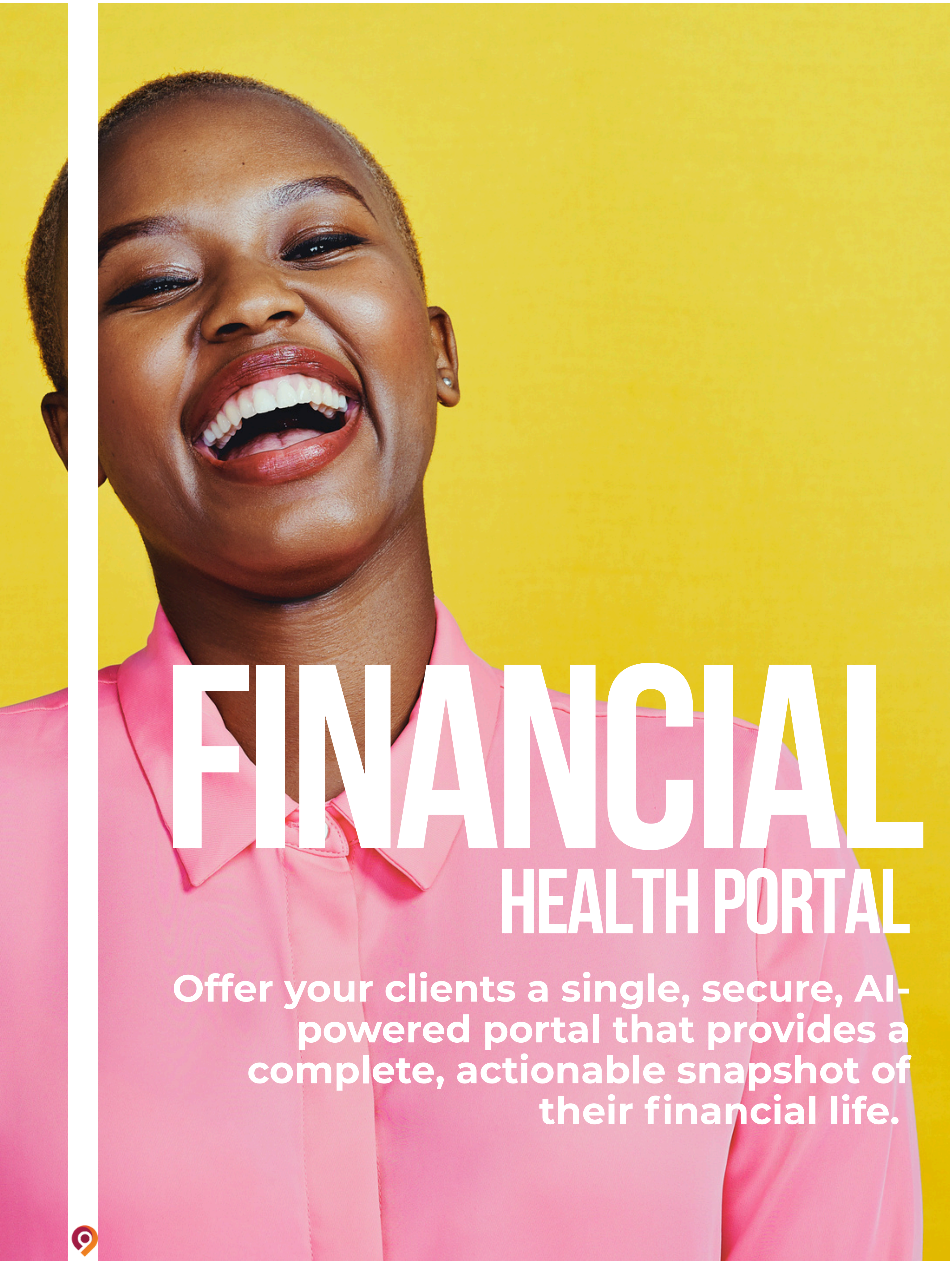


FINANCIAL
HEALTH PORTAL

Offer your clients a single, secure, AI-powered portal that provides a complete, actionable snapshot of their financial life.

FINANCIAL HEALTH PORTAL

Imagine a digital space where every part of your financial life connects seamlessly, where your expenses, savings, investments, retirement and legacy plans are all visible in one clear view. The My GOTO Financial Health Portal is not just another budgeting tool; it is a full financial mirror that shows you where you stand, where you want to be and how to get there. It empowers users to make informed, confident financial decisions, identifies unnecessary spending and helps them reach life goals faster.

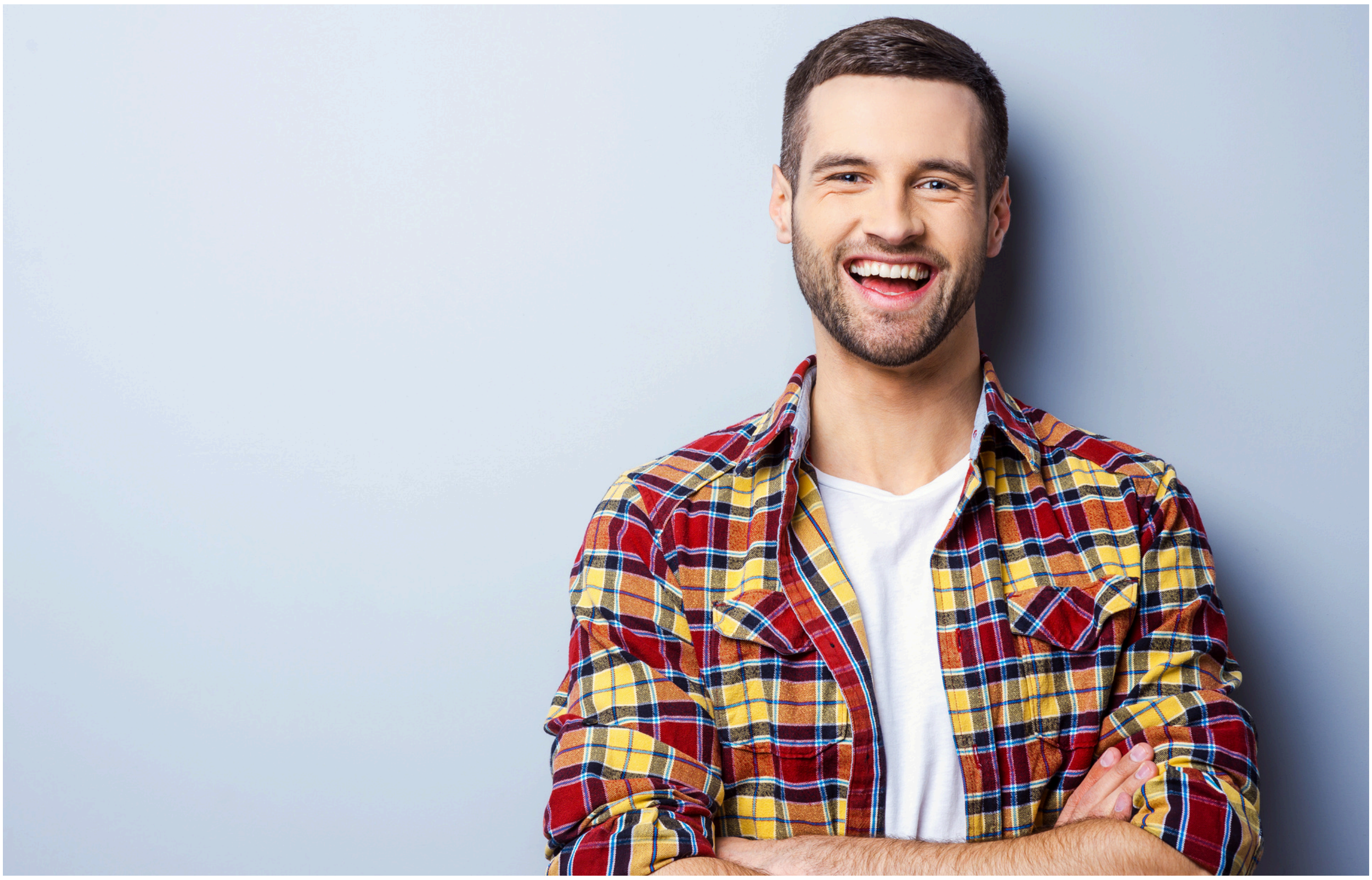
For institutions, this is a transformative opportunity to offer clients something deeper than products - genuine financial wellness. The portal brings clarity, control and confidence to clients, while building lifelong trust between them and the financial institutions that make this innovation possible.

Offer your clients a single, secure, AI-powered portal that provides a complete, actionable snapshot of their financial life. From automated expense analysis and goal-driven budgeting to retirement forecasting, investment mapping and legacy planning, the My GOTO Financial Health Portal turns scattered accounts and paperwork into a clear plan. This is an elegant, brandable product that deepens customer engagement, reduces financial stress among clients and creates new opportunities for advisory services and product cross-selling.

Why this matters

Clients are overwhelmed with fragmented financial products, manual calculations and uncertainty about whether they are on track for retirement or leaving the right legacy. Financial wellness drives retention, product uptake and trust. A simple, guided, data-driven solution that delivers clarity and recommended actions is a competitive differentiator for any financial institution.

Core Features and what they deliver



1. Automated bank statement upload, expense intelligence and budget optimisation

- Clients securely upload bank statements or connect their accounts via secure bank-grade aggregation.
- The portal automatically classifies transactions into spending categories, flags recurring payments and identifies one-off or wasteful spending.
- If a client sets an investment or retirement goal, the AI models how much extra cash is required and uses the bank statement to identify possible savings opportunities.
- The portal produces realistic, prioritized saving recommendations with estimated monthly savings and timelines.

Why it matters to the client

- Immediate clarity on where money goes without manual categorisation.
- Practical recommendation on how to find the extra cash to reach goals rather than vague suggestions.
- A personalised budget that fits the client's lifestyle and priorities, not a one-size-fits-all rule.

Why it matters to you

- Increased product relevance: clients who understand their finances are more likely to take up savings, investment and credit products that match their needs.
- Reduced customer churn: financial wellbeing correlates with higher loyalty.
- Cost savings for the bank through reduced advisory time and better-targeted product offers.

2. Retirement calculator and policy modelling

- Clients enter retirement policies, pension fund details, employer contributions, current balance, how much they want to receive in retirement, how long do they want to receive it for and assumed growth rates.
- The portal projects expected retirement wealth under multiple scenarios: conservative, baseline and optimistic.
- It shows gap analysis: where the client currently stands, where they should be to meet their lifestyle goal and exactly how much to add monthly or once-off to close the gap.
- Scenario testing: change retirement age, contribution levels or assumed returns and instantly see effects.

Why it matters to the client

- Concrete numbers that turn retirement anxiety into a plan.
- Clear, time-bound actions such as the precise extra monthly contribution required.
- Confidence to adjust lifestyle or investments earlier enough to reach goals.

Why it matters to you

- A platform to promote retirement products, top-up solutions and advisory services at the point of need.
- Stronger long-term relationships with customers through lifetime planning rather than product pushing.

3. Investment portfolio mapping and needs-based matching

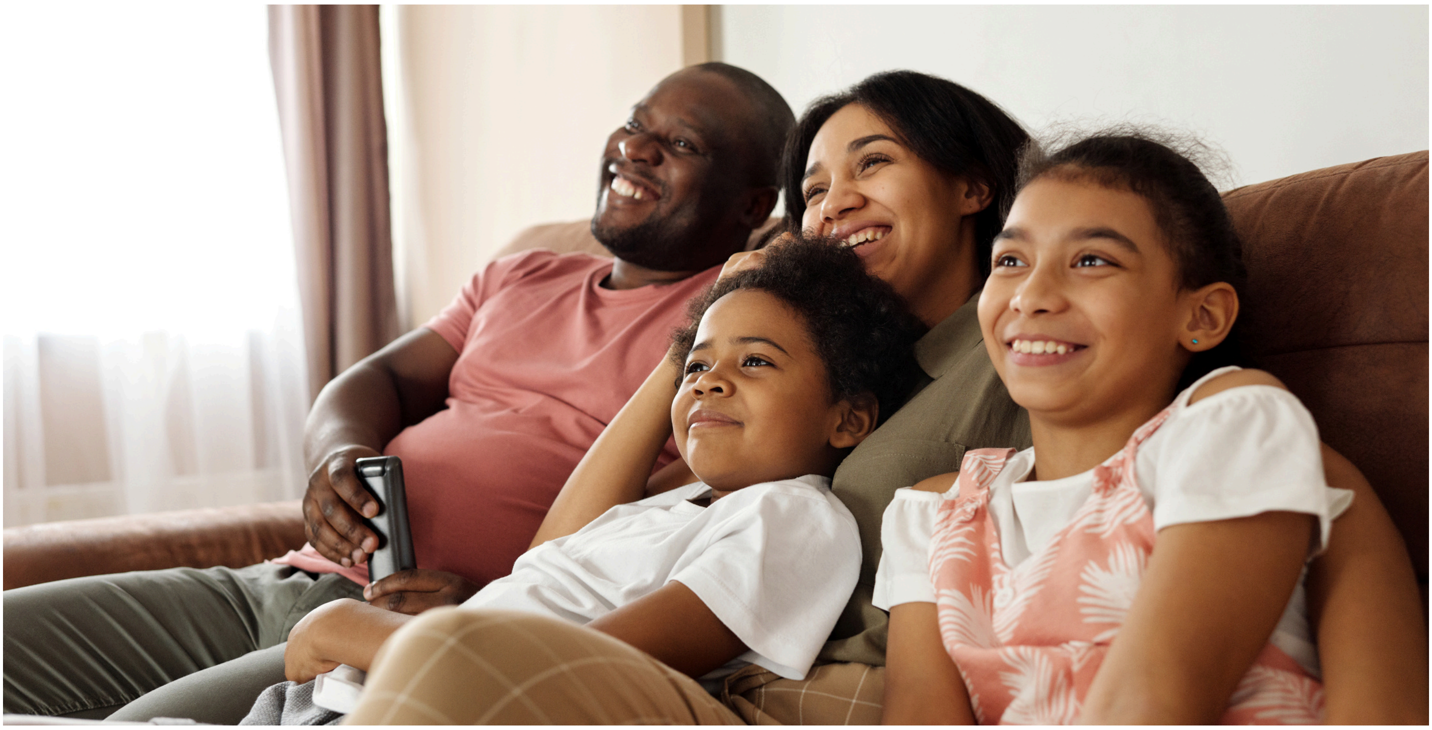
- Clients add existing investment accounts, asset allocations and risk preferences.
- The portal calculates projected returns, risk exposure and how the portfolio aligns to stated goals such as buying a home, education funding, or retirement income.
- Clients can specify desired outcomes from new investments and the AI simulates which combination of products and contribution levels will meet that need within the chosen timeframe.

Why it matters to the client

- Holistic view of all holdings, not just one provider's products.
- Actionable recommendations that match goals to realistic investment choices.
- Easy comparison of hypothetical investment paths so the client chooses with clarity.

Why it matters to you

- Opportunity to recommend suitable in-house or partner investment products with higher conversion because recommendations are personalised and goal-driven.
- Data driven insights into client risk appetite and opportunity windows for advisory offers.



4. Legacy and estate planning assistant

- The portal models estate value after debt, tax and projected asset appreciation or depreciation.
- It offers practical checklists: up-to-date beneficiary nominations, will status, insurance alignment and recommended steps to protect legacy goals.
- Includes our Briefcase functionality which contains tips on what we often overlook when planning our legacy (passwords, contacts, important documents) in the event of death. This tab allows the user to upload all the important documentation, policies and contact details their loved ones would require upon their passing. The Legacy section of this portal serves the purpose of a planner but also assists with the execution of the estate by providing step for step guidance for the loved ones left behind.

Why it matters to the client

- Removes uncertainty about how assets will be distributed and how much estate administration will cost.
- Ensures the client's wishes are achievable and protected.
- Encourages early, low-friction estate planning actions that reduce future family stress.

Why it matters to you

- Natural cross-sell for estate-related products such as trust services, wills, life cover and tailored advisory.
- Positions the institution as a trusted custodian of client legacies.

Combine all four modules and you create a full financial profile: where a client is now, where they want to be, how to get there and what they will pass on. That complete view generates far more value than any single tool because it gives context. For example, expense cuts identified by the statement analyser become direct inputs to the retirement gap calculator and investment simulations. Estate planning becomes meaningful when modelled alongside retirement and investment outcomes.

BENEFITS

Tangible benefits to the end user

- Less stress from money because ambiguity is replaced with clear actions.
- Faster progress to goals thanks to targeted savings and investment suggestions.
- Empowerment to make confident financial decisions supported by numbers and scenarios.
- A single place to monitor progress, change assumptions and see impact immediately.
- Better legacy outcomes for family and beneficiaries.

Tangible benefits to your institution

- Deeper client relationships through ongoing engagement and advice.
- Higher conversion for savings, investment and insurance products because recommendations are personalised and timely.
- Improved customer retention and lower attrition rates.
- Differentiation in the market as a leader in digital financial wellbeing.
- Rich anonymised analytics for product development and risk assessment.

Financial Empowerment

Imagine a platform that becomes exactly what your clients or employees need it to be. A living, evolving digital space that reflects your organisation's values and vision for financial wellbeing. The My GOTO Financial Health Portal is not a one-size-fits-all solution; it is a foundation that adapts, grows and transforms according to your goals. You choose the experience. You decide how your people will engage with their financial world. We bring it to life.

This is where innovation meets imagination. My GOTO opens a new era of financial empowerment, where technology is shaped by human insight. Whether your focus is helping people plan for their future, build better money habits, or gain a deeper understanding of their financial potential, this platform becomes the mirror of your mission. It is fully customisable, deeply intuitive and built to make financial confidence feel personal, not prescribed.

The possibilities are endless. The portal can guide users to understand their spending, identify savings opportunities and create practical financial goals. It can help them visualise their progress toward long-term dreams such as home ownership, education, travel or a comfortable retirement. It can inspire them to turn small, consistent actions into investments that build wealth over time. It can support them in managing debt, planning for emergencies, balancing lifestyle expenses and protecting their legacy. Every area of financial life - from daily budgeting to generational planning - can find a home within this platform.

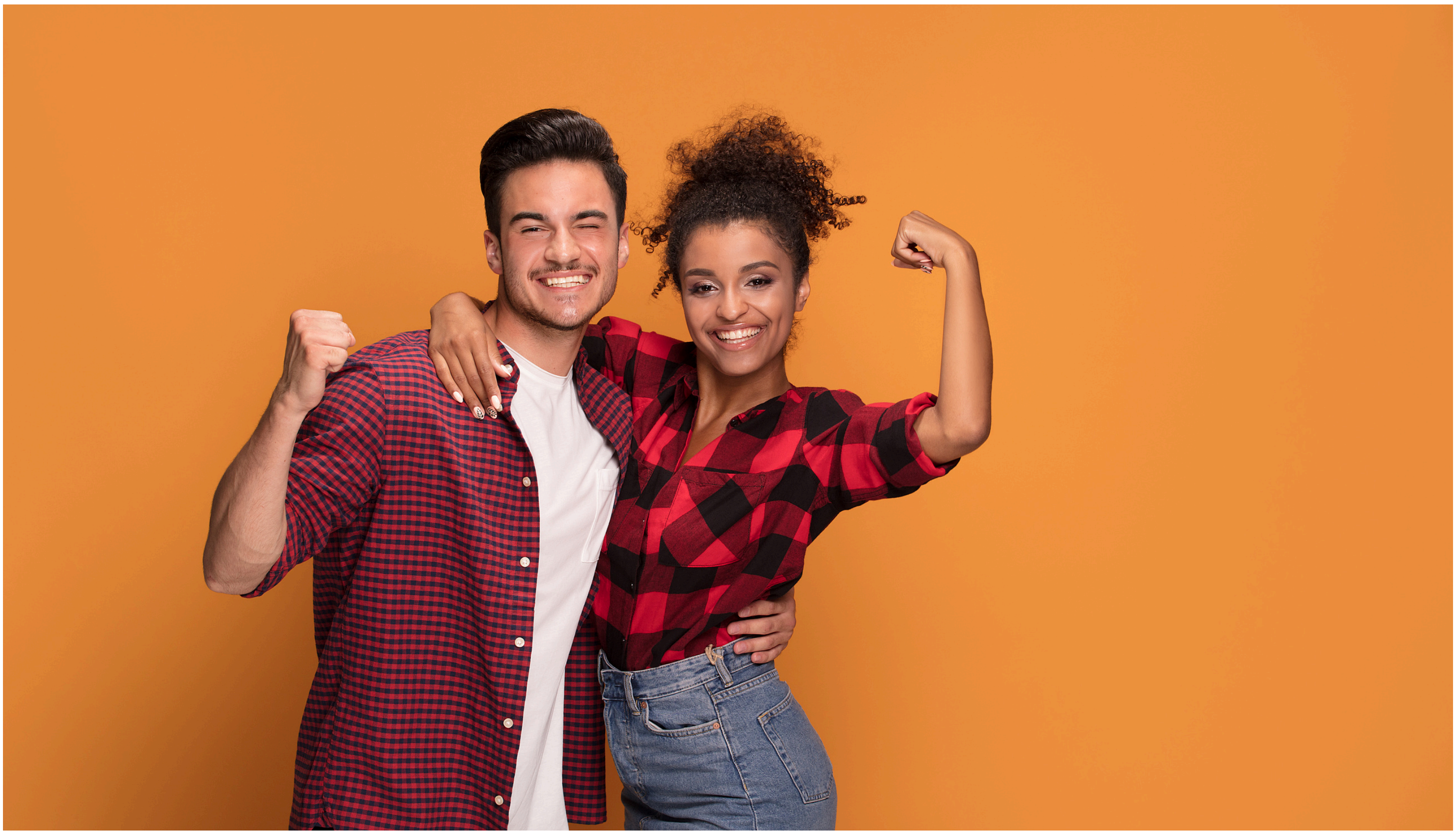
With My GOTO, you are not adopting a system; you are crafting an experience that carries your brand's message of care, empowerment and forward thinking. It is a partnership that transforms digital engagement into human connection, helping people see money as the key to freedom, stability and opportunity. Your vision defines what this portal becomes. Our expertise makes it real. Together, we can create a financial wellbeing experience that is personal, practical and truly life-changing - a tool that grows with people through every stage of their financial journey.

Functionality and Build-Out Options

This financial portal will be fully custom designed according to the company's needs. It will allow every person to build, track, and refine their financial journey in one secure, easy-to-use space. From budgeting and investment planning to retirement projections and debt management, the portal brings clarity and direction to every area of financial life. The examples that follow show just some of the possibilities - the platform's flexibility means it can expand and evolve with the user's goals, lifestyle, and financial milestones.

Financial Area	What Users Can Navigate	Why It Matters
Retirement Planning	List retirement savings and calculate future income needs	Ensures users can maintain their desired lifestyle in retirement
Budgeting	Record and analyze monthly expenses	Helps identify overspending and free up money for investing
Goal Setting	Create financial goals for education, travel, or big purchases	Keeps users motivated and focused with clear targets
Insurance Planning	Assess life, health, and asset coverage	Ensures family and assets are protected in emergencies
Portfolio Overview	List and categorize all assets and investments	Provides a complete view of overall financial health
Debt Management	Track and prioritize debt repayments	Reduces financial stress and interest costs

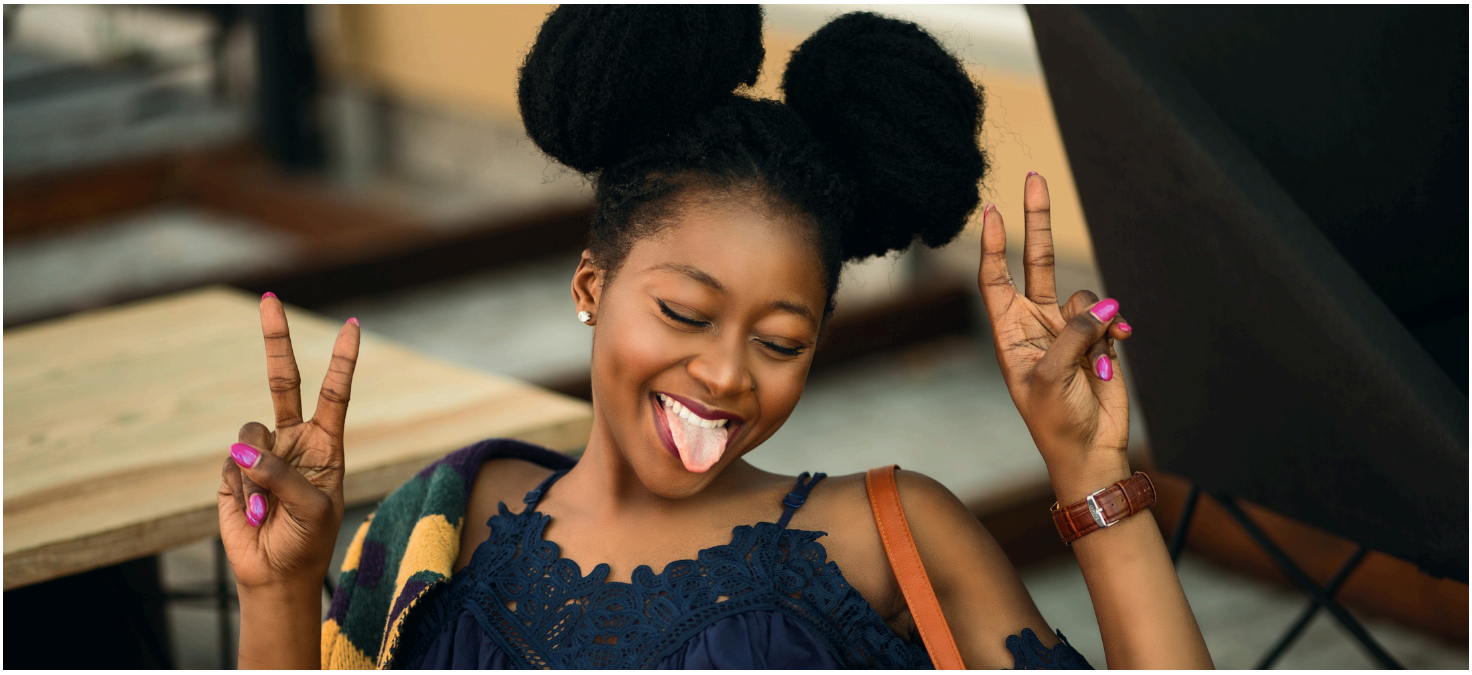
Financial Area	What Users Can Navigate	Why It Matters
Emergency Fund Planning	Calculate how much to save for unexpected events	Builds financial resilience and peace of mind
Credit Health Monitoring	Understand and improve credit scores	Opens doors to better financial opportunities
Investment Navigation	Explore investment options and potential returns	Supports long-term wealth creation through informed choices
Education Planning	Estimate future education expenses	Enables early preparation and reduced financial strain later
Cash Flow Management	Track income versus expenses monthly	Encourages better control and prevents unnecessary debt
Life Milestone Planning	Prepare for buying homes, cars, or starting businesses	Helps users plan big financial steps with confidence
Retirement Lifestyle Design	Simulate desired post-retirement lifestyle costs	Keeps long-term planning realistic and achievable
Legacy and Estate Planning	Organize wills, beneficiaries, and asset transfer	Ensures wealth is preserved and passed on responsibly



Example client outcomes

- **Client A discovers hidden spending patterns** that reveal R1 200 each month in unnecessary costs that can easily be redirected toward future goals. By choosing to invest R1 000 of that amount consistently, their retirement gap closes significantly over time, turning everyday savings into long-term security.
- **Client B gains a clear picture of their financial future** and realises they are slightly behind on retirement targets. With a small monthly adjustment and a shift in how their money is allocated, they reach their desired retirement income years sooner, proving that even modest, intentional changes can have powerful results.
- **Client C gains a deeper understanding of how their current financial setup will affect their family one day**. By identifying areas that need attention, such as updating beneficiaries and reviewing estate plans, they are able to protect their loved ones and secure the legacy they've worked for.

Each story shows how financial clarity leads to action. When people can see where their money is going and what it can become, they start making confident, strategic decisions that change their future. The My GOTO Financial Health Portal helps individuals move from uncertainty to empowerment, from reaction to intention, and from managing money to mastering it.



The Psychological Benefits: A Deep Dive into Emotional and Generational Impact

Money has always been more than numbers on a balance sheet. It is tied to our emotions, our self-worth, our sense of control and even our hopes for our children. When people experience financial uncertainty, it often triggers anxiety, shame and avoidance - emotions that spill into every area of life. The My GOTO Financial Health Portal has the power to reverse that cycle. By creating visibility, order and a clear plan of action, it offers psychological relief that goes far beyond the screen.

1. Relief through clarity and control

Uncertainty is one of the strongest triggers of stress. When people do not know exactly where their money is going, their brain stays in a low-grade state of anxiety, constantly scanning for threats and worrying about what might go wrong. This portal replaces uncertainty with understanding. The simple act of seeing every expense categorised and knowing how it impacts long-term goals gives users a sense of calm and control. It transforms money from something that happens to them into something they manage. The result is a measurable reduction in financial stress - users feel lighter, more focused and more capable of making decisions.

2. Emotional healing from informed decision-making

Financial stress often carries guilt. Many users feel embarrassed about not saving enough or ashamed of poor spending habits. The AI-driven insights of this portal remove that judgment and replace it with compassion and objectivity. It shows facts, not failures, and provides a practical way forward. This shift in mindset encourages self-forgiveness and resilience. Instead of feeling stuck, users begin to feel empowered to take consistent action, one improvement at a time. It restores dignity and a sense of personal agency, which are essential components of emotional wellbeing.

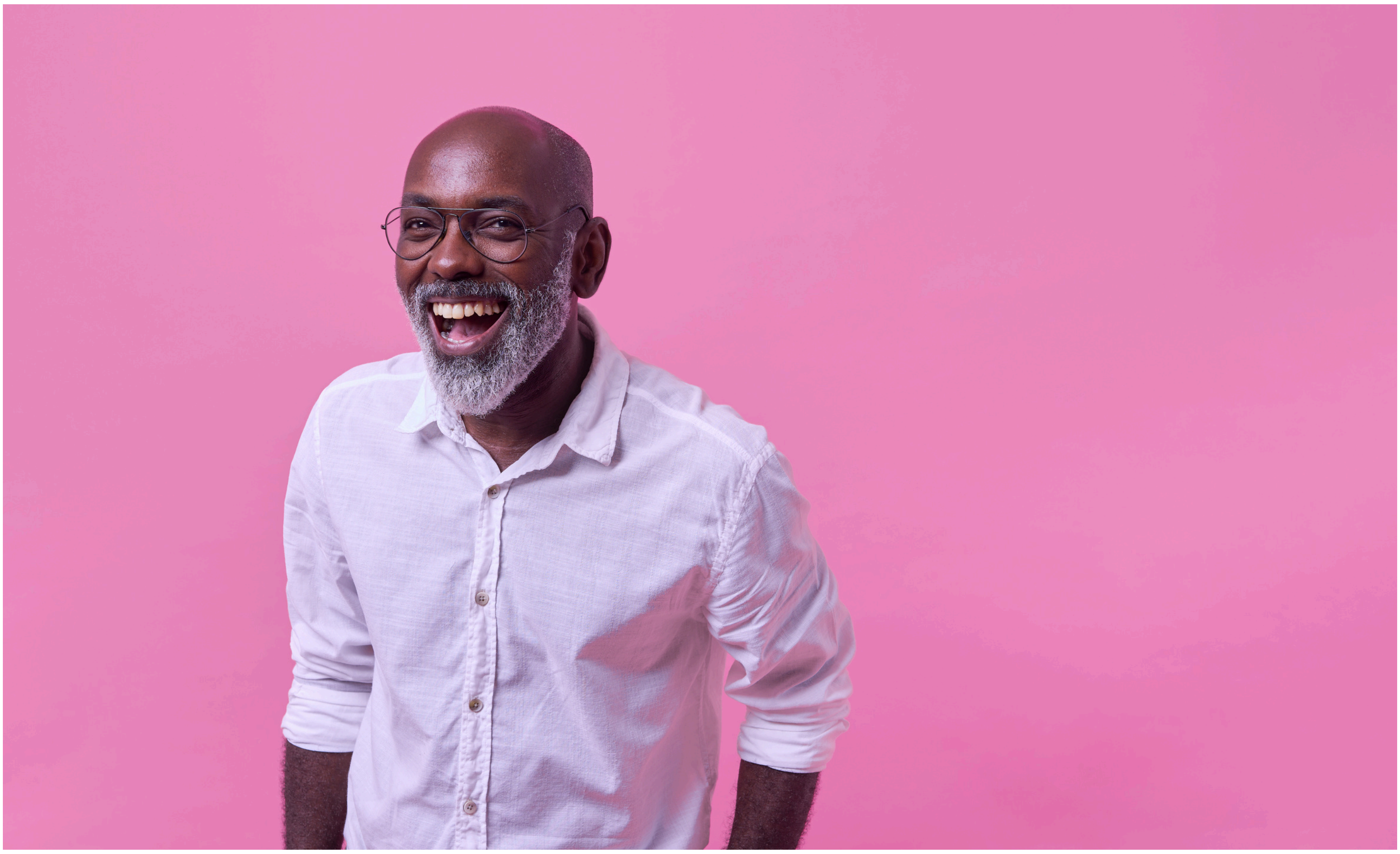
3. A healthier relationship with money

When users begin to see how daily decisions affect future goals; money becomes less about deprivation and more about intention. They no longer feel that budgeting means restriction; it means purpose. This subtle but profound change reduces impulsive spending, improves self-control and cultivates a long-term mindset. Financial discipline starts to feel rewarding rather than punishing. People who experience this shift tend to extend it into other areas of life - healthier routines, better boundaries and more conscious consumption.

4. Strengthened family dynamics and generational stability

Financial stress does not exist in isolation. It affects partners, children and even workplace relationships. When adults are financially anxious, they are more likely to be irritable, distracted and emotionally unavailable. By alleviating that anxiety, the My GOTO Portal indirectly improves family harmony. Parents who use this system model responsibility and financial awareness for their children. They show that managing money can be calm, organised and empowering rather than secretive or stressful.

As children grow up in households where financial conversations are open and guided by clear tools, they adopt those habits naturally. They see the importance of saving early, investing wisely and planning for the future - not through lectures, but through lived example. The next generation becomes financially literate by observation, inheriting not just assets, but healthy financial behaviour. In time, these children are likely to use the same portal themselves, building on their parents' foundation and creating a cycle of generational financial wellbeing.



5. Future peace of mind

The inclusion of retirement and estate planning features provides more than logistical convenience. It offers psychological closure. Knowing that one's later years are planned for and that one's loved ones will be taken care of brings a profound sense of peace. It quiets the ever-present background worry of "what if something happens to me?" and replaces it with confidence that one's legacy is secured.

6. Lasting emotional transformation

Over time, consistent use of the portal creates a new kind of emotional relationship with money, one defined by awareness, confidence and balance. Users begin to view financial management not as a burden, but as an act of self-care. The relief of knowing "I'm on track" becomes a daily feeling of being grounded. Financial stress, once a silent weight carried for years, is replaced by a lightness that frees energy for creativity, family and personal growth.

7. Breaking the cycle of Black Tax

In many South African families, financial pressure does not end with personal success; it extends outward through cultural and family responsibility. The weight of supporting extended family, often called Black Tax, can leave even financially stable individuals feeling trapped and resentful.

The My GOTO Financial Health Portal gives users a structured way to plan for these obligations without sacrificing their own progress. By visualising their full financial picture, they can allocate resources intentionally, set clear boundaries and create strategies that help uplift their families sustainably. Over time, this transparency turns Black Tax from a silent emotional burden into a managed, empowering act of generational support.

8. Easing the strain of the Sandwich Generation

The sandwich generation refers to adults who are supporting both their children and ageing parents at the same time. This double responsibility creates deep emotional and financial strain and often leaves little room for personal security or mental rest. The portal helps users forecast these responsibilities early, plan contributions realistically and make informed decisions about insurance, investments and care costs. The result is a powerful emotional shift from daily survival to calm preparedness. By easing the financial tension that defines the sandwich generation, the My GOTO Portal helps restore balance, protect mental health and model responsible financial planning for future generations.

Start the Transformation now.

Now is the time to move beyond information and step into transformation. Financial wellbeing begins with awareness, but it thrives through action. The **My GOTO Financial Health Portal** is your opportunity to offer something truly life-changing - a space where people can see their full financial picture, make empowered decisions and create a future built on confidence, purpose and freedom. Every journey starts with a single choice. Make yours the one that inspires lasting change in the lives of your clients and employees.

Visit My GOTO and experience how true financial empowerment can transform lives. This is more than education; it is a movement toward confidence, control and lifelong growth. Every tool and insight has been designed to shift how people see money - from a source of worry to a source of strength, freedom and possibility. Whether for your employees or your clients, the My GOTO Financial Health Portal is where financial wellbeing begins and lasting change takes root. Alternatively, email us info@my-goto.co.za

Scan the QR code or click on this link to view our Financial Health Portal video.