Obex

Unlock smarter Advisory with AI and elevate your advisory

8 October 2026

Keylane



Martin Jönsson

Director, Obex
Martin.joensson@keylane.com



Lærke Fleckenstein

Product Owner, Obex
Laerke.fleckenstein@keylane.com



Introduction

In the beginning of this millennium a full Wealth Advisory or disbursement process was **expensive to conduct**. It could take up to 35 hours for a single advisory. **Lots of manually operations**, adding data, writing reports and **handing over** information.

Our vision with Obex is to change this. **Use AI to find the potential**, reuse data and **make it simple**. This short presentation shows how fast **a transfer of a pension** pot can be done with **increased pensions** for the customer and **increased earnings** for you.

We now launch Keylane Automate and are eager inviting you on board.

Keylane

Obex / One platform for all advice

A connected advisory experience, built on a shared foundation.

Coherent experience

One experience for advisers and customers.

Data across domains

Relevant data available across all advisory domains.

Built to evolve

One platform that evolves with our customers' needs.

Ready for AI

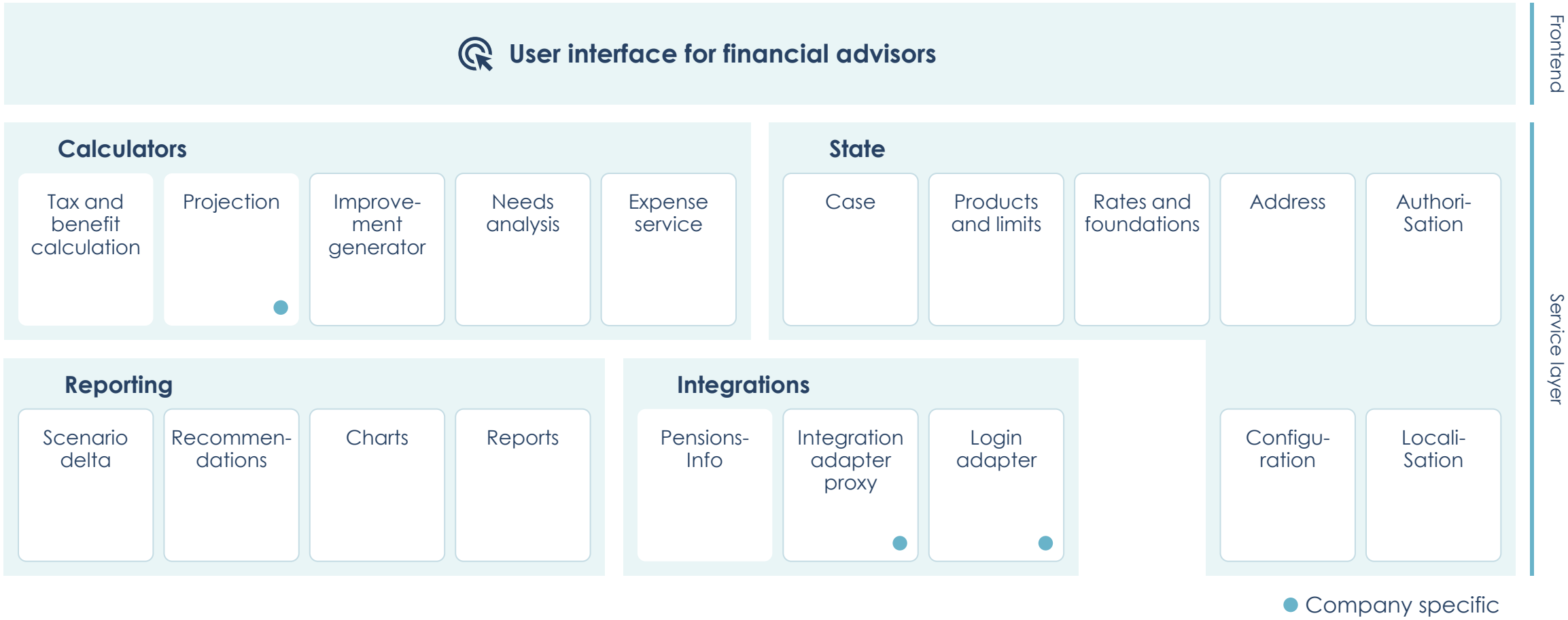
A high-tech platform ready to take advantage of Keylane Automate.

Keylane

AI and Obex

- Keylane Automate in Obex. We develop together with our customers
- We expect to start with:
  - Pre-burner for PensionsInfo
  - Meeting preparation – Video Engage
  - Assisted advice
  - And more is to come

The Obex service catalogue



Keylane

Example

What if you have 80,000 members each with a small pot pension of EUR 14,000 and you collect them?

Member could gain additional 20%

...and get a better overview

Member assets **€1.12bn** 80,000 × €7,000	**Fee at 1.00%** **€11.2m** €1.12bn × 1.00%	**Member earning year 10** **+10.46%**
€1.12bn 80,000 × €7,000	**Fee at 2.00%** **€22.4m** €1.12bn × 2.00%	**Member earning year 10** **+21.90%**

Keylane

You could increase earnings with €3,000,000+ a year

Pots transferred in

80,000

Dutch legacy DC pots

›

Average pot

€14,000

Per transferred pot

›

Immediate AUM uplift

+€1.12bn

80,000 × €14,000

›

Year 1 incremental gross fee pool

€3.92–6.72m

€1.12bn × (0.35% or 0.60%)

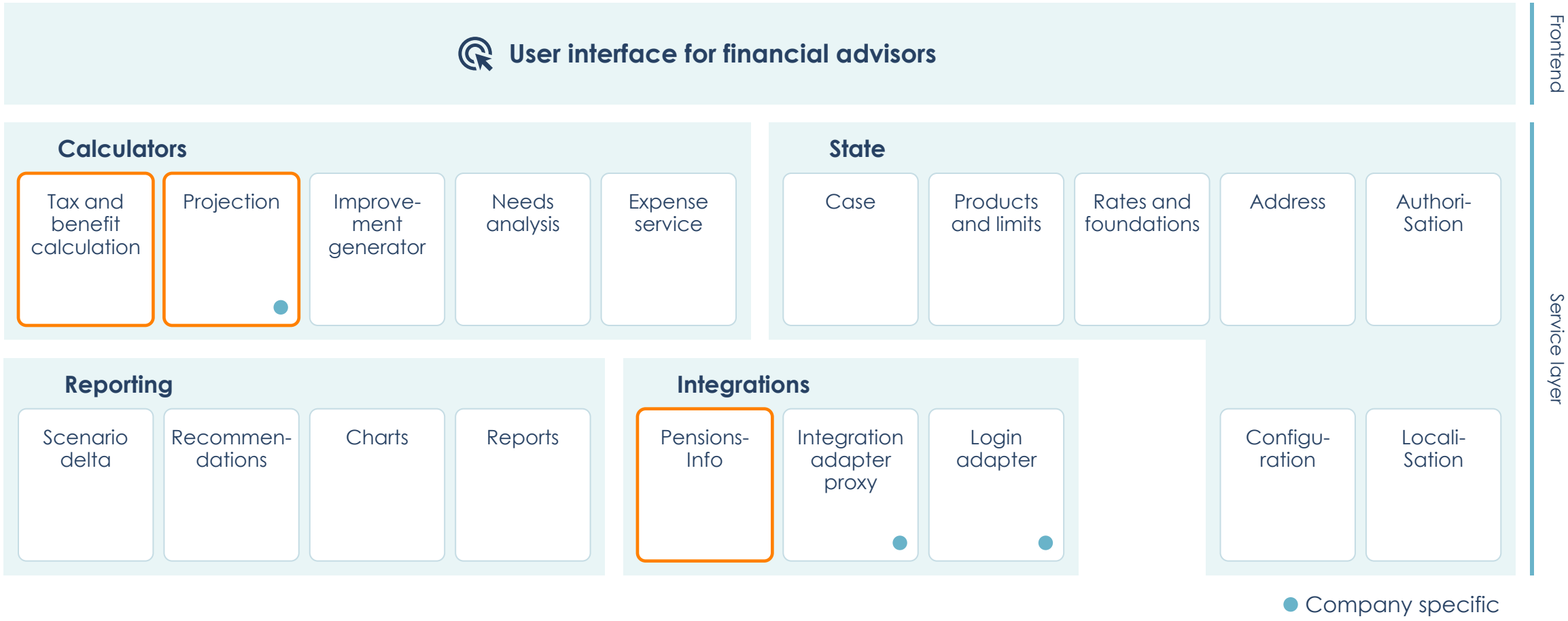
Keylane

What can you transfer?

Use AI to identify small pensions that can be transferred.

Provider	Agreement no.	AI assessment	Annual contribution	Savings
atp	1234	Can be transferred	3.240 kr.	Not stated
Industriens Pension	2224	Can be transferred	0 kr.	323.190 kr.
PensionDanmark	3335	Main policy	41.663 kr.	507.324 kr.
Danske Bank	7778	Can maybe be transferred	12.000 kr.	72.000 kr.

The engine room









Demo

Once the pre-burner has identified the pensions to transfer, they are easy to move.

Let's show you how.

Keylane

AI to improve performance and output

AI is not just about fancy agents and quick solutions. In Obex it is about embracing the technology to support you in your daily work.

Together with you, we develop the agents that can act both as a pre-burner and…

Look for observations

Is it relevant to pay more into a pension scheme, change an insurance? Is early retirement an option?

Video Engage

Assists in preparation and post-processing.

Assisted advice

Ensures the right customers get the right advice.

Chatbot

Easy access to information for advisors and customers.

Read e-mails

Defines the advisory needed.

Agent listening

Follows advisory processes to clarify education.

Save time and gain from a **state of the art advisory platform**.

284 ms

for a full tax calculation on
Danish tax and social benefits

3 months

to become up and running

Keylane

Want to try?

Get in touch: martin.joensson@keylane.com

