

PRESS RELEASE

23 October 2018

GBST continues to expand its digital product offering

GBST, provider of wealth administration software through its GBST Composer® platform, has extended its suite of products for the retail wealth management market with the launch of two new products: GBST Illustrate and GBST Equate.

The new products are integrated directly into GBST Composer®, to support the client's wider end-to-end proposition from a single provider, or can be used as a stand-alone offering plugged into a client's existing technology estate. As with all GBST products, the new tools will be supported and maintained to comply with future regulatory changes making it easier for clients to keep up with latest market developments without the associated costs.

GBST Illustrate is a highly responsive illustration engine to meet GBST's clients' regulatory needs for producing FCA compliant pension illustrations. It is API (application programme interface) enabled, meaning it can easily integrate with other digital products and tools, both within GBST's range and those of third parties, to share information and reduce the manual keying of data. The illustration results can be returned from the API or passed into GBST's document composition tool. It supports pre- and post-sales pension illustrations and meets the regulatory requirements for statutory money purchase illustrations (SMPI) and annual review illustrations from the back office.

GBST EQUATE is a suite of interactive financial calculators supporting pensions, investments and personal finance "what if" planning scenarios to help better educate and engage end investors whilst supporting advisers to present various different product solutions to their customers. The calculators are responsive and touch friendly across smartphones, tablets, laptops and desktops, offering an engaging user experience that can be fully customised to fit in with the client's own brand and product profile. The output can be presented visually, printed, exported or integrated into other applications. They can sit within GBST's digital platform Catalyst or be easily integrated into the client's existing website. The GBST Equate suite of calculators will continue to be extended and currently includes:

- Pre retirement - Projecting pension pot at retirement based on different contributions and market conditions
- At retirement - Determining pension income based on life expectancy at different market conditions
- Investment Projection - Based on ATR, determine investment returns based on market conditions
- Tax Relief – Determine tax relief that can be claimed based on contributions and salary
- Annual Allowance - See how much can be contributed into a pension including carry over

Both GBST Illustrate and GBST Equate are live and being used in production by GBST clients.

David Simpson, Head of EMEA at GBST commented: “We have experienced greater demand from our clients who want to select a smaller number of suppliers across their front to back office systems covering policy administration, illustrations, the adviser and customer portal and engaging financial planning tools to support advisers and end investors with their retirement and investment planning needs. Increasingly clients are looking for ways to simplify their overall IT estate and the various third-party integrations required, which can be costly and difficult to maintain, while at the same time reducing the total licence fees traditionally incurred. The launch of Illustrate and Equate, alongside our established range of solutions, helps to address this long-standing challenge, while still having the ability to plug and play other specialist third party tools into the Catalyst framework where required.

“The quality of the investor and adviser digital experience is becoming increasingly important to our wealth management clients and prospects. By adding new tools to our product suite that provide such functionality we can help our clients deliver a better online experience for their end investors. This is an important development for GBST as part of our overall technology upgrade programme.”

Ends

For further information

the lang cat

Jenette Greenwood, PR Director

07710 392303

About GBST www.gbst.com

GBST (ASX: GBT), provides global technology services to the financial services industry, addressing our clients’ constant needs for innovation, competitiveness and responsive IT that truly enables business. Listed on the Australian Securities Exchange, GBST has offices throughout Australia, London, Hong Kong and New York as well as operations in Paris and Singapore.

About GBST Composer®

GBST Composer® is a full-service global software platform for Platforms, Wraps, Unit Trusts, ISAs, OEICs, SIPPs, and Pensions. Designed as a single, client centric application, Composer® is a complete, intuitive and flexible solution. Its architecture meets the demanding requirements of platform providers and fund managers by providing business rule driven functionality to support legislative change, flexible administration procedures and innovative product design.

For more information visit <http://www.gbst.com/>