

ASX Release  
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## Energy Super go-live marks new era in digital advice

ENERGY Super has gone live with the first phase of its rollout of Decimal Software's *Eqilize* digital advice (robo) solution.

The Industry Super Fund, which has 48,000 members and \$6.3 billion funds under management, is a leading provider to energy sector employees in Australia.

But far from replacing traditional advice offerings, Energy Super sees this new era of digital advice very much as complementary to its existing customer services.

According to David Beal, Energy Super's General Manager of Digital Transformation and Analytics, the Decimal solution makes financial advice accessible to those that otherwise may not seek it, and also provides the ideal "entrée" to members who may go on to arrange a face-to-face appointment.

"Our research has shown that people in our market demographic want to seek financial advice but do not want to sit down with an advisor without having a reasonable degree of understanding first," Mr Beal said.

"They are typically at an age where they are considering retirement options seriously, they are technically savvy and they have superannuation funds and other assets to consider as part of their future planning.

"They also like to be self-informed so we see one of the roles of online advice as educational, to allow members to explore various scenarios before deciding how to proceed. The beauty of the Decimal omni-channel solution is that the customer determines what to do next. "Some may wish to follow up with clarification over the phone, and others may go on to organise a sit-down appointment."

Mr Beal said the first phase of Energy Super's rollout involved rolling out the Decimal solution internally, which brought immediate benefits. "The first phase of our implementation happened quickly," he said. "The solution gives our phone advisors the opportunity to respond to member inquiries quickly, and therefore reach a larger number of them, providing very targeted advice and being able to immediately recommend the next steps."

Decimal CEO Nic Pollock said Energy Super was a prime example of the longstanding philosophy held by the company that digital advice was designed to complement, not replace, traditional financial services.

"Energy Super has shown that offering hybrid or 'omni-channel' advice solutions is all about enhancing overall customer experience," Mr Pollock said.

"It allows members to access advice in whichever way is most comfortable and convenient to them."

Decimal's project team is continuing the rollout, which includes implementing additional topics for the phone advisors, then moving to full online implementation for members with a single sign-on process. *Eqilize* is a pre-configured solution designed for superannuation providers and other financial institutions. The platform is quick to install, compliant with ASIC and APRA standards, easy to integrate into existing environments and scalable in terms of user numbers and advice topics.

**DECIMAL SOFTWARE  
LIMITED**

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**About Decimal**

Decimal is an Australian based company, which has developed the world's first omni-channel, cloud based automated digital advice platform designed to operate with any existing product. The platform, which includes embedded compliance features, enables enterprises to provide consumer-driven automated financial advice and execution to the mass consumer market with global application.

Prior to now this has not been viable or technically possible, providing Decimal with a first mover advantage. Decimal partners with Financial Institutions of all sizes including banks, superfunds, credit unions, insurers, mortgage brokers and dealer groups to enable the execution of Financial Service advice via a seamless omni-channel solution – [www.decimal.com.au](http://www.decimal.com.au).

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