## MMI'S OPERATING MODEL

Our operating model has been designed to optimise the execution of MMI's client-centric strategy. Segment and Channel businesses use their intimate understanding of clients to build Financial Wellness client value propositions. The value propositions use client engagement and experience tools designed by the Client Engagement Solutions business, as well as products provided by our Centres of Excellence. Group-wide functions support the operating units. The model lends itself to significant optimisation opportunities, and a number of group-wide optimisation projects support our expense savings target of R750 million by 2019.

