



Introducing Keystone by Smart

The Smart solution to the global retirement technology challenge.

The **\$62 trillion** global retirement savings sector has for too long been held back by old technology, built for the needs of the last century. Financial institutions, governments and savers across the world want the advantages of modern tech to power their retirement plans.

- Financial institutions want to offer **market-leading investment solutions that keep up with the pace of change**, often via the workplace, using technology that can provide radically greater value for their businesses, and for their clients.
- Governments want to put their citizens in **the best position to save for their futures** and to reduce fiscal burden on taxpayers.
- And **savers themselves are crying out for the types of tech that make such a difference in other parts of their lives** to support their savings and their future. Just as they shop and bank online, they want flexibility and real-time control of their money.

This is a global problem, affecting every country and state on the planet. And yet, **until now, there has been no truly global, turnkey retirement technology solution.**

That is why we are launching **Keystone by Smart, the first cloud-native, global retirement tech solution** for the needs of financial institutions, governments, and savers across the world.

Keystone is first-of-its-kind tech, and at launch **already powers retirement savings solutions across the world**, in partnership with some of the most respected names in finance, including:

- In Dubai, with partner Zurich, where a new breed of workplace saving scheme is emerging.
- In Ireland, powering workplace retirement savings with New Ireland Assurance, part of Bank of Ireland Group.
- In the USA, where Smart's tech helps meet the needs of state auto enrolment roll outs, as well as powering retirement savings across the country through Stadion.
- In the UK, with Smart Pension, one of the fastest growing workplace pension schemes.

At launch, the platform supports **more than a million savers** across the world, with exceptional user experience and great results, forecast to **reach \$10bn on the platform** by the end of 2022.

Keystone is backed by blue chip investors, including J.P. Morgan, Fidelity International Strategic Ventures, Barclays, Legal & General Investment Management, Chrysalis Investments and more.

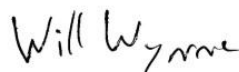
Keystone is the first truly global, cloud-native retirement savings technology platform, built to meet the needs of hundreds of millions savers, in any language, and any currency. Designed to solve any legislative complexity today, tomorrow and decades into the future. The retirement offerings of the last century are now shackled by legacy; Keystone is for the 21st century and beyond, always moving forward to meet the retirement needs of the future.

To find out more, or join us in transforming retirement, savings, and financial wellbeing across all generations, around the world, visit www.smart.co/keystone.

Andrew Evans



Will Wynne



Our global financial investors

J.P.Morgan



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