

Leveraging joint assets







https://www.ayo4u.com/zm/

Customer data

Digital platform

Market

knowledge

Mobile Money

Distribution



Customers

Premium Collection Partnership

Revenue / Profit Share

Licenses

Regulatory compliance

Innovative products

Expertise

Health/Insurance systems

Products

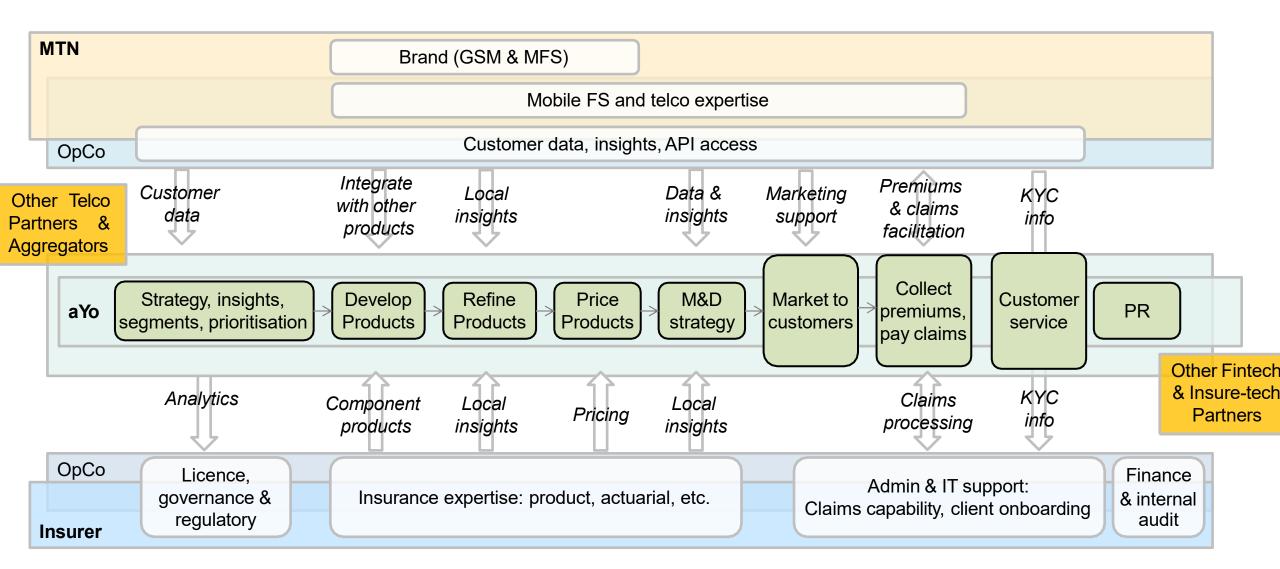
Financial Wellness





Cross Pollination

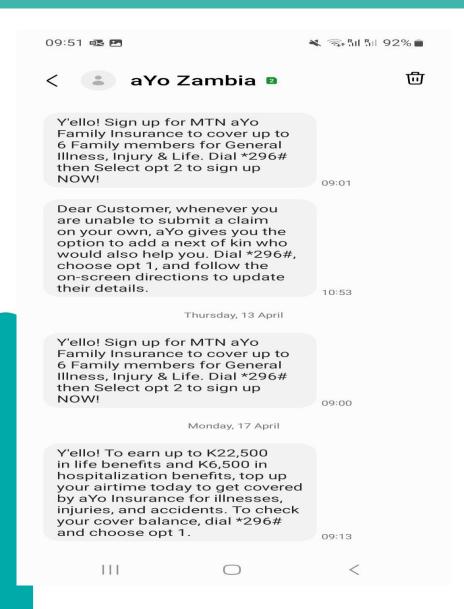


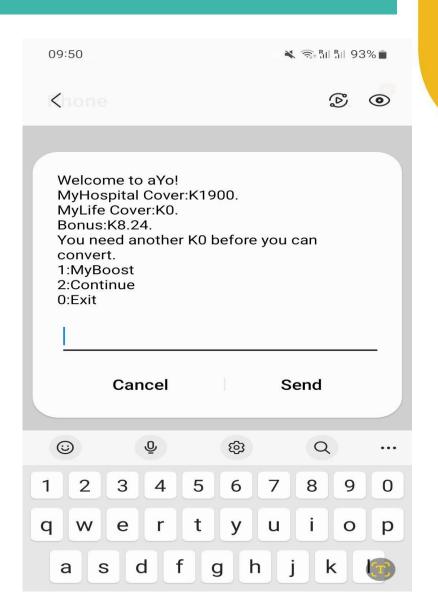


Using Accepted Digital Services to Win Hearts & Minds



Engagement that Tangibilizes Insurance....cont'd





Digitization for CVP & Business Efficiency



