

INVESTOR DAY • JUNE 2, 2026

# Outcreating *for* Financial Institutions of the Future

**Harsh Naidu**

Chief Business Officer — Financial Services

# Safe Harbor

Certain statements in this release concerning future prospects are forward-looking statements. These statements, by their nature, involve risks and uncertainties that could cause the actual results to differ materially from such forward-looking statements.

LTM assumes no obligation to revise or update any forward-looking statements that may be made from time to time — by or on its behalf.

# AI Multiplier — Layering Strategic Investments

**Citi** Names David Griffiths as Group Head of Artificial Intelligence Reporting to the COO

**HSBC** Appoints David Rice as its Inaugural Chief AI Officer

**UBS** Appointed Daniele Magazzeni as its First CAIO Dedicated to AI Adoption

**Morgan Stanley** Names Jeff McMillan as Firm Wide Head of Artificial Intelligence

**Markel** Appoints Maureen Tomlinson to Head of AI + SVP Operations in Canada

**Lincoln Financial** Appoints Nilanjan Adhya as EVP, Chief AI, Data and Analytics Officer

## Significant Supplier Consolidation in the BFSI Space

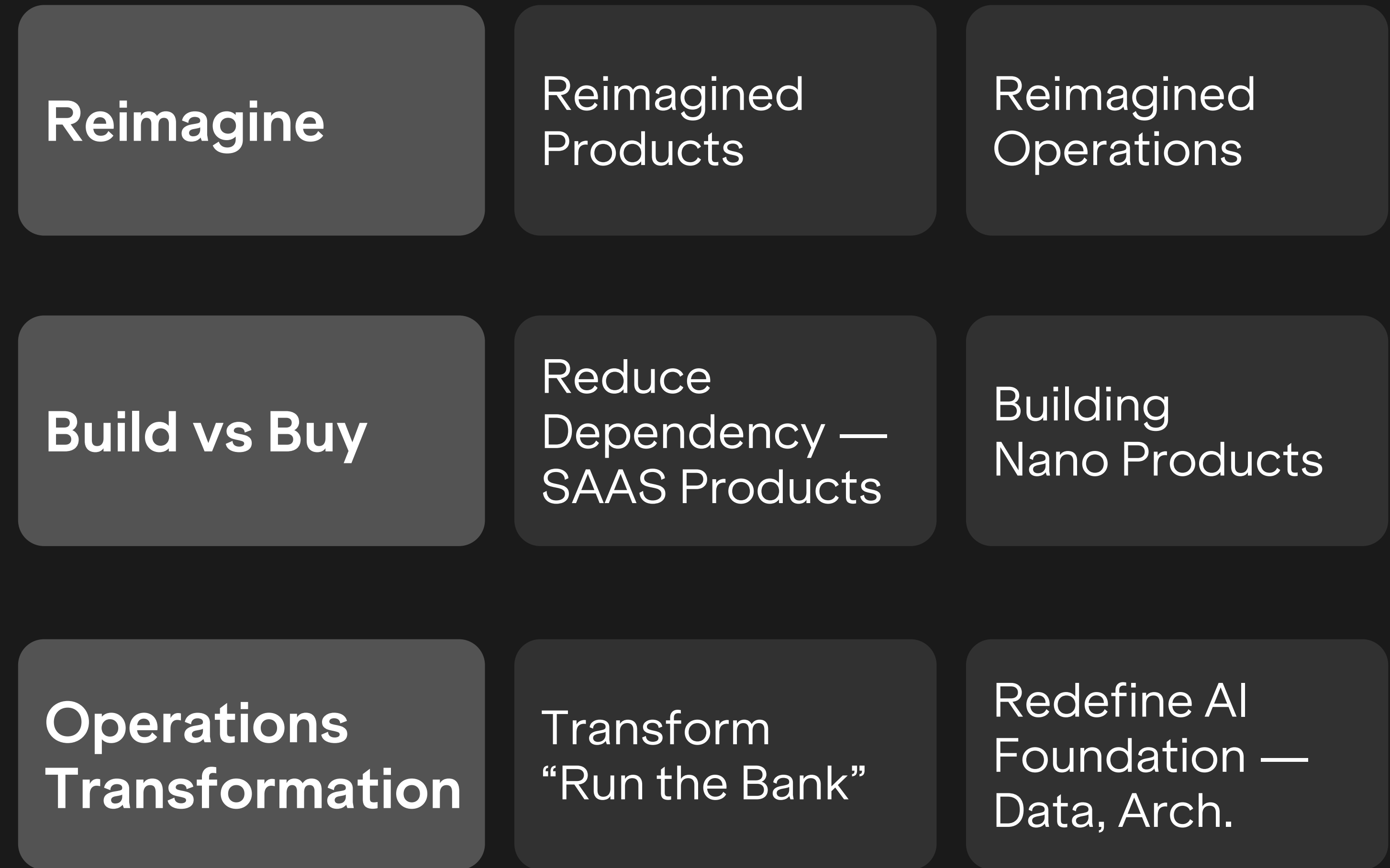
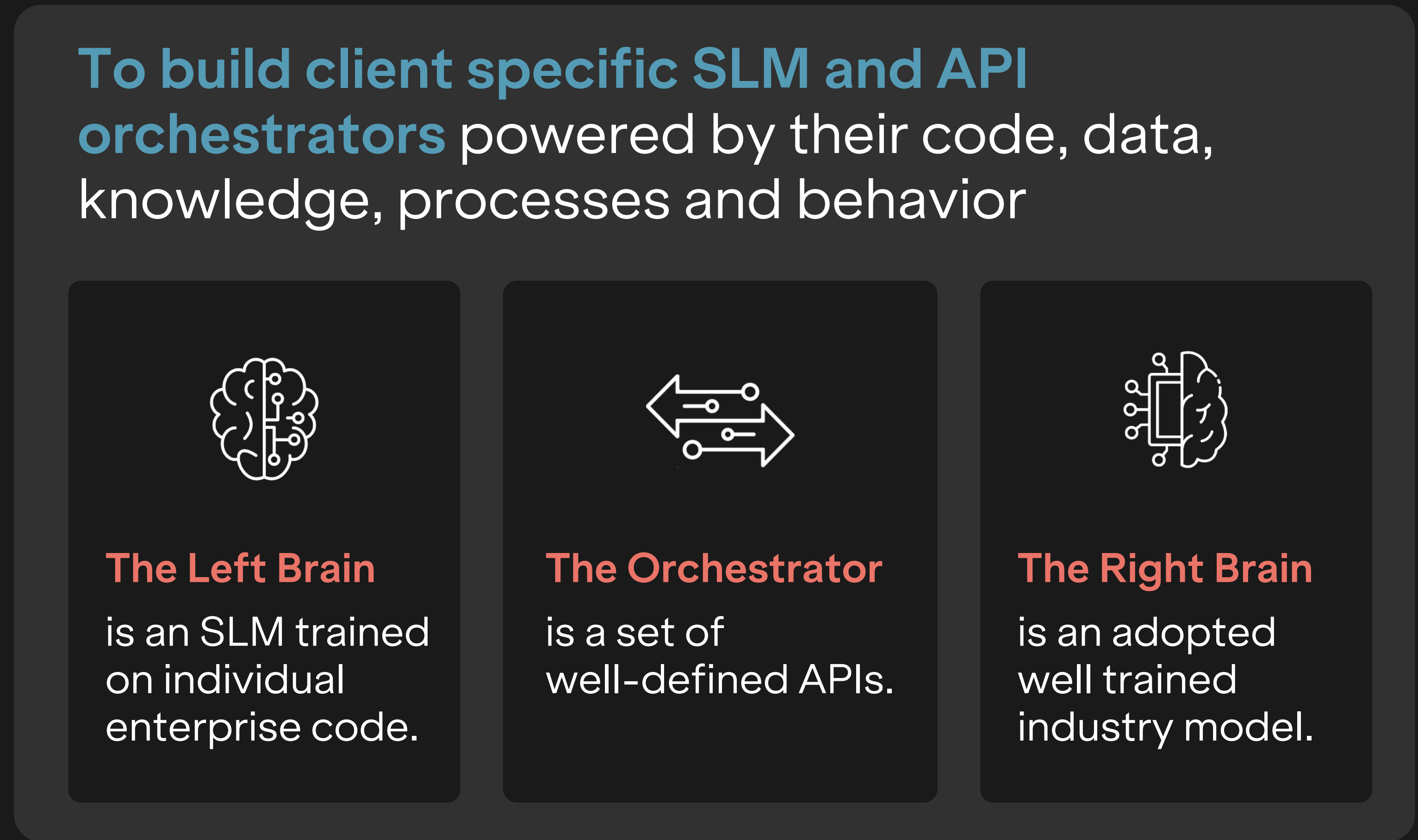
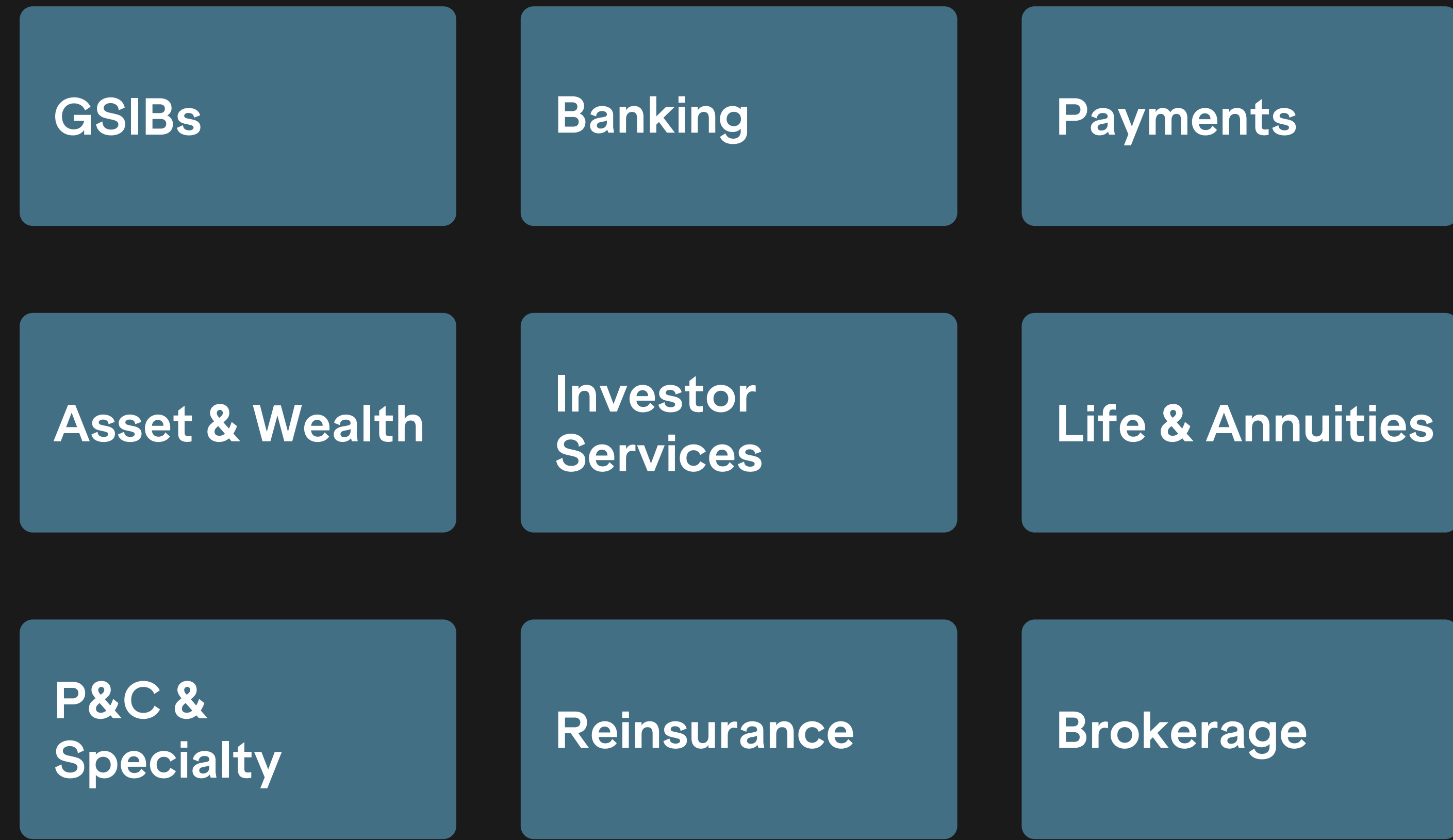
Exponential increase in software real estate or code within banks

## JPMorgan Expands AI Investment as Tech Spending Nears \$20B

Bank of America allocates 30% of its \$13.5 billion technology budget for new initiatives & AI

**Travelers Companies** now spends more than \$1.5 billion annually on technology, with strategic AI spending more than doubling in eight years

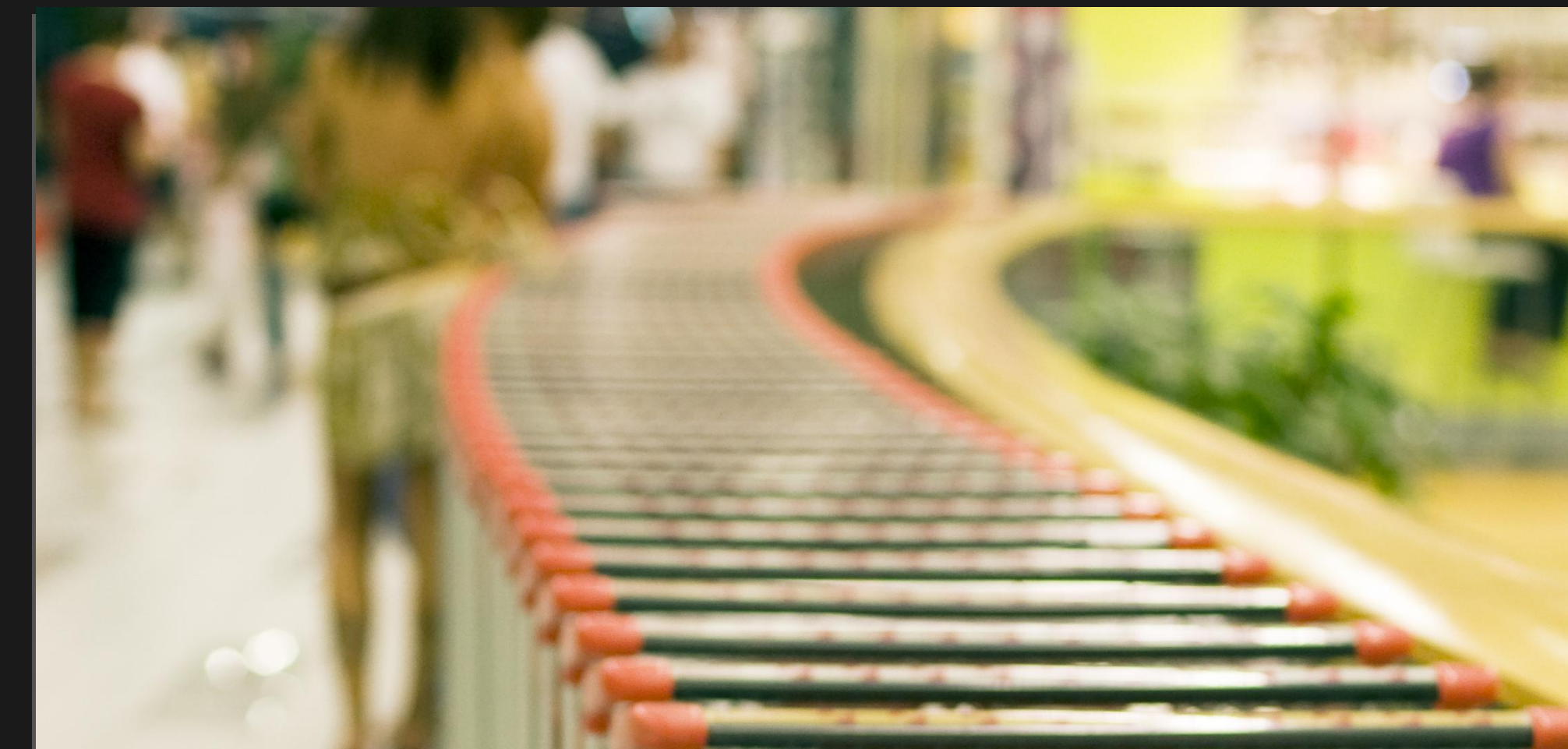
# Our Strategy: “All-in on AI”



# AI Multiplier: Reimagining the Business



Treasury-as-a-Service



Empowering Up-Sell/  
Cross-Sell & Customer360



The Mythos Impact:  
Cyber Threat & Defense



Reimagining Contact Centers  
& Marketing Spend

# AI Multiplier: The Build vs. Buy Decision



**A Unified Wealth Platform  
for Mass Affluent to  
Private Banking**



**Accelerating Global Core  
Insurance Platform Rollout  
Using Claude**

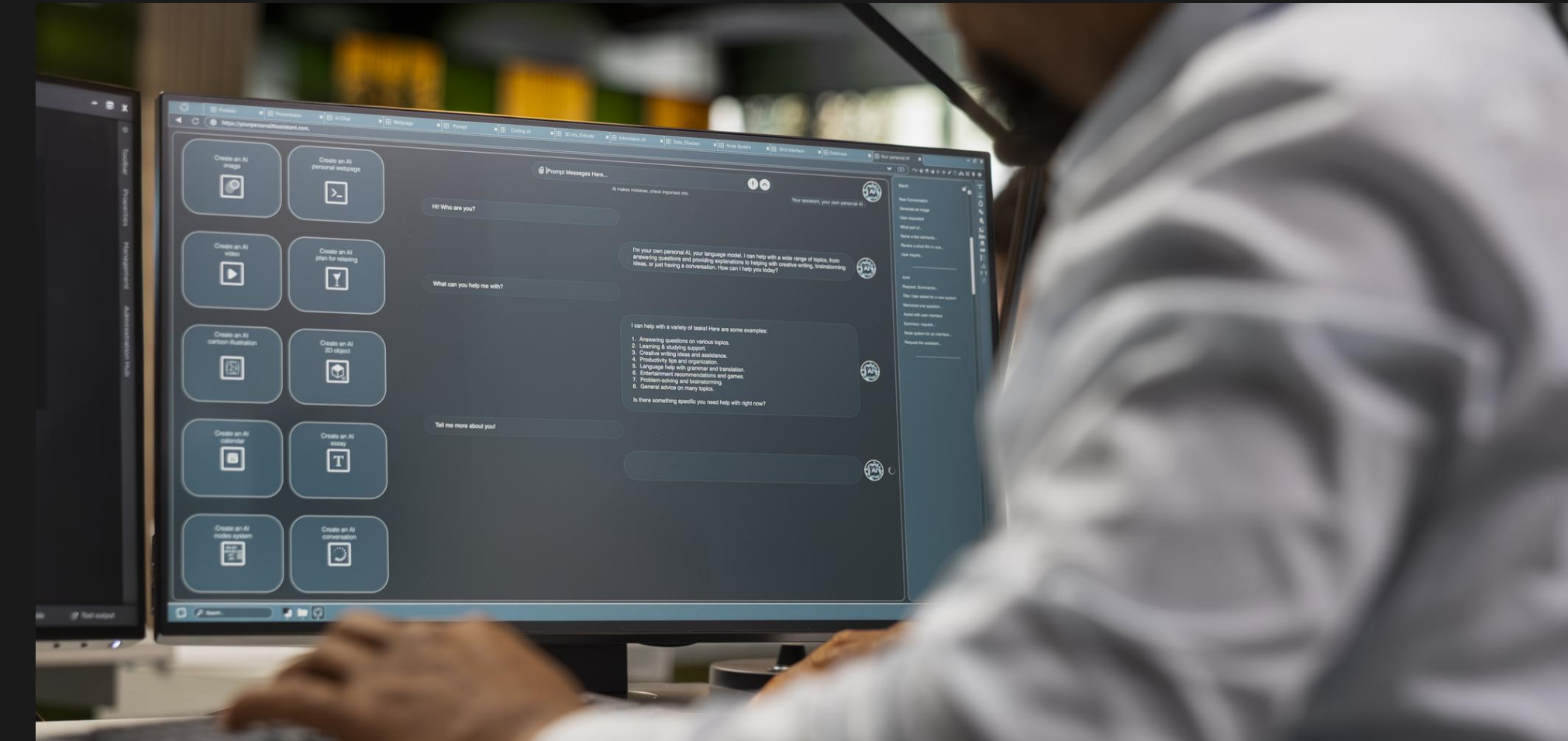


**Building a Modern  
Custody Platform**



**Nano Product Build for  
Cards Platform to Address  
Dwindling Customer Base**

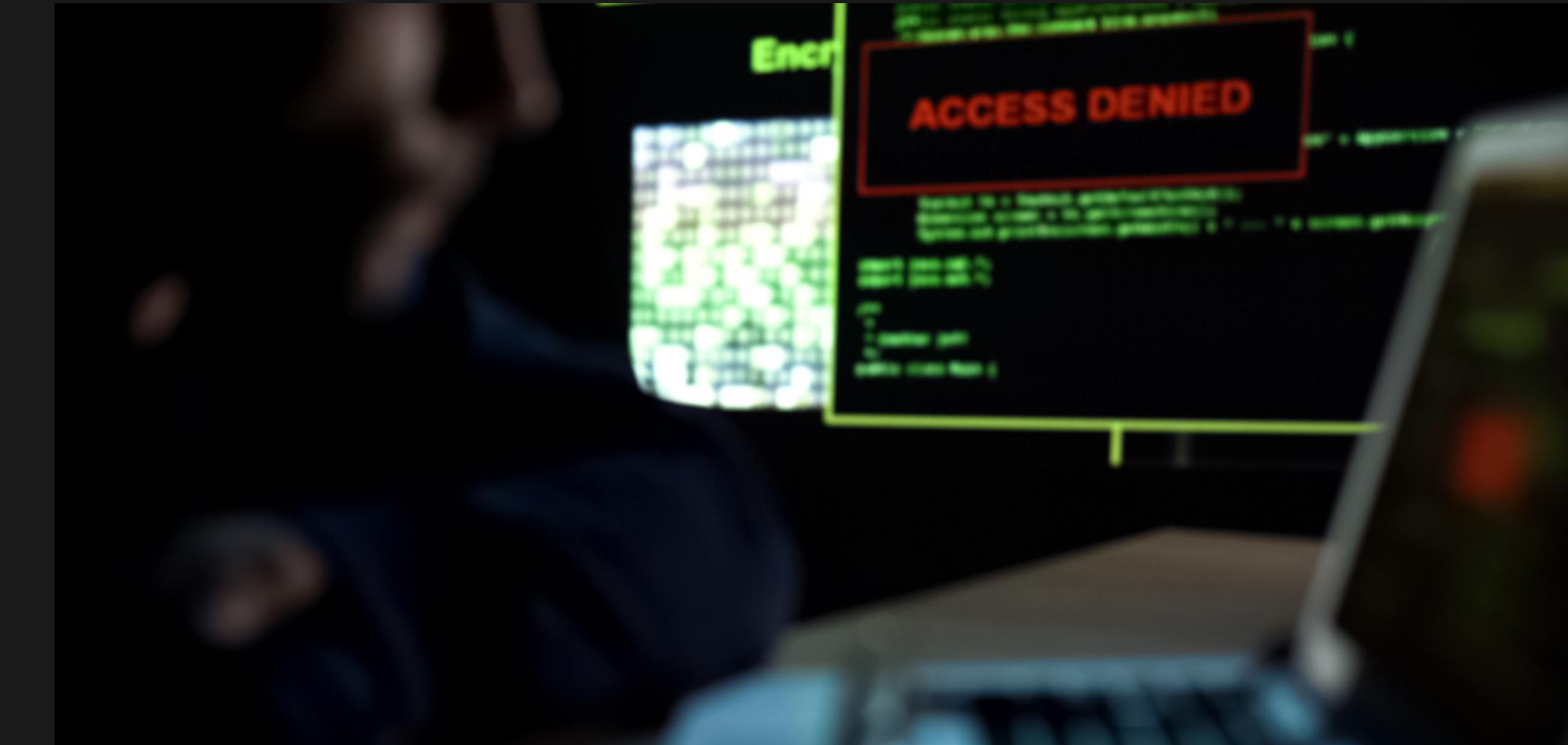
# AI Multiplier: Technology-Led Operations



**AI-Led Operating Model  
to Strengthen Controls  
& Unlock Productivity**



**Improving Expense Ratio  
for a Large P&C Carrier**



**Real-Time Fraud Prevention  
Reducing False Positives**



**Transforming Risk Selection  
for Intake and Underwriting**

# Our Recognitions

BFSI AI  
Industrialisation 2025



Banking, Payments  
Modernization 2025



Insurance Core  
& IT Services 2025



Insurance AI &  
Digital Engineering 2025



BFSI  
Innovation 2025





It's time to  
Outcreate