

— Sonata

The best of breed life
protection and wealth
management platform.

**Financial software
solutions that deliver.**



IN A COMPLEX AND COMPETITIVE FINANCIAL SERVICES ENVIRONMENT, YOUR BUSINESS MUST FOCUS ON MEETING YOUR CUSTOMERS' NEEDS **AND** IMPROVING EFFICIENCY TO BUILD PROFITABILITY.

WITH SONATA, YOU CAN ACHIEVE BOTH.

Sonata is a unified wealth management and life insurance application for the administration of superannuation, pensions (SIPP, Workplace, DB, DC, CDC), wrap and platform, master trusts, investment products and life assurance – all within a single solution.

Built on modern, open, scalable technology with the flexibility to meet changing needs, Sonata will enhance business growth, not constrain it, well into the future.

**SONATA IS
SUPPORTED BY**

30

**YEARS OF EXPERIENCE AND EXPERTISE
FROM BRAVURA SOLUTIONS.**



OPTIMISE YOUR OPERATIONAL EFFICIENCY

Improved business efficiency is a cornerstone of enhancing profitability. Empowered consumers are demanding lower fees and charges, and operational and process efficiencies are critical to enable organisations to meet these expectations. Sonata's sister application, Orchestrator, controls workflow and integrations with true online casework capability to transact with members and policy holders easily via the web.

Sonata's Operational Data Store allows reporting on product and client activity, enabling greater control and better management using timely, accurate and current information. It also enables the proactive management of sales and retention activities.



SONATA DELIVERS KEY BENEFITS

BUILD STRONGER CUSTOMER RELATIONSHIPS

Across each sector of the financial services industry, changes in consumer expectations are driving competitive pressure and increasing the number and sophistication of communication channels.

Developed with this landscape in mind, Bravura Solutions has built Sonata to help improve your organisation's client

engagement. Based on a holistic customer view, you are able to understand and communicate with your customers, using their choice of communication channel – app, web, or call centre.

INNOVATE WITH RAPID AND FLEXIBLE PRODUCT DEPLOYMENT

New products can be launched faster than ever with the ability to easily configure the system, rather than having to undertake complex coding, using your IT support staff.

With Sonata, your business will benefit from rapid technical deployment and the ability to easily integrate with your current technology and business environment.

MAKE CLIENT ENGAGEMENT AND SELF-SERVICE A REALITY

Sonata Digital is a personalised and user-friendly front-end portal, providing access for investors, members and advisors.

Using Sonata Digital, client engagement is strengthened through the ability to target communications for individuals, leading to improved customer satisfaction and retention. Real-time, tailored information enhances communication with investors and advisors.



PENSIONS AND SAVINGS

Sonata brings a range of flexible options for pensions and savings products including SIPPs, Workplace, DB, DC, GIAs, drawdown, Bonds, and ISAs, within a range of tax wrappers. It's configuration capability allows providers to configure, test and launch new product offerings within days, not months and allows variations in fees, charges, fund options and far more..



FULLY CONNECTED

Sonata has a full API suite available to customers to choose their methods of interaction with the core software, which enables customers to design their own journeys within their own businesses – taking out of the box components or integrating with their enterprise. Sonata's Orchestrator Business Process Management automations can drive additional STP capability by leveraging the power of core Sonata with additional business logic, and this has the flexibility to control full end-to-end digital processes, or link in and out of other customer systems through APIs and messaging without core product build.

ENSURING COMPLIANCE

With continuous regulatory change in all our markets, Sonata includes regular enhancements to meet client-agreed regulatory requirements and reporting. This is achieved by each client having a place on the regulatory forum, ensuring the voice of the customer is always present in our regulatory updates.

MULTI-CHANNEL DISTRIBUTIONS

Sonata supports a full range of distributions channels including Adviser, Direct, and Workplace/Employer. This includes variations in fees, charges, funds, asset choices, and product features. Sonata also supports white-labelling. This enables you to create key points of differentiation from your competitors.

MULTIPLE JURISDICTION

Sonata runs in multiple jurisdictions around the world, with a single core code base, enabling easy adoption of different ways of working. For instance, Sonata is capable of working seamlessly in a 'Employee Choice' world of workplace pensions where employees could choose their pension provider. Additionally, our initial assessment (based on expected legislation) is that Sonata can deliver UK CDC products with minimal changes. This ensures firms that use Sonata have a mission-critical product that is capable for tomorrow's requirements, not just today – and can be ahead of their competitors.



LIFE INSURANCE

Sonata offers a modern, policy administration solution with deep functionality that draws on a long heritage of innovation. It supports the administration of a broad range of life insurance products including term life, traditional life, unit linked life, universal life and group life.

ENHANCED CUSTOMER ENGAGEMENT

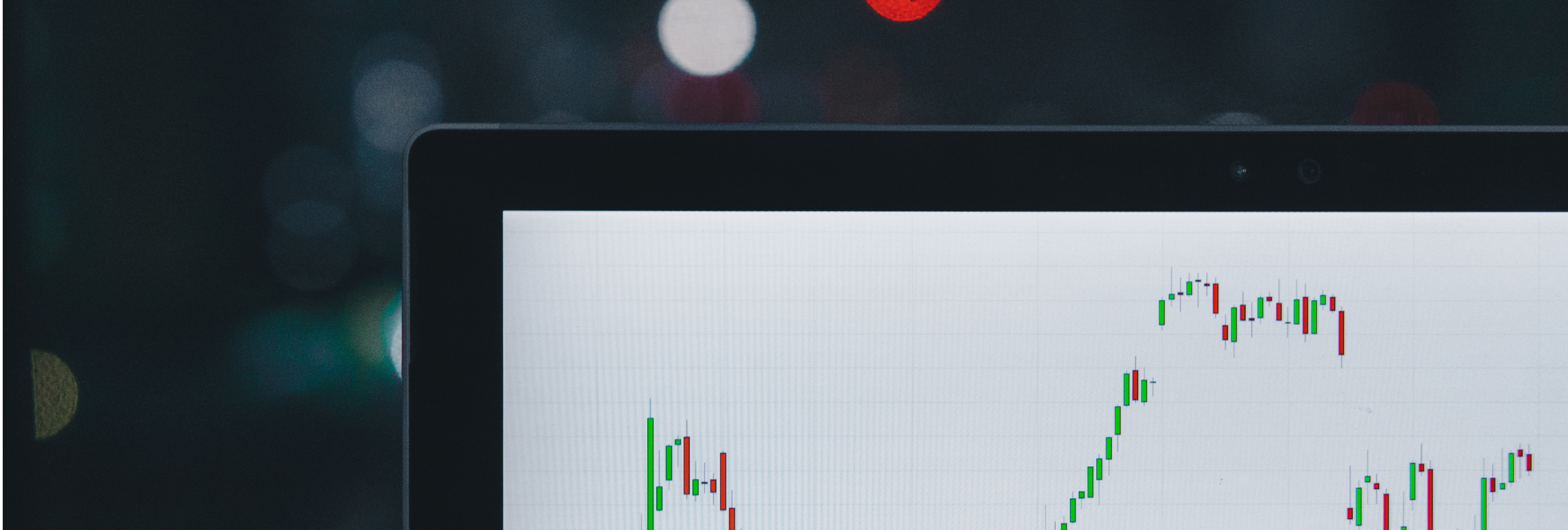
Our technology allows clients and advisors to interact with you any way they want – via the web or call centre. Whichever channel they choose, Sonata allows you to cost effectively capture and review client information, write new business, and handle enquiries and correspondence, all with ease.

A range of distribution channels is supported, both direct and advised.

SIMPLIFIED NEW BUSINESS WRITING AND POLICY ADMINISTRATION

Writing new business is enhanced through a combination of quotation capturing, configurable underwriting questionnaires and automatic underwriting. Questionnaires can be captured online, over the phone or using traditional paper forms, then processed by the automated underwriting engine. Based on applicable rules, you can then fast track applications for auto-acceptance and auto-issue of policies. Sonata incorporates all aspects of the policy life cycle from quotation and new business capture, underwriting and issue, to policy servicing through to expiry, maturity and claims processing.





INVESTMENT, WRAP AND **PLATFORM**

Sonata offers a modern, web-enabled administration solution, supporting the full administration life cycle for wraps and platforms, master trusts, wholesale and retail unit trusts, individually managed accounts and self managed accounts.

SINGLE INTEGRATED PLATFORM

Bravura Solutions’ wrap and platform offering enables you to consolidate your existing product suite onto a single integrated platform. From application and transacting, through to customer servicing and reporting, Sonata employs cutting edge service oriented architecture.

BROAD RANGE OF ASSETS

Sonata administers multiple asset types including cash, CMTs, term deposits, managed funds, direct equities and other listed securities. Sonata can also represent off platform assets and products.

CORPORATE ACTIONS

Sonata takes the paper trail out of corporate actions by allowing online notification of events, investor election and reporting. Sonata’s workflow manages the end-to-end back office process flow.

The software’s corporate actions engine updates the client’s portfolio cost base per tax parcel. A range of administrator tools are delivered via its dashboard, including recent and upcoming corporate actions, status, entitlements, exceptions, reporting and positions. Each corporate action event can be automated using Sonata’s sister application, Orchestrator.

MODEL PORTFOLIOS

Sonata can support models that are advisor owned, client specific or for discretionary managers. Models can be linked to one or more accounts and multiple models per account are supported. To facilitate operational efficiency, models can be rebalanced, reweighted or switches applied in bulk.

TAX AND AUDIT

Sonata can store the tax cost base and required tax reporting at parcel or lot level. It also supports security and audit features at multiple levels, including security for database, middleware, data and user interface.



SUPPORTING SONATA

Underpinning our software are services that ensure Sonata comprehensively meets your business needs, now and into the future.



DEEP EXPERTISE

At Bravura Solutions we work in partnership with our clients to ensure our software applications continuously deliver optimal performance. We bring more than 30 years of experience to installing, supporting and upgrading our solutions. We have experience producing real-world outcomes based on industry best practice, having successfully implemented and maintained mission critical software applications for industry leaders.



FLEXIBLE DELIVERY OPTIONS

Bravura Solutions provides a range of deployment models, offering full flexibility in delivery. Our solutions can be delivered via a software only approach – a licence, support and maintenance – or as a hosted managed application service.

The managed application service enables you to maximise your software investment. You can focus your resources and efforts on designing and delivering world class products and services to your customers. We provide the skills and technical expertise to consistently deliver leading technology services to manage the registry functions that underpin your business.



BEST PRACTICE IMPLEMENTATION

Key deterrents to re-platforming administration systems are the risks inherent in delivering an IT change project: cost, technical risk, operational disruption and change management. Bravura Solutions' professional services team brings many years of experience, expertise and a proven methodology to the Sonata implementation process, directly addressing and minimising these risks to deliver reliable, customer-centric outcomes.

Our professional services team help our clients adopt best practice operation and IT processes, not just rebuild the legacy environment.

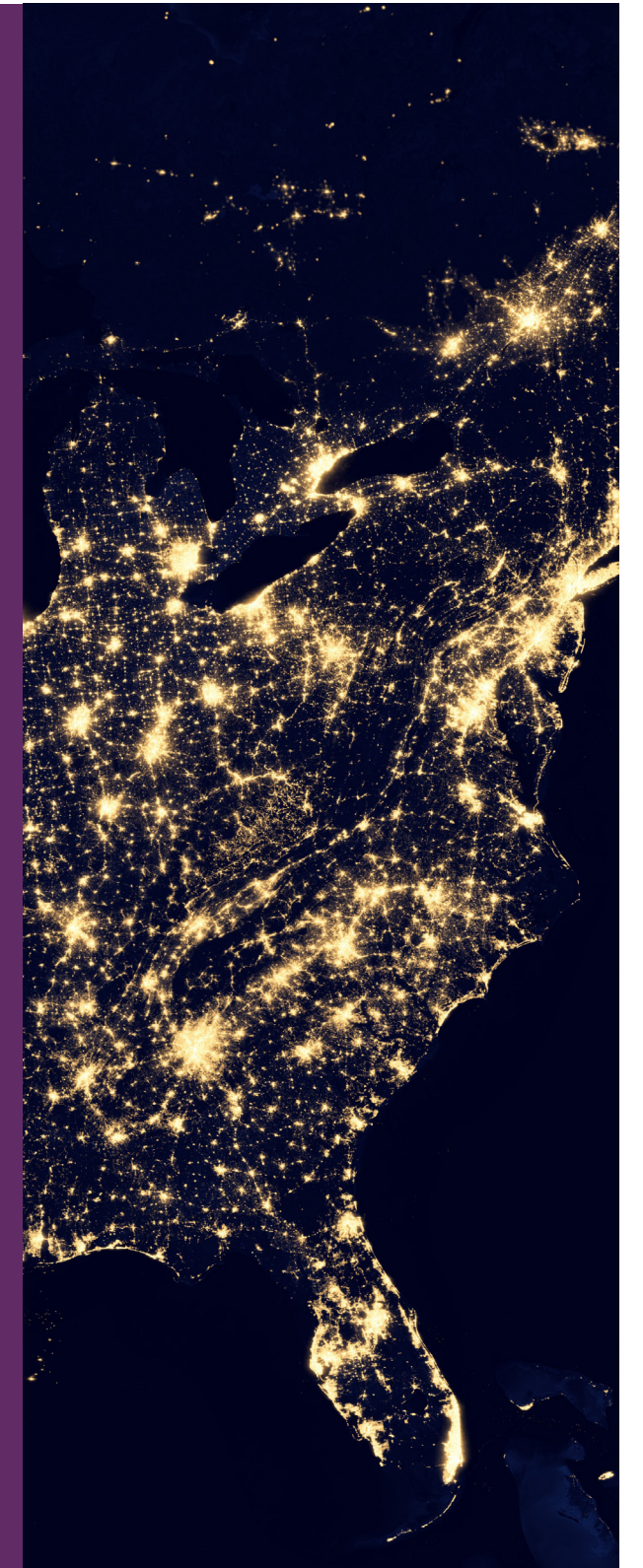
We employ a customer-centric testing approach to ensure our clients' mission critical needs are always met during implementation and through ongoing management and development of Sonata. To ensure our software hits the mark, we ask our clients what is important to them prior to implementation and then we check whether we have met these requirements prior to delivery.

Sonata also adheres to a Continuously Available Software (CAS) methodology which serves to protect mission critical operations during software development. With CAS, new Sonata development is automatically tested against client-defined criteria before it is deployed, allowing errors to be promptly resolved.



INTEGRATED WEB TECHNOLOGIES

Sonata Digital is deeply and natively integrated with Sonata, featuring seamless integration into the core platform. It supports single sign-on, real-time straight through processing, and integrated data and account services. Servicing a range of wealth management channels – member, investor and advisor – Sonata Digital is also accessible anytime, anywhere by members and investors from a range of devices. The interface delivers quick and easy access to accurate information, inquiries and transactions.






ABOUT BRAVURA

At Bravura, software is at the heart of everything we do. We develop innovative technology solutions that power the world's leading financial institutions. We are driven by our corporate purpose – together we create technology that reshapes how organisations and people prosper.

We do this by developing innovative cutting-edge software solutions that become the vital engine powering businesses across the wealth management, pensions and funds administration sectors.

With over 30 years of experience our next generation software solutions help clients increase operational and cost efficiency, enhance their ability to innovate and grow, and minimise their risk, as well as enable them to provide an enhanced level of customer service. Our ever-expanding team across Australia, New Zealand, United Kingdom, Europe, Africa, India and Asia, supports a rapidly growing client base.

Using our global scale and local expertise, combined with our innovative modern technology, Bravura helps power and transform the world's leading financial services businesses, today and for the future.





bravura
solutions