



# Insurance Solutions

## Supporting Your Guaranteed Wealth & Income Products

In an era of volatile markets and historically low interest rates; baby boomers, small business owners and cautious investors are considering guaranteed products such as Segregated Funds with Life Time Annual Withdrawal Guarantee features, Guaranteed Minimum Withdrawal Benefit (GMWB), Guaranteed Interest Annuities (GIA) and Daily Interest Funds. The insurance industry is under increased pressure to quickly respond to the changing needs of investors. Insurance organizations need a robust yet flexible solution that can support the unique complexities of their business.

### At a Glance

Supports Segregated Funds, GIA and Daily Interest Funds

Multiple insurance products offered in a single system solution

Benefit from proven experience and expertise

Allows automation of common processes and activities



**INTERNATIONAL FINANCIAL**  
DATA SERVICES

### Faster time to market

Insurance products are more complex than many other kinds of investment products, with a multitude of features and benefits. The IFDS solution lets you easily build product, make changes, and automate many common activities, allowing you to get to market more quickly. And when you can get to market faster, you have a competitive advantage and more opportunity for growth.

### Proven record keeping system

Our core software offering, iFast™, is already used by some of the largest insurance companies in Canada, providing the technological backbone for some of the last decade's most important product innovations. That means we already have the processing structure and expertise in place to fully support all the complex features of these kinds of products. Our technology platform is shared, so our clients can leverage a system that supports all the latest industry and regulatory requirements.

### Adaptable one contract solution

Our solution is structured to allow a single contract to hold multiple versions of products – Segregated Funds, GIA and Daily Interest Funds – providing quick and easy adaptability to changing customer demands and market conditions. One contract also supports the efficient consolidation of activity between these products for call centre inquiries, statements, online viewing and single ticket transaction processing.

### Flexibility and choice

To keep competitive in a crowded insurance marketplace, you need to be able to offer a full and diverse suite of products to your customers. The IFDS insurance solution supports not only the core features of different insurance products like Segregated Funds and GIA, but also the many and diverse attributes, and multiple versions of these products such as a Life Time Annual Withdrawal Guarantee with rates that can be varied based on the actual investment date and a future withdrawal date.

## About Us

With its global headquarters in Toronto, Canada, International Financial Data Services (IFDS) is a world-leading provider of outsourcing and technology solutions to the financial services industry.

IFDS services over 240 financial organizations around the world, providing solutions to a wide range of global asset managers, wealth managers, banks, and insurance companies. With over 1,700 employees and partners located throughout Canada, Europe, and Asia-Pacific, the IFDS enterprise supports more than 18 million accounts with AUA of over CDN \$4 trillion.

IFDS is a 50/50 joint venture between Boston-based State Street Corporation, one of the world's leading providers of financial services to institutional investors, and Connecticut-based SS&C Technologies, a global provider of investment and financial software-enabled services and software for the global financial services and healthcare industries.

For more information, visit [www.ifdsgroup.com](http://www.ifdsgroup.com).



**INTERNATIONAL FINANCIAL**  
DATA SERVICES

## More reasons to choose IFDS

### Global perspective - local knowledge

IFDS technology and service solutions are used globally, with operation centres across Canada, Europe, and Asia-Pacific. As a subsidiary of State Street Corporation and SS&C Technologies, we are backed by a multi-billion dollar global enterprise with more than 40 years of experience in financial data processing.

### Continuous research and development

Our core software offering, iFast™ is an industry-leading, multi-lingual and multi-currency record-keeping system that provides the technological backbone for some of the most important product innovations in the investment, insurance, and deposit-taking industries.

With iFast™, you are supported by technology that is developed within our

family of companies – not licensed or outsourced like many of our competitors. And because we collaborate closely with the technology teams, you will always be equipped with the ability to meet the needs of a rapidly evolving industry and regulatory environment.

### Client-centered service and relationship management

When you choose IFDS, you'll experience our client-centered partnership service model. We create solutions that fit your needs and continuously invest in strengthening our people and technology. Your IFDS team includes a Relationship Manager who develops a deep, strategic understanding of your business and a Client Services support team that works closely with you day in and day out to ensure our partnership is always working in sync.

### By the numbers

- ISO 27001 and ISO 22301 certified
- 85,000 calls and 100,000 transactions daily
- \$215 million in client driven projects and \$45 million internal technology investment in the last 10 years
- 99.99% uptime across all environments
- 1700+ staff and vendor partners located in Toronto, Europe and Asia-Pacific
- One quarter of our employees have been with us for over 10 years
- Represented on nine industry groups and associations

### For more information please contact:

John Bennett  
Chief Revenue Officer  
International Financial Data Services Ltd.  
30 Adelaide Street East, Suite 1  
Toronto, ON M5C 3G9

+1 416-506-8013 | [jbennett@ifdsgroup.com](mailto:jbennett@ifdsgroup.com) | [www.ifdsgroup.com](http://www.ifdsgroup.com)

International Financial Data Services (Circle and Line Design) is a trade-mark owned by International Financial Data Services and is registered in Canada