

The FIS™ Insurance Suite

An Integrated Risk Management Solution for Annuity Hedging Strategies

Variable and fixed index annuities are complex products whose valuations are highly sensitive to a broad range of risk factors. Whilst effective hedging strategies are imperative to protect capital and improve profitability, speed to market is also critical in a highly competitive marketplace. The FIS™ Insurance Suite empowers annuity providers to both design, implement and manage effective hedging strategies and achieve high levels of efficiency and collaboration across the business, with robust, scalable, cost-effective technology.



1. Improve Risk Management and Protect Capital

Real time decision support capabilities will help annuity providers to navigate volatile markets, thereby reducing volatility in profit and loss (P&L) and protecting capital.



2. Reduce Time to Market

Quickly model, test, price and launch new products while ensuring the associated risk is acceptable. Gain both standard out-of-the-box features and the flexibility to incorporate innovative and specific new guarantees into products.



3. Deliver Flexibility and Control

Cater to the unique nature of your business and hedging processes while addressing the company's governance needs for operational control, security and audit.



4. Increase Operational Efficiency

Deliver efficiencies of scale through one platform and one partner, benefit from scalable, continually enhanced technology infrastructure and outsource hosting of the whole platform to FIS.

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Support Collaboration between Business Units with a Single View of Risk

Ensure Timely Valuations of Liabilities

- Integrate portfolio management with FIS' leading actuarial software platform.
- Model product features just as they are sold and meet VM21 and C3PII requirements.
- Design hedging strategies, exploring the impact on capital and reserving requirements.

Manage Risk in Real Time

- Through dashboards, provide real-time measures of P&L and a broad range of risk metrics and sensitivities that allow annuity providers to monitor their hedging strategy.
- Group assets and liabilities using a configurable hierarchy, for flexible "slicing and dicing."

Implement Effective Hedging Programs

- Facilitate dynamic and static strategies by proposing strips of trade that meet the objectives of the hedging program.
- Run a broad range of stress tests to explore the effectiveness of the hedging strategy under different market conditions.
- Attribute the P&L of the hedging program to key risk factors as a tool to help optimize the hedging strategy.
- Integrated order management and market connectivity facilitates for the execution of the trades generated by the hedging strategy.
- Implement pre- and post-trade compliance rules.

Rely on a Trusted Partner

- Work with a platform and team that's trusted by over 900 insurers globally.
- Access infrastructure and application management and business process outsourcing services.

About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 53,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index.

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