roadmaps

Jacob Goltermann, Head of PM



Product Portfolio Strategy

A wall-to-wall one-shop platform solution for Life & Pension

Keylane Frontend Solutions

Benefit-Plaza

Plexus Digital
Engagement

Obex

Keylane Policy Administration Platforms

Plexus

Lifetime

LeanApps Life

Maia

Key trends in the Life & Pension Industry



Regulatory complexity

Increasing demands on compliance and assurance.



Increasingly sophisticated pension schemes

More individual responsibility and flexibility. Increased insight for participants.



Digitisation

Increasing digitisation and self-service, augmented by AI



Technological shifts

Shift from on-premise to private cloud and to public cloud. Including new geopolitical challenges.



Desire for business cost efficiency

Strategy to reduce cost-to-serve per policy/participant via automation.

Strategic input to Product Roadmap

Updated process

1 - Corporate Vision and Strategy
Defined by the Board, including proposal for major Strategic Themes

2 - L&P Nordics - Business Plan
Client requests, Prepared by Nordic Business Line

2b - L&P NI - Business Plan
Client requests, Prepared by Business Business Line

3 - Executive Intelligence - Product Marketing
Other intelligence / Marketing

4 - Intelligence from analysts and consultants
Gartner, Celent, Simon-Kucher / Business Development

5 - Feedback and Input from Customers
Specific requests and NPS, Keynote Client Event and User groups

6 - R&D Investments, Improvements suggested by Product Development
Presented by PD

7 - Roadmap obligations - Product Management
Planning from Product management including current contractual commitments and obligations / PM

8 - Product Position Statement and Functional Architecture
Prepared by PM

9 - Technology Challenges and Technical Roadmap and Runway
Prepared by Infrastructure and Architecture Architecture team

10 - Legal and compliance
Input from legal counsel

Product Vision
Strategy, Targets, Product Features

11 - S&S and Cloud Hosting
Requirements related to operation and Design

Keylane

All functions in Keylane can submit equest requests and link them to relevant strategic theme

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Workflow management
Product expansion

- Capabilities**
 - Workflow management
 - Workflow visualization
 - Workflow sharing & collaboration
 - Workflow monitoring & reporting
- Products & services**
 - Product expansion
 - Product visualization
 - Product sharing & collaboration
 - Product monitoring & reporting

Configurability and Configuration Manager
Product expansion

- Capabilities**
 - Configuration management
 - Configuration visualization
 - Configuration sharing & collaboration
 - Configuration monitoring & reporting
- Products & services**
 - Product expansion
 - Product visualization
 - Product sharing & collaboration
 - Product monitoring & reporting

SaaS/cloud
Business continuity

- Capabilities**
 - Cloud management
 - Cloud visualization
 - Cloud sharing & collaboration
 - Cloud monitoring & reporting
- Products & services**
 - Product expansion
 - Product visualization
 - Product sharing & collaboration
 - Product monitoring & reporting

Describe value proposition

Branding material **Herk/Doan** **Jens** **Cor**

Keylane **UnlockTomorrow** www.keylane.com

Describe value proposition



Product Expansion

Numbers updated until 05-05-2025

Enhance and improve functionality and adding new standard scope

Subtheme	Budget 2025	YTD	ETC	EAC	Budget Var EAC	Comments
Configuration Manager and external tools		527	800	1,737	-1,237	Project postponed from 2024. Added new tickets out of discussions on configuration manager functionality.
Documentation			Total	Total		Use of the configuration manager functionality.
Financial reporting						
Investment portfolio management						
Multi-client						
Network Management (External DNS)						
Workflow Management						
Total						



Business Continuity

Improve quality and reduce costs

Subtheme	Budget 2025	YTD	ETC	EAC	Budget Var EAC	Comments
Continuation						
Cyber security						
Info Lifecycle Management						
Incident Response / Forensics						
Performance						
Test / Cloud						
Total						



Legislation & Compliance


Closing the gap on standard

Subtheme	Budget 2025	YTD	ETC	EAC	Budget Var EAC	Comments
GDPR	2,845	46				
Localised compliance (DK)	720					
Localised compliance (NL)	31,260	17,18				

Compliance									
Site security									
Site Usage Management									
Asset / Equipment / Liability									
Performance									
Asset / Churn									
Subtheme									
	Budget	YTD	ETC	EAC	Budget	Comments			
	2025	1-4			1-4				
Budget Category	GDPR	2,840	861	1,943	2,813	-170LD solution delivered. Generic solution in development, under pressure.			
	Localised compliance (DK)	720	807	1,039	1,846	-1,128More legislation tickets came in first quarter 2025			
	Localised compliance (NA)	31,200	17,185	25,524	42,709	-11,009Page increase in tickets and hours mainly due to delays in 2024 and increased scope TWP. We are in contact with findings that is basically an extension of functionality to save gaps in our support of legislation.			
	Tax reporting	360	2	300	302	66Is in progress, mostly on reported increases. Continues as planned			
WTFP		285	3,200			-2,655Newly added subtheme. Not all WTFP tickets are moved to this subtheme yet			
	Total	34,920	19,137	30,632	49,769	-14,849			
Budget Category									
	Budget	YTD	ETC	EAC	Budget	Comments			
	2025	1-4			1-4				
A		20,760	13,288	18,620	31,908	-11,148More increase on WTFP and legislation for TWP, second by a.s.r.			
						Unfortunately, we cannot move legislation for WTFP to B because of current contractual obligation to go to A			
		14,160	5,848	12,012	17,861	-3,702Some increase because of reaching thresholds on A work for TWP and a.s.r.			
B									
	Total	34,920	19,137	30,632	49,769	-14,849			

Strategic themes and sub-themes

Legislation & Compliance	Product Expansion	Business Continuity	Business Effectiveness	Digital Experience
<ul style="list-style-type: none">GDPRAMLLocalised complianceTax reportingPension healthy WTP (NL)DORAAI ActEAA	<ul style="list-style-type: none">DisbursementFinancial reportingWorkflow managementMulti-clientModularised implementationInvestments/ portfolio managementOutput management/ external DMSReal time event modelInternationalisation	<ul style="list-style-type: none">Cyber securitySaaS/cloudData lifecycle managementContainerisationEnable frequent releases/testabilityProduct integration repositorySystem Performance	<ul style="list-style-type: none">STPData migrationUnified calculationsPersonal data automationConfigurability and Configuration ManagerOperational alertsAI capabilities	<ul style="list-style-type: none">ConnectivityVersioned APIsPortals and Self-serviceDesign systemCommunication UX/UI

 **Keylane**

Thriving in the future landscape of Life & Pension

www.keylane.com

Roadmap Deliveries – Highlights

Major R&D investments in core L&P platforms since last update

Plexus

- Enhancements to Workflow Management
- Multi-client functionality for data and process segregation completed
- Enhancement to output management and connection to external document generator systems
- Support for SPR and FPR schemes in NL, including WTP transition
- Additional support for Industry Wide Pension fund administrations in NL
- Support for VCR based pension base delivery and calculations in NL
- Compliance updates for NL standards, BRP, NPR, KvK, SUAG, UPA and UPO
- Compliance updates for DK standards, CPR, CVR, PensionsInfo and EDI
- Functionality to support GDPR (the right to be forgotten)
- Enhance Configuration Manager interface and configurability

- Complete technical updates to data modelling tool
- Tech upgrades (Java, Hibernate, SQLSever, etc.)
- General System Performance Improvements

Plexus Digital Engagement

- Transition to WTP for adviser portal
- API support for all employment changes
- Multiple agreements for adviser portal
- UX/UI improvements and design system
- Lifetime standard portals
- Leanapps standard portals

LeanApps Life

- GBA improvements
- Uniform Calculation Methods - Library solution with SPR
- Workflow Management PoC
- Performance improvements
- Fiscal tax reporting adjustments

Lifetime

- Modernisation of user interface
- Java upgrades
- Support for SPR and FPR schemes
- Rebuild Plexus Disbursements

Obex

- Event based calculations
- Wealth and Senior advisory functionality delivered
- Improvement generator
- UI improvements
- Several tax calculation methods for assets assets
- Liquidity account
- Company module for self employed
- PensionsInfo import improvements
- Upgraded from .NET6 to .NET8
- Migrated to a modern world of Azure DevOps and Jira Cloud

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Strategic Themes

Strategies for future success and value creation

Legislation & compliance



Our products have features that enable our customers to comply to legislation and compliance.

Business Continuity



Our products and services come with features that ensure our customers can continue operations.

Business Efficiency



Our products have features that enable our customers to increase productivity.

Excellent Digital Experience

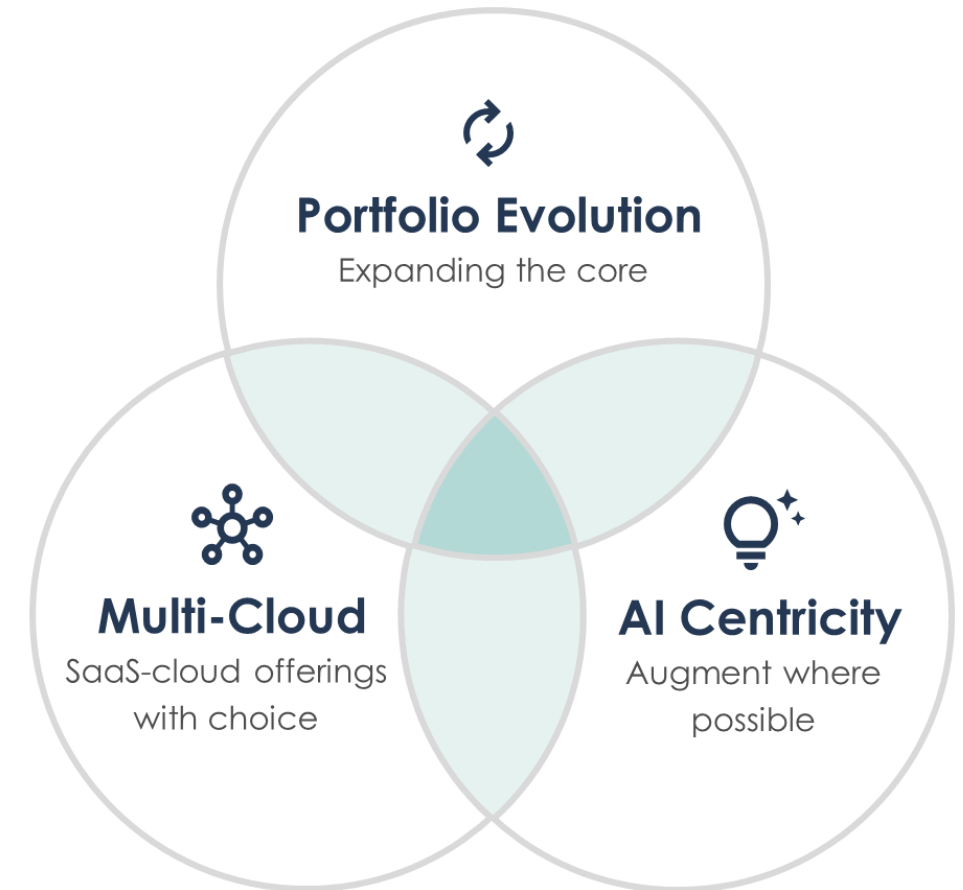


Our products offer advanced features that enable our customers' clients to process and communicate more effectively through digital channels.

Product Expansion



Extension of our products with new feature domains to increase the potential of our products for new and existing customers.



Strategic Themes and Sub-themes

Legislation & Compliance

- GDPR
- AML
- Localised compliance
- Tax reporting
- Pension treaty WTP (NL)
- DORA
- AI Act
- EAA

Product Expansion

- Disbursement
- Financial reporting
- Workflow management
- Multi-client
- Modularised implementation
- Investments/ portfolio management
- Output management/ external DMS
- Real time event model
- Internationalisation

Business Continuity

- Cyber security
- SaaS/cloud
- Data lifecycle management
- Containerisation
- Enable frequent releases/testability
- Product integration repository
- System Performance

Business Effectiveness

- STP
- Data migration
- Unified calculations
- Personal data automation
- Configurability and Configuration Manager
- Operational alerts
- Telemetry
- AI capabilities

Digital Experience

- Connectivity
- Versioned APIs
- Portals and Self-service
- Design system
- Gamification
- UX/UI

Strategic Themes and Sub-themes

New or re-focused sub-themes

Legislation & Compliance

- GDPR
- AML
- Localised compliance
- Tax reporting
- Pension treaty WTP (NL)
- DORA
- **AI Act**
- **EAA**

Product Expansion

- Disbursement
- Financial reporting
- Workflow management
- Multi-client
- Modularised implementation
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- Output management/ external DMS
- Real time event model
- **Internationalisation**

Business Continuity

- Cyber security
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Business Effectiveness

- STP
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- **AI capabilities**

Digital Experience

- Connectivity
- Versioned APIs
- Portals and Self-service
- Design system
- Gamification
- **UX/UI**

Strategic Themes and Sub-themes

Addressed in break-out

Legislation & Compliance

- GDPR
- AML
- Localised compliance
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- Pension treaty WTP (NL)
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Strategic Themes and Sub-themes

Addressed in Marketplace

Legislation & Compliance

- GDPR
- AML
- Localised compliance
- Tax reporting
- Pension treaty WTP (NL)
- DORA
- AI Act
- EAA

Product Expansion

- **Disbursement**
- Financial reporting
- **Workflow management**
- Multi-client
- Modularised implementation
- Investments/ portfolio management
- Output management/ external DMS
- **Real time event model**
- Internationalisation

Business Continuity

- Cyber security
- SaaS/cloud
- **Data lifecycle management**
- Containerisation
- Enable frequent releases/testability
- Product integration repository
- System Performance

Business Effectiveness

- STP
- **Data migration**
- **Unified calculations**
- Personal data automation
- **Configurability and Configuration Manager**
- Operational alerts
- Telemetry
- AI capabilities

Digital Experience

- Connectivity
- Versioned APIs
- **Portals and Self-service**
- Design system
- Gamification
- UX/UI

Break-out sessions and deep-dives

User group & product roadmaps

Latest within cloud, innovation, AI and product roadmaps

Break-out sessions track 1

1A – Dutch customer case story

Ronald Hoevenaars – Program Manager, a.s.r./Loyalis

📍 The Kari

1B – Cloud & Innovation

Cor van Herk, Director IT & Jonathan van Zuijlekom,
Enterprise Architect, Keylane L&P

📍 The Howard

1C – Plexus User Group / Roadmap (*customers only*)

Richard Otten – Director Delivery, Keylane L&P

📍 The Martin

1D – Innovate faster. Simplify finances. Explore scenarios with clarity and make confident decisions

Martin Jönsson – Director Obex, Keylane L&P

📍 The Jack

1E – LeanApps Life User Group / Roadmap (*customers only*)

Wido Mazee – Director Delivery, Keylane L&P

📍 The Eric

Break-out sessions track 2

2A – Danish cloud migration driving M&A success

Michael Gade Nielsen, Director Delivery, Keylane L&P &
Mike Kroon, Strategic Account Manager, Team Rockstars IT

📍 The Kari

2B – AI innovation shaping the future

Wouter Boeser – Principal Director, Keylane L&P

📍 The Howard

2C – Lifetime User Group / Roadmap (*customers only*)

Wido Mazee – Director Delivery, Keylane L&P

📍 The Martin

2D – Benefits-Plaza User Group / Roadmap (*customers only*)

Shailesh Gadjiedas – Executive Director, Keylane L&P

📍 The Jack

2E – Plexus Digital Engagement User Group / Roadmap (*customers only*)

Richard Otten – Director Delivery, Keylane L&P

📍 The Eric

Break-outs in track 1 and track 2

Strategies for future success and value creation

1A

Dutch customer case

/Ronald Hoevenaars,
Program Manager,
a.s.r./Loyalis

1B

Cloud & Innovation

/Cor van Herk, Director IT
& Jonathan van Zijlekom,
Enterprise Architect,
Keylane L&P

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Plexus user group & roadmap

/Richard Otten,
Director Delivery,
Keylane L&P

1D

Innovate faster. Simplify finances.

/Martin Jönsson,
Director Obex,
Keylane L&P

1E

LeanApps Life user group & roadmap

/Wido Mazee,
Director Delivery,
Keylane L&P

2A

Danish cloud migration driving M&A success

/Michael Gade Nielsen,
Director Delivery, Keylane L&P & Mike Kroon,
Strategic Account Manager, Team Rockstars IT &

2B

AI innovation shaping the future

/Wouter Boeser, Principal Director, Keylane L&P

2C

Lifetime user group & roadmap

/Wido Mazee,
Director Delivery,
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2D

Benefits-Plaza user group & roadmap

/Shailesh Gadjjedas,
Executive Director,
Keylane L&P

2E

Plexus Digital Engagement user group & roadmap

/Richard Otten,
Director Delivery,
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Next:

Lunch & Marketplace
Break-out Sessions

