Australia's Best
Program Delivery Company

Peak Results, Delivered Together

Seven Consulting
A Wealth Focus

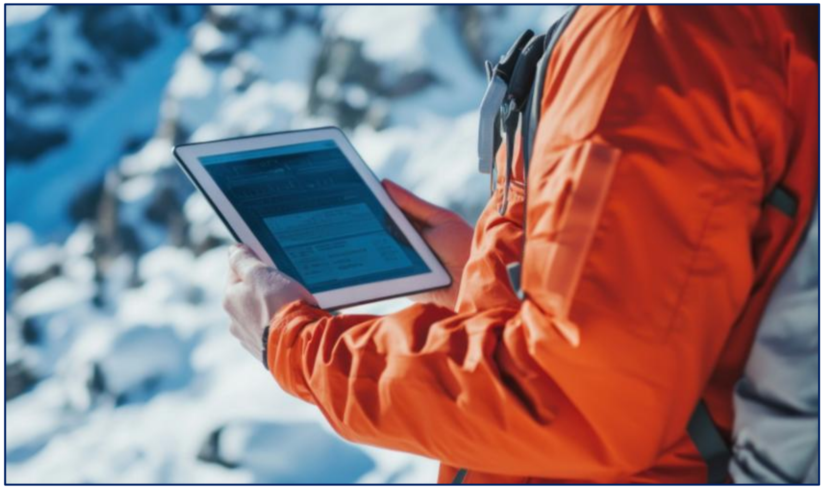
SEVEN CONSULTING OPALS

Seven Consulting proudly supports the world-class Australian women's basketball team, the Seven Consulting Opals, currently ranked No. 2 globally, the FIBA Women's Asia Cup 2025 champions, and medal winners in the FIBA Women's World Cup 2024 and Paris 2024 Olympics. We also sponsor the Financy Women's Index, promoting gender financial equality in Australia.

Financy Women's Index

TEAMWORK ▪ TRANSPARENCY ▪ DELIVERY

Seven Consulting - Services



Program Delivery

We deliver some of Australia's most complex and challenging agile, traditional and hybrid programs. We work with our clients to understand their organisational and program characteristics. These inform how we design our delivery approach to produce the best outcome for our clients. The majority of our consultants are scaled agile (SAFe) certified and manage billions of dollars of transformation programs that range in size from <$1m to >$500m.

PMO Services

We provide PMO establishment and management, PMO analysis, scheduling services, and tools for some of the largest organisations in Australia. This can range from scheduling services, to running the PMO for $1.5bn programs, to EPMO management.

All of our clients are reference sites

Seven Consulting – Products & Services

Change Management Services

We provide program change management, adding value from the start of an initiative through to realising benefits. We also support the integration of change management at an enterprise level to improve portfolio performance.

Delivery Consulting

We provide delivery capability uplift, sponsor and project manager training, and portfolio and program reviews to assist our clients improve their program delivery. We have successfully provided these services to over 60 clients.

Delivery Tools

Seven Consulting has developed world-leading tools to assist our clients in; portfolio optimisation, delivery approach design and weekly insights into their delivery. These tools are used successfully on over $5bn of programs annually.

All of our clients are reference sites

Our Clients

SEVEN CONSULTING

Seven Consulting has a proven track record delivering critical outcomes for Australian organisations across industries and domains. 100% of our clients are reference sites.

- Woolworths – Australia's fresh food people – Client Since 2012
- nab – Client Since 2013
- MACQUARIE – Client Since 2014
- futurefund – Australia's Sovereign Wealth Fund – Client Since 2015
- agl – Client Since 2017
- indue – Client Since 2018
- ASX – Australian Securities Exchange – Client Since 2019
- The University of Sydney – Client Since 2019
- Hunter Water – Client Since 2020
- Coca-Cola Europacific Partners Australia – Client Since 2021
- NSW Government / NSW Rural Fire Service – Client Since 2021
- Court Services Victoria – Client Since 2022
- iress – Client Since 2022
- dexus – Client Since 2022
- Sunnyfield disAbility Services – Client Since 2023
- AustralianSuper – Client Since 2023
- Australia Post – Client Since 2024
- nib – Client Since 2024
- Australian Government Department of Employment and Workplace Relations – Client Since 2024
- pepper money – Client Since 2024
- Cuscal – Client Since 2024
- Catholic Schools Parramatta Diocese – Client Since 2024
- ABV Australian Business Volunteers – Client Since 2024
- NSW Trustee & Guardian – Client Since 2025
- NSW Government Department of Climate Change, Energy, Environment and Water – Client Since 2025
- RioTinto – Client Since 2025
- adairs – Client Since 2025
- Teachers Mutual Bank – Client Since 2025
- coles – Client Since 2025

Our clients and team are our top priority

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Client Satisfaction Survey Results

Year	Satisfaction rating	Survey questions
Jan-Jun 2025	**98.69%**	**5,487**
2024	99.45%	11,668
2023	99.50%	11,223
2022	99.20%	13,191
2021	99.15%	15,932
2020	98.87%	14,455
2019	99.08%	14,949

100% of our clients are reference sites

Team Satisfaction Survey Results

Survey Date	Satisfaction rating
Apr'25	**98.60%**
Oct'24	97.56%
Apr'24	97.41%
Dec'23	95.32%
Jun'23	97.66%
Dec'22	97.82%
Jun'22	98.20%

Commonwealth Bank

"Every Seven consulting person I have ever worked with has been very good at what they do."

Woolworths The fresh food people

"Seven is one of the most prestigious consultancies in Australia and most of the Seven Consultants I have come across at my current and previous organisation prove that."

agl

"Strong program delivery capability with the flexibility to scale up and down quickly to meet program and business needs. Look to continue to bring the best of the Seven ecosystem to clients to demonstrate the value-add."

Coca-Cola EUROPACIFIC PARTNERS

"Good people and a focus on support from the central organisation when required."

alintaenergy

"Very happy with the level of organisation and governance the Seven Project/Program Managers bring to our more complex initiatives."

Equity Trustees

"We have been very impressed with the capability of consultants from Seven Consulting and this has significantly uplifted our project management maturity, discipline, capability and delivery across the organisation."

"You have the entire Seven team behind you."

"Management is always responsive"

"Seven manages QA really well"

"Seven operates at a personal level even as the company grows"

"We say what we do, and do what we say"

"Seven knows how to keep their high performers"

How do we get to 98+% customer satisfaction?

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People

- Over 90%+ permanent workforce, tested extensively through a robust recruitment process.
- High employee engagement.
- Hands on owners that have delivered major programs.
- Training allowances and internal learning sessions.
- Comprehensive mentoring.
- 95% SAFe® qualified and internal trainers.

Process

- Regular structured quality assurance of all assignments.
- Weekly review of all assignments' status.
- Industry leading Customer Satisfaction and NPS management.
- Bench support available at no cost to client.
- Holidays and illness cover for clients.

Tools

- Dedicated project tools team.
- Program delivery approach designed with Pathfinder.
- Delivery approach risks defined with Pathfinder.
- Schedule integrity measured with HealthCheck Tool.
- Project reporting with dashboards and scorecards.
- Portfolio Optimisation Tool.

All our clients are reference sites.

How our values impact our delivery?

Teamwork

Teamwork has to be at the core because you can't deliver big projects without great teamwork. We focus on ensuring that the Seven team, the client team and vendors work seamlessly together.

Transparency

Assumptions and poor communications kill projects, whereas openness is the foundation of good relationships and reliable delivery. We remain a completely independent consultancy.

Delivery

A strong emphasis on outcomes focuses the team and grows confidence. With a confident attitude, expert personnel and effective teams we always deliver to our client's high expectations.

Superannuation Sector Overview

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Market Overview

- At **A$4.1T,** Australia ranked as the fifth largest pension fund in the world; with the fastest global CAGR of 13% and expected to increase to **A$11T** over the next 20 years
- **14** Super Funds have net assets over **A$50B** with the top three holding 31% of all Member Benefits and members. **Industry** and **Retail** Super funds have highest member concentration
- Growth is largely driven by mandatory and increasing contributions to **12% on 1 July 2025,** along with population growth & ageing demographics
- Sector focus has shifted to increasing access to **data** for robust cohort identification & analysis to better understand retirement products & advice outcomes.
- Current trends are centred on addressing immediate requirements & challenges in **ESG, evolving financial crime & cyber threats, privacy risk and digital capabilities**

Top 5 Pension Fund Market	USD Bn 2000	USD Bn 2020	USD Bn 2023	% 10 years CAGR
US	10,141	32,567	35,600	5.8%
Japan	2,418	3,613	3,385	1.6%
UK	1,256	3,564	3,206	0.2%
Canada	870	3,080	3,105	2%
Australia	275	2,333	2,448	3.4%
Other economies	NA	7,365	11,051	NA
Total	NA	52,522	55,688	NA

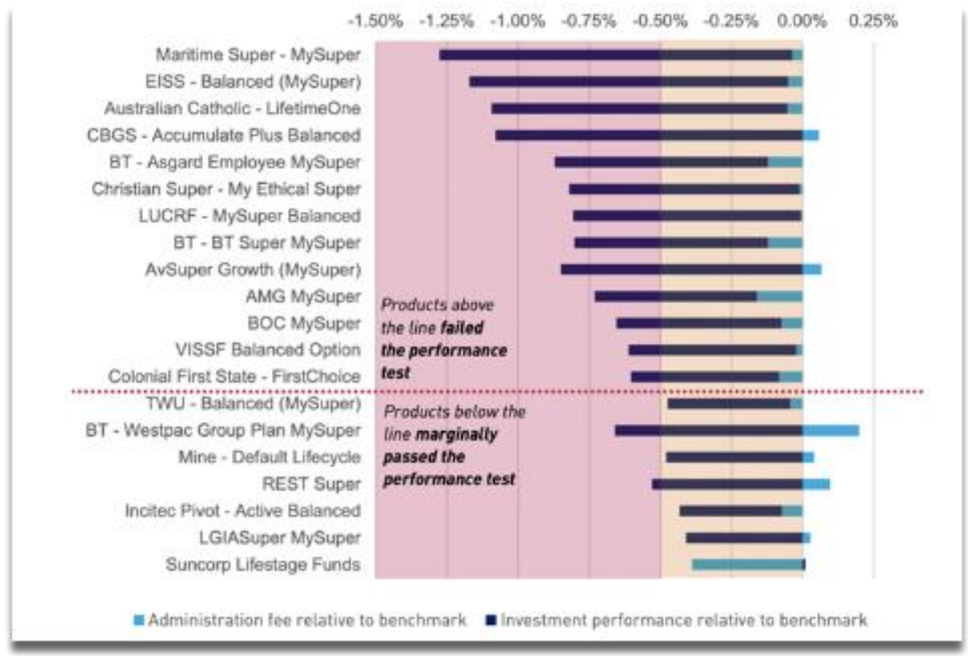
Key Industry Drivers

- **Regulatory Change and scrutiny** – APRA continues to focus on regulatory change around accountability, transparency and improving member outcomes
- **Demographic shift** driving retirement product and solution & data development
- **Shifting member expectations** – priorities on ESG investment choices
- **Digital and Value chain disruption** – increased member engagement and insights, improved digital experience and efficient delivery of advice
- **Fund Consolidation** – The industry is forecast to consolidate down to 20 major funds with 14 being $100b or more by 2032.

Source: Link 1, Link 2

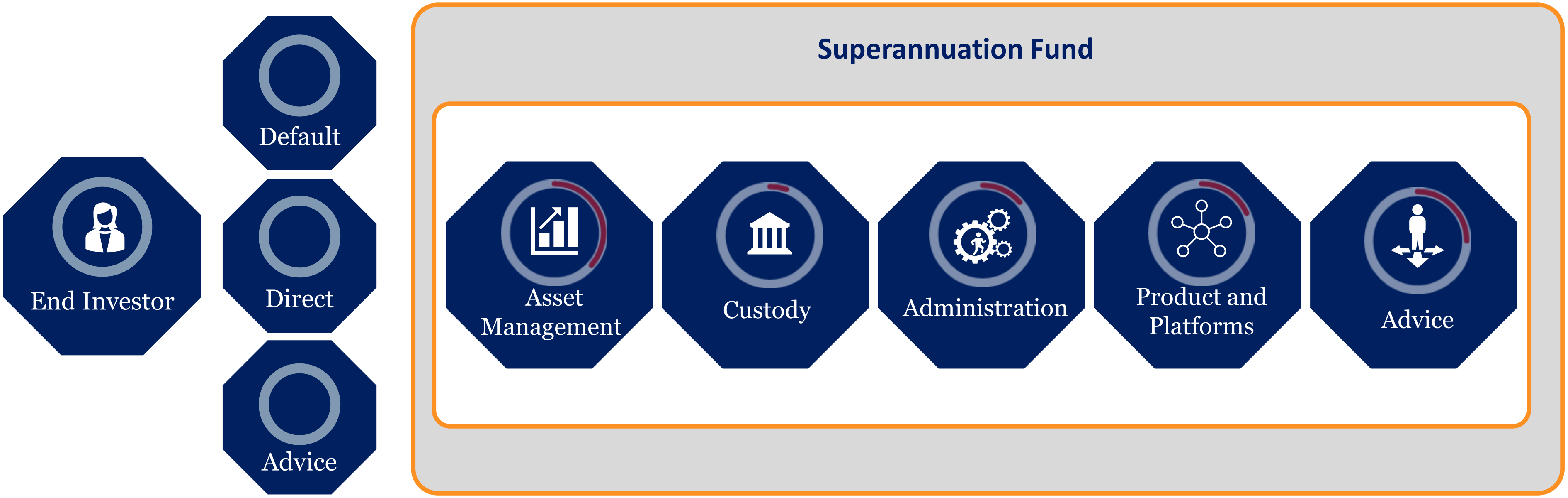
The Top Superannuation Funds are Consolidating

- The merger of Spirit Super and Care Super will bring their net assets to over A$50B, making them the 15th in this bracket of ‘big’ funds. These 15 funds account for 81% of the market. The key drivers behind these mergers are regulatory and policy pressure from APRA and the desire to achieve economies of scale and financial stability.



Source: [Link 1] [Link 2]

The Superannuation Value Chain



- Convergence of increasing Member engagement & reduction in advice is driving increasing demand for **digital experience & real-time data insights**

- Interconnectivity & dependencies across wealth participants creates **the Superannuation Value Chain**
- Growth in Superannuation drives growth & opportunities across the entire AUS wealth segment – as Super Funds look to maximise **distribution**
- Easy access/digital platforms for **retail super** are growing – e.g. Vanguard
- Genpact's offerings (particularly across DO, Customer services, tech, data & AI) can be seen as symbiotic with multiple market participants

Key Trends in the Superannuation Industry

01 Digital transformations to improve member engagement

- ✓ **Personalised services** have become an expectation of members with **digital transformation** and effective data management underpinning this output.

03 Emergence of Mega Funds

- ✓ Due to continued consolidations across the industry mega **funds will emerge as one of the largest most important financial service organisations in Australia**

05 Rising member expectations & Digitalisation

- ✓ Increasing need **for a seamless, omni channel, end to end experience for members,** requiring investment in enablement technologies
- ✓ Members expecting right balance between **great investment performance, competitive fee structure and great & proactive member experience**
- ✓ **Recent legislative changes further driving expectations of performance**

02 Diversification of funds in overseas markets

- ✓ In 2024, Australia's net foreign equities position hit $A586B, indicating the **strong appetite for overseas investments by Australian Super funds** and other investors.

04 Responsible Investing/ESG

- ✓ **80% of asset owners expect sustainable investments to grow over the next two years.** This is driven by the anticipated growth opportunities from sustainable investments and the maturity of sustainable investing strategies.

06 Continuous decline in retail financial advice

- ✓ Retail financial advisors in Australia have **been in decline since 2018.** There was a **38% drop between 2019 and 2022** with this rate leveling out to **5% in 2024.**

Source: Link 1, Link 2, Link 3, Link 4

Five Trends in the Broader Wealth Management Industry

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1 Shift to AI and digital solutions

- 62% of wealth management firms acknowledge AI will significantly transform their operations.
- 66% of investors report access to analytics and portfolio visualisation as essential

2 Inflation remains a concern

- 54% of investors report inflation as their top concern particularly labor costs

3 Cryptocurrency is part of the portfolio

- 15% of Australian investors currently hold crypto, with this rising to 31% for investors between 18-24
- 72% of those invested in digital assets consider it a key component of their wealth building strategy

4 Switching Providers

- 9% of members intended to switch super funds in 2023.
- 24% of members intend to change funds when they retire. 63% cited advice from a financial planner as the reason they would move.

5 Fee transparency

- 66% of Australians unaware their super fund charges them multiple fees
- 33% of Australians have never reviewed or compared super fund fees
- 1 in 2 women are unaware how much they pay in super fund fees.

6 Higher Standard

- 49% of investors say that acting in their best interests is the most effective way for advisors to build relationships with them.
- The same percentage of investors have become more concerned about regulatory and tax changes

Source: Link 1, Link 2, Link3, Link 4, Link 5

Our Approach - Strategic decisions and context

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There are a number of strategic decisions which are relevant to Mergers, Acquisitions and Separations:

Strategic Decisions	Explanation
Commercial Structure	• New organisation, the sale agreement including the TSA should cover key aspects between the organisations. • Ensure any regulatory and compliance issues are covered.
Target Operating Model: Processes, Systems, People	• Target processes. • Target systems and infrastructure. • Target people structure and change management approach.
Organisational and Product Gap Analysis	• What activity is required to close the gap from the current state to achieve the future state.
Implementation Approach	• Ensure all activity fits within the parameters set by the TSA. • Implementation considering BU, product and geography. • Consideration of customer, staff, accounting, processes, systems and data migrations.
Business Case	• Determine migration cost, determine target operating costs, confirm if business case stacks up (i.e. benefits > cost of migration).

We can address compliance in two ways:

To ensure compliance costs don't become an unreasonable financial burden it is important that we look to address compliance within existing projects unless new requirements emerge that require additional focus.

1. Through the enterprise portfolio ensuring that all programs and projects have compliance at the core, designed appropriate controls and quality assurance to ensure that as the business changes it maintains or enhances its level of compliance.

2. When new compliance obligations are identified robust assessment is needed to assess the most efficient mechanism to reach compliance. This could be achieved through adding scope to existing projects and programs or creating standalone projects and programs with the sole focus of reaching compliance.

Legislation reviewed and documented by specialist compliance teams

→ Decomposed into obligations in the organisation GRC (governance, risk and compliance system)

→ Distributed to impacted business units to action and close loop on next steps (build/update control, create new project, review existing project etc.)

→ This way, compliance funding has traceability and we can be assured on obligation coverage

Our Wealth Merger Experience

Organisation	Engagement description
LINK GROUP, superpartners	Program management of the Link Groups acquisition of Superpartners and the major funds which Superpartners was administering. The scope of the program involved the migration of MTAA Super, Hesta, Hostplus, Cbus and AustralianSuper funds from Superpartners to Link.
Commonwealth Bank, AIA, CommInsure, MUFG	PMO management services across 3 demerger programs including the sale of CommInsure to AIA and the sale of Colonial First State Global Asset Management to Mitsubishi Trust and Banking Corp.
nab, MLC	Program management of the separation of NAB Wealth/MLC from NAB.
MLC, NISSAY	Program management of the due diligence phase of the sale of MLC Life Insurance by NAB to Nippon Life.
BNP PARIBAS, AMP	PMO management for BNP to transition some of AMP’s portfolio to Resolution Life and the simplification of AMP Wealth’s Master Trust superannuation investment.

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Our Wealth Merger Experience

Organisation	Engagement description
Commonwealth Bank / Colonial First State	Program management of the technology exit of Colonial First State (CFS) from the Commonwealth Bank, focused in the areas of CRM, complaints, data and analytics.
AMP	Program management and PMO of the separation of AMP Life from AMP Limited.
LINK GROUP	Transition management for 17 fund migrations.
ZURICH	Interim Program Management (new business stream) of the of One Path insurance acquisition from ANZ.
nab	In January 2021, NAB announced its intention to acquire 86 400 and in May 2021 the acquisition was completed. Seven Consulting provided five consultants to the program including 2 program directors, a program manager, a senior project manager and a senior PMO consultant/scheduler.

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TEAMWORK ▪ TRANSPARENCY ▪ DELIVERY

Improve Project Success Rates with Pathfinder

1. Follow a consistent approach to customise and optimise project delivery based each project's and organisation's key characteristics.
2. Reduce the level of project management oversights or omissions.
3. Identify delivery approach risks and mitigants.
4. Create a draft schedule in MS project or JIRA with streams, phases, deliverables, tasks and dependencies.
5. Enable better project outcomes.

All in 30 minutes or less.

Visit us for more information:
https://www.sevenconsulting.com/project-pathfinder/

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Case Studies

SEVEN CONSULTING OPALS

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Financy Women's Index

TEAMWORK ▪ TRANSPARENCY ▪ DELIVERY

Link Group – Superpartners Integration

Transition of over 5 million superannuation members from Superpartners to Link Group

Link Group is a market leading provider of superannuation administration solutions across 11 countries and its clients include some of Australia's largest superannuation funds. Link Group acquired Superpartners in 2014 and as a result of this, needed to integrate the two businesses and migrate all of Superpartners client data onto Link systems within an agreed timeframe and according to defined quality criteria.

The transition program was responsible for migrating over 5 million members' data and $200 billion funds under management for the following major funds: MTAA Super, Hesta, Hostplus, Cbus and AustralianSuper. The program was closely monitored by regulators (e.g. ASIC, ATO), external auditors and share market investors. The success of the integration would be a key factor in the Link Group IPO in 2015. Seven Consulting provided a Program Director, a PMO Manager and a Senior Project Manager to manage the transition team which peaked at over 200 resources.

The program successfully transitioned the 5 major funds from Superpartners processes and systems to Link Group (AAS) within the time, budget and agreed quality criteria. The success of the transition program was well received by the market and had a positive impact on the Link Group IPO.

Link Group – Superannuation Transitions

Transitioning superannuation funds from other administrators onto the LINK Group management platform

LINK Group is the largest provider of retirement and superannuation administration services in Australia, also operating across ten other countries. Its clients include some of Australia's largest superannuation funds. LINK Group's offering in this space is based around its proprietary technology platform that delivers a comprehensive member and employee fund administration service.

The transition team was responsible for migrating funds from their previous administration service providers onto the administration platform. In a highly regulated but low margin environment, this needed to be achieved at minimum cost and with no opportunity for delay. Seven Consulting provided a team of four program and project managers, supported by project administrators, to assist LINK in managing this service, accountable for the migration of 10 funds.

Key challenges on the transition projects were the configuration of the proprietary platform to support the multitude of proprietary services offered by each fund to its members, whilst still complying to a stringent, standardised regulatory framework. Migrations were highly complex due to the amount (millions of members) and type (members details, accumulation, pension, and defined benefits accounts and insurances) of data being migrated and the zero tolerance of reconciliation issues. In a number of instances, new operations teams needed to be stood up.

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Wealth Transformation

nab

Program Management for separation of MLC Insurance from NAB

NAB entered into an agreement to sell 80% of its MLC insurance business to Nippon Life. The sale required the establishment of a new organisation, MLC Life, and the separation of the new legal entity from NAB.

Seven Consulting provided five consultants to the Transformation Program undertaking corporate restructuring & employee communications, procurement transitioning, delivery assurance and project scheduling.

Seven's team contributed to the completion of several of the conditions precedent, namely the completion of the SFT by 30 June 2016; ensuring all key personnel and workforce offers for MLC Life were in place on Day 1; and ensuring operational readiness activities were completed and assured by Day 1. This resulted in the program meeting all required conditions precedent and contractual obligation to allow the sale of MLC Life to Nippon Life be completed on Day 1 as planned. Further all required activities to meet Day 2 requirements were completed enabling the program to conclude as planned.

PROJECT 7

Our projects so far:

Seven Consulting has been giving back to the wider community since 2007, by supporting our team and their families in voluntary projects to assist those who find themselves in need of help.

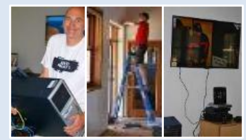
2007
Villawood Detention Centre (Sydney)

2008
South Australian Detention Centre (Sydney)

2011
Cambodian School Build (Sydney)

2012
Barnardos Kingston House (Sydney)

2013
Youth off the Streets (Sydney)



2015
- Jesuit Refugee House – Blaiket (Sydney)
- Hanover Crisis Centre (Melbourne)

2016
Marian Villa (Sydney)

2017
- Launch Housing (Melbourne)
- Cerebral Palsy Foundation (MNL)

2018
- Erin's Place (Sydney)
- Concordia Childrens Services (Manila)
- M.A.D. Woman Foundation (Melbourne)

2019
- Avalon Centre (Melbourne)
- Dignity.org.au (Sydney)
- Bahay San Jose – House with No Steps Foundation (Manila)

2020 – DONATION DRIVE
Project 7 gave back to the community, by donating $104,000 across 29 charities, enabling these organisations to create real change in the lives of those who need it most.

2021 – Mini Project 7

In 2021, Seven Consulting continued to acknowledge the importance of fostering a community presence. Seven Consulting team members across three cities were able to participate in multiple mini projects throughout the year to fulfill our Project 7 commitment.

2022 – Mini Project 7
- M.A.D. Woman (Melbourne)
  The pencil case challenge
- Bahay ni Maria and Tahanan ng Pagmamahal (Manila)

2023 – Mini Project 7
Sydney & Melbourne
- Clean Up Australia
- HeartKids
- M.A.D. Woman

Sydney
- Balmoral Burn
- Monika's Rescue
- Pocket City Farms

Manila
- Solar Hope
- JCI Batangas Caballero

2024
Sydney
- Northern Beaches Women's Shelter

Melbourne
- Community Housing Limited

Manila
- Habitat for Humanity Philippines
- Tanging Yaman Foundation Inc.

2025
Sydney
- CatholicCare

Manila
- A Home for the Angels

Melbourne
- Lighthouse Foundation

SEVEN CONSULTING
DELIVERY SUMMIT

The purpose of the Seven Consulting annual Delivery Summit is to share our clients' best practices in program and project delivery. It also serves as a celebration of success, a thank you, a training session, and a networking opportunity for our clients and their selected delivery leads.

Some of the Delivery Summit Speakers include:

John Hunt *- CIO & Managing Director of Group Enablement, Woolworths Group;* ***Jeya Shan*** *- Director Strategic Projects, CLP Power Hong Kong Limited;* ***Mick O'Brien*** *- Managing Director, EQT;* ***Darren Abbruzzese -*** *CIO Business Banking and Group Digital, NAB;* ***Glenn Waterson -*** *GM Retail Transformation, AGL;* ***Victoria Jones -*** *Head of Lending Transformation, ANZ;* ***Jane Harford*** *- Former Director of IT, Melbourne Girls Grammar;* ***Cindy Vandecasteele*** *- Former General Manager Customer Engagement, Alinta Energy;* ***Cameron McLean -*** *Former Chief Technology & Data Officer, GMHBA;* ***Margaret Wilde -*** *Program Director, NAB;* ***Geraldine Chin Moody -*** *Non-Executive Director & Chair Advisory Board, Directors Australia;* ***Alice Kunek –*** *Australian Professional Basketball Player, Seven Consulting Opals;* ***Kristy Wallace –*** *Australian Professional Basketball Player, Seven Consulting Opals*

We have achieved an average NPS of 68 across our 6 Delivery Summits

Our Delivery Summit Supporting Organisations

AMP · nab · Inland Revenue Te Tari Taake · alintaenergy · ASX · Lendlease · Woolworths The fresh food people · BLACKMORES GROUP · CommonwealthBank · MACQUARIE · FOOTBALL AUSTRALIA · QBE · OPTUS · AUB GROUP · Woolworths Group · NSW GOVERNMENT · The Greate Group · MLC · ERICSSON · Bendigo and Adelaide Bank · agl · ANZ · cbus · Colonial First State · Ethical Ai · futurefund · Financy Women's Index · ashurst · LINK Group · Mirin Digital. · vicroads · InvoCare · BASKETBALL AUSTRALIA · indue · The a2 Milk Company · BASKETBALL NSW · THE UNIVERSITY OF SYDNEY · CLP 中電 · SEVEN CONSULTING OPALS · Directors Australia Board Performance Specialists

Visit us for more information: www.sevenconsulting.com/seven-consulting-delivery-summit

SEVEN CONSULTING OPALS

Following on from being the first dedicated sponsor of the Matildas, we continue to support world-class Australian women's teams with the Seven Consulting Opals, currently ranked No.2 in the world and Olympics world bronze medal winners.

We are extremely proud to be official sponsors of the Australian Women's National Basketball team, the Seven Consulting Opals.

Seven Consulting is a proud naming rights partner of the Australian Women's National Basketball team, the Seven Consulting Opals.

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