

# About Türkiye Hayat Emeklilik

## Corporate Strategy and Goals

**Türkiye Hayat Emeklilik aims to be recognized as a global technology company within a decade.**

Türkiye Hayat Emeklilik which is at the fore in life insurance premium production, and private pension fund size and profitability, and in life insurance and private pension industry, acts with the aim of making its leadership position sustainable and becoming a life and pension company that operates internationally.

Moreover, Türkiye Hayat Emeklilik that aims to be recognized as a global technology company within a decade is on the path to be a company which is digitally competent in all of the internal and external functions and adopts a perspective of improving the processes within the framework of optimization and automation principles.

Thanks to the recent promising developments in Private Pension system such as escalation of the state contribution to 30%, the new regulation which enables the children aged under 18 to join the system, extension of the claim for state contribution to years and partial withdraw and transfer options, it has been aimed to make the system more appealing.

Thus, the Company began to accomplish thrilling results. Türkiye Hayat Emeklilik targets making PPS the first-preferred saving instrument for all citizens, creating a quality and sustainable portfolio and enhancing saving awareness by exploiting such favorable developments. The Corporate Strategies of Türkiye Hayat Emeklilik which grows upon its vision adopted to reach the said objectives are as follows.

### Focusing on solutions instead of products

Protection needs of each customer and his/her expectations from insurance are a matter of opinion. Thus, customized solutions are needed. Similar to customers, providing sales channels the customized experience that matches their needs, together with technology is substantial. The only way to achieve this point is to change the perspective of data and use analytics in an impactful way. Within this framework, Türkiye Hayat Emeklilik devised its ecosystem upon the technological capabilities with a focus on gaining recognition as a technology company.

Possessing such technological capabilities will be possible through a strong and flexible IT structure with a high digital competence in all internal and external functions which utilizes the AI-supported automation opportunities.

### Embodying of insurance

Touching customers' lives is a way to increase the insurance penetration by transposing the "after" in the insurance experience with "before." Being more acquainted with customers requires establishing meaningful interactions with them. Therefore, it is planned to switch to the platform-based business models through the insurance-oriented ecosystem cooperation in order to create value for the customers. In this way, the opportunity to be acquainted with customers by touching the non-insurance spheres of their lives and to offer them customized solutions instead of products will arise.

Türkiye Hayat Emeklilik's objective is to automatically coordinate the customer experience and the communication that it will continuously establish with each customer in their own world and journey, through the customer platform.

### Focusing on sustainable savings

Türkiye Hayat Emeklilik which aims to make PPS the first-preferred saving instrument for all citizens, create a quality and sustainable portfolio and enhance saving awareness nourishes its products with the additional benefits that focus on customer satisfaction within under 18 plans, particularly to bring the children aged under 18 in the system in line with the above objectives.

- PPS-linked insurance products offered on the side of integrated PPS will meet the needs of customers.
- With the advantages of platform-based business models, saving and insurance-focused solutions shall be offered to private pension customers at every moment of their lives.
- Customers will have the opportunity to access the ecosystem with the saving products they purchased. In this way, their experience and satisfaction will be raised.
- Through such actions to be taken, it is aimed to make PPS the first-preferred saving instrument in Türkiye, and Türkiye Hayat Emeklilik the most favorite pension company.

### PPS FUND SIZE

# 43.8

TL Billion

