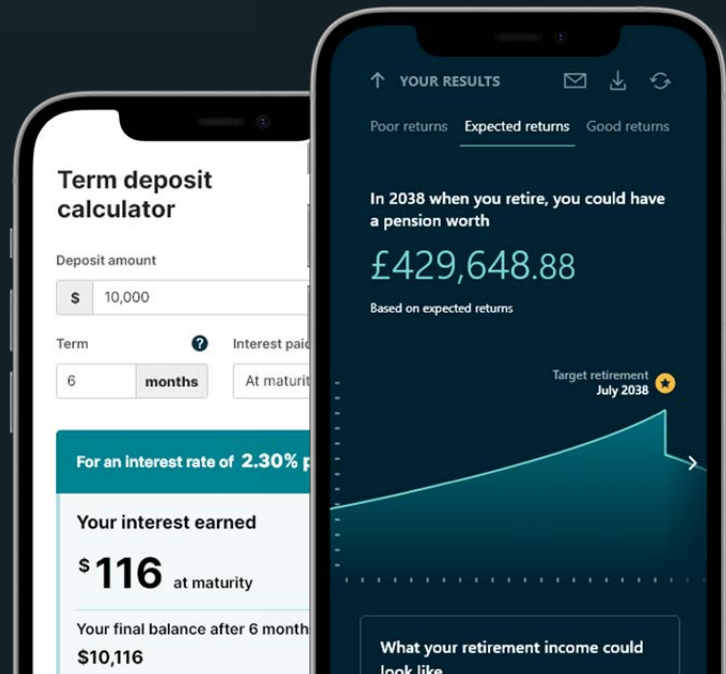


● Equate by GBST

# Powerful financial calculators for digital engagement



Inspiring wealth innovation

# Empower your customers to make informed financial decisions and enhance your digital experience with powerful calculation engines and interactive tools.



1,141 active calculators  
across all clients



100+ clients



5+ minutes of calculator  
engagement per user



120,540 calculator  
users per month

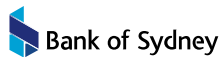
\*As at February 2023

# Trusted by financial leaders

Equate is trusted by more than 100 financial organisations, including some of the biggest names in the industry.

We've built a reputation for well-designed and robust calculators and tools.

When businesses need a solution they can rely on for their customers, they turn to us.





## Off the shelf

We offer a range of calculators within the lending, wealth management and insurance space.

Set up in your brand and displayed on your website with minimal effort and time.

Hosting, maintenance and support of the calculators provided, giving you one less thing to worry about.



## Custom solutions

Are you looking for something a little more out of the box or perhaps just want to customise one of the off the shelf calculators? With our expertise in user experience design and building complex financial calculators and tools, we can work with you to build a calculator that fits your requirements. Check out our case studies section to see examples of recent custom solutions.

# Lending calculators

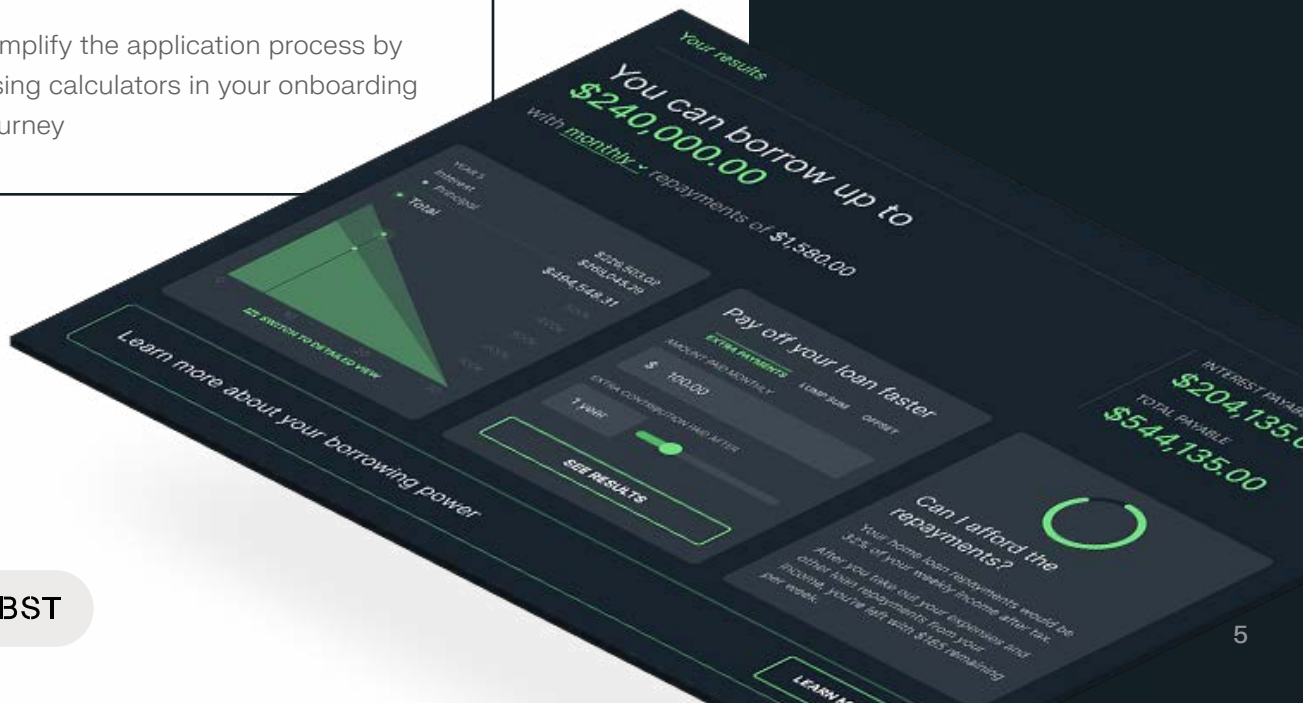
Guide your customers on their financial journey and help them make informed decisions with interactive calculators. Our lending suite includes calculators to help customers understand how much they could borrow, compare loan products, plan a budget and much more.

- ✓ Generate qualified leads from your website and increase conversions by building trust
- ✓ Continue engaging customers through the life of their loan to help them get the most from your products
- ✓ Simplify the application process by using calculators in your onboarding journey



## Choose from:

- Loan Repayments
- Borrowing Power
- Extra Repayments
- Budget Planner
- Loan Comparison
- Personal Loan
- Term Deposit
- Key Facts Sheet
- [View all](#)



# Wealth calculators

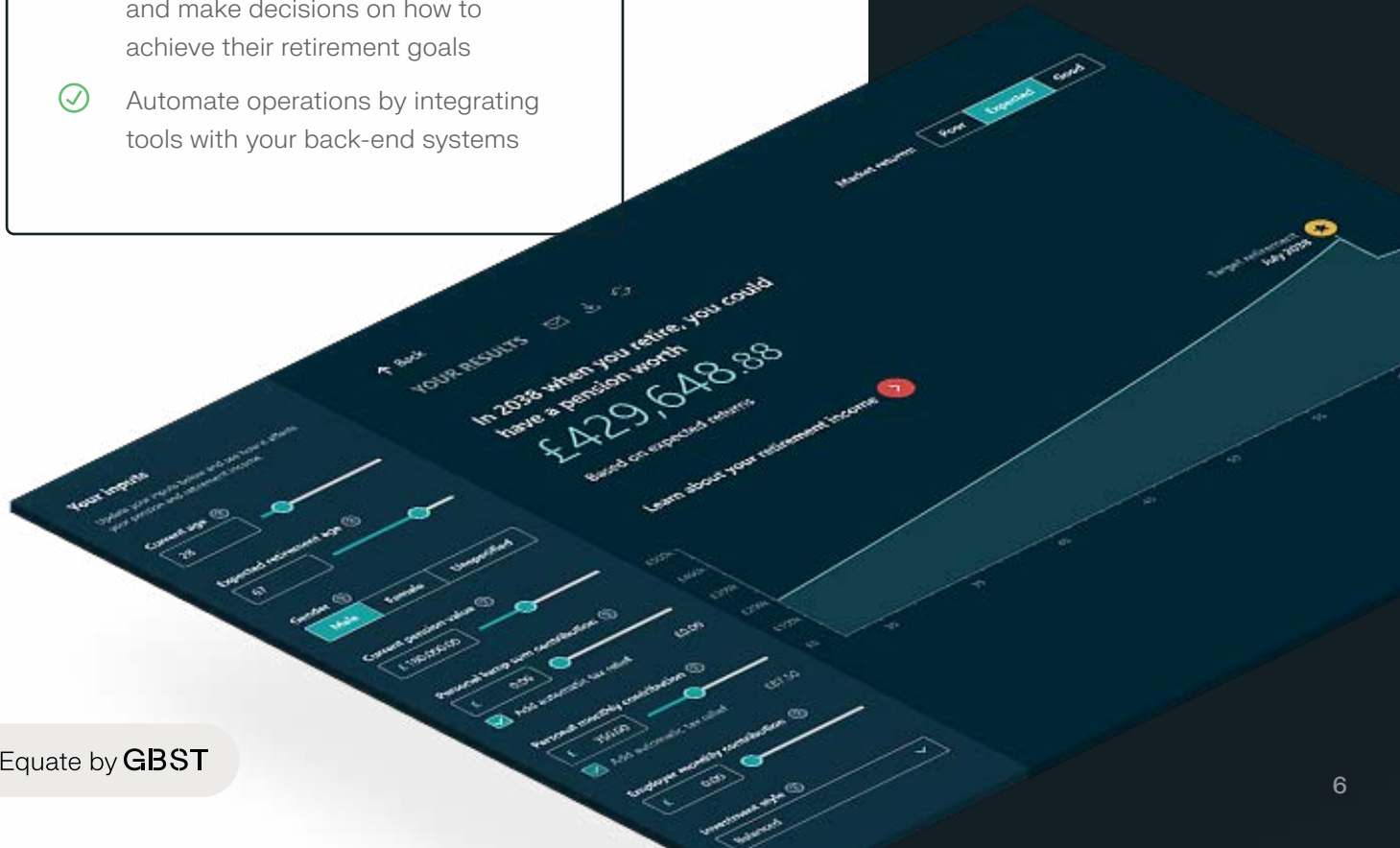
Our wealth calculators simplify superannuation and help your customers plan for their retirement needs. These tools can be used behind secure portals for financial advisors or displayed on your website to build trust and credibility.

- ✓ Attract new fund members
- ✓ Empower existing members to engage with their retirement savings and make decisions on how to achieve their retirement goals
- ✓ Automate operations by integrating tools with your back-end systems



## Choose from:

- Retirement Adequacy
- Super Fund Fee Comparison
- Super Contribution Maximiser
- [View all](#)



# Insurance calculators

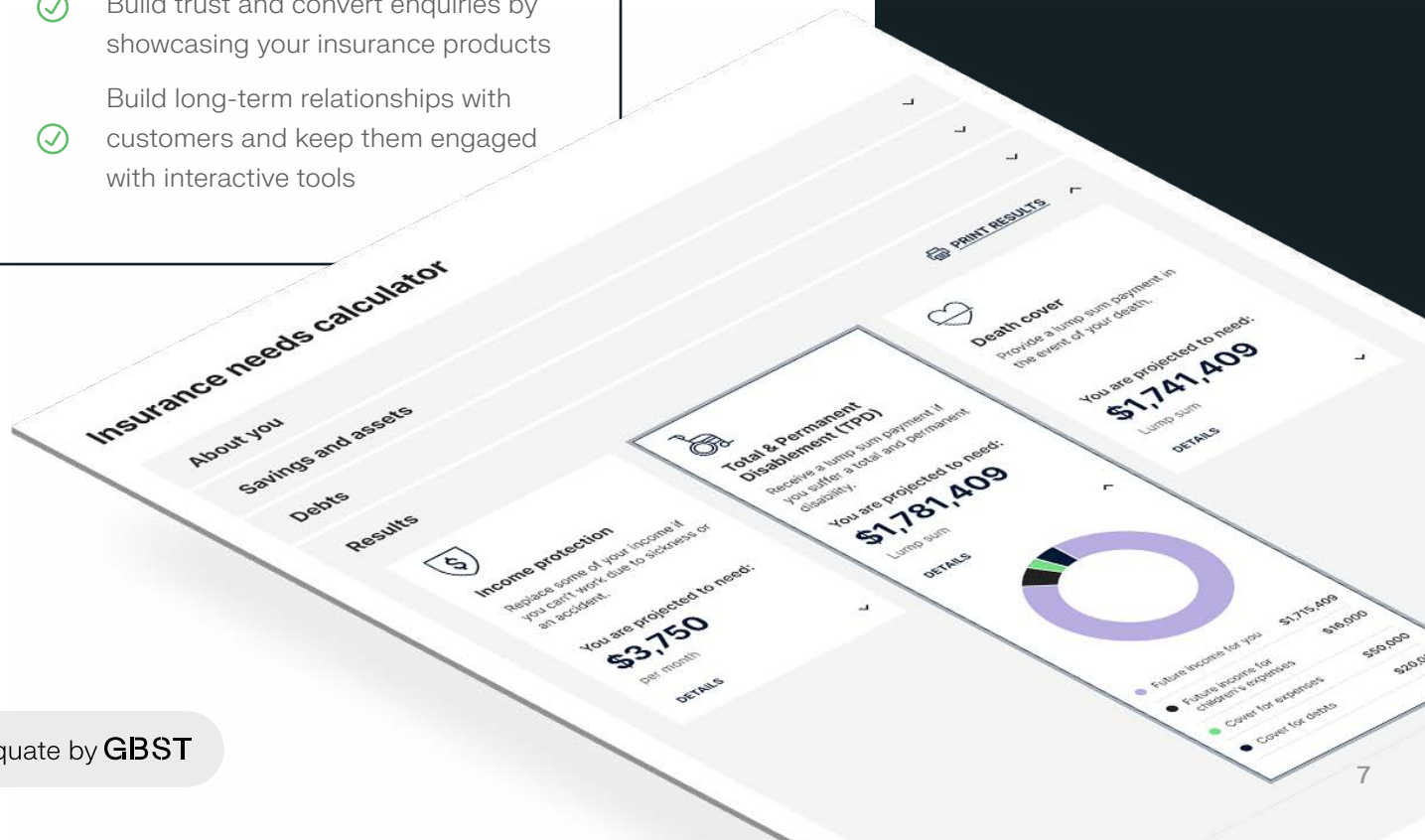
Help your customers understand the level of insurance cover they need and if it is enough to cover ongoing expenses and debts. Typically bundled with the wealth suite, our insurance calculators help customers determine their Death, Total Permanent Disability (TPD), Trauma and Income Protection needs.

- ✓ Assist customers with managing their wealth and insurance needs
- ✓ Build trust and convert enquiries by showcasing your insurance products
- ✓ Build long-term relationships with customers and keep them engaged with interactive tools



## Choose from:

- Insurance Adequacy
- Life Insurance
- Insurance Needs
- Income Protection
- [View all](#)



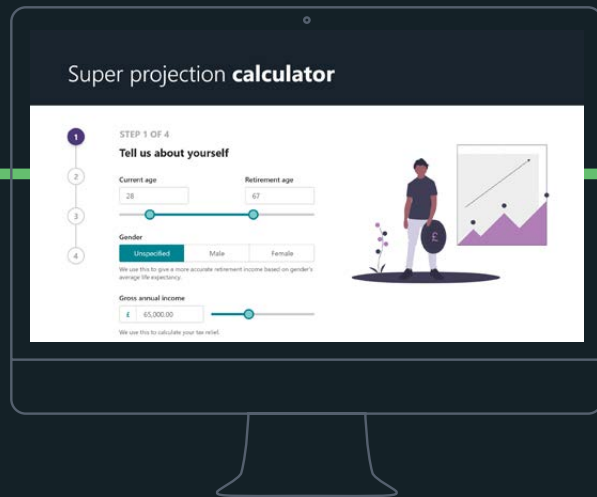


# Calculators for customer journeys



## Attract

Keep your customers engaged and on your page with interactive calculators.



## Educate

Help your customers understand their current financial situation and where they are likely to be in the future based on projections.

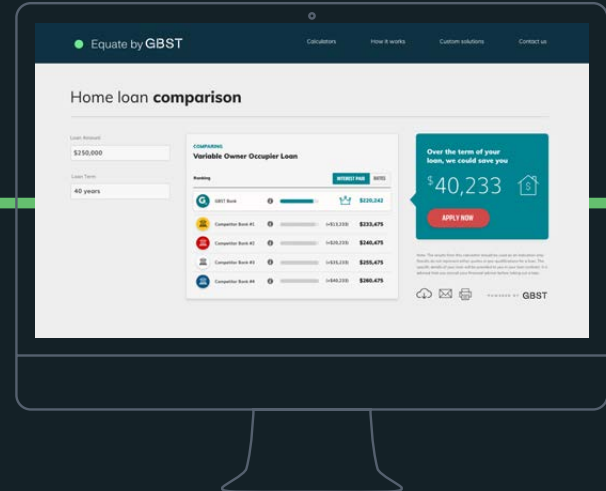
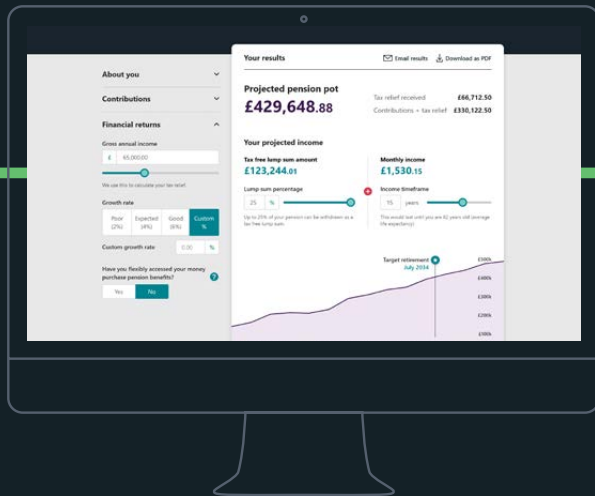


# Calculators for customer journeys



## Onboard

Accelerate the onboarding process by passing through information already collected in the tool to prepopulate forms or applications.



## Convert

Promote new product offerings and drive call to action to generate leads.

# Getting started

Our off the shelf product offering includes calculators that are ready to go for you to paste straight on to your website.

It's as simple as 1, 2, 3.



## 1. Brand it

We'll personalise your calculator with your chosen field labels, values and colours.



## 2. Paste it

Place the code on your website where you want it to show up. That's it - our system will take care of the rest.



## 3. Launch it

Simply make your page live and the calculator is instantly ready to use!



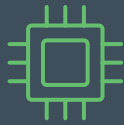
# Custom solutions

Anything is possible with custom calculators. If you aren't sure what you need, our financial and user experience experts can work with you to understand your objectives and create the ideal solution.



## Tailor it to suit you

Take one of our tried and tested calculators then modify the UI layout, data fields and calculations to suit your needs.



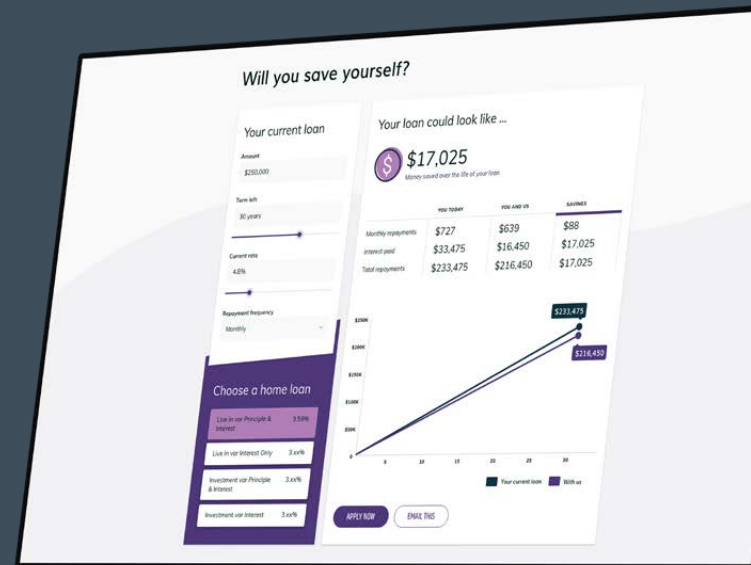
## Build on our engine

Get creative with your own user interface and plug into our powerful calculator engine through our established Calculator APIs.



## Create it from scratch

Work with us to design and build a 'from scratch' unique tool to meet your exact requirements.



# Custom pricing guide

All custom calculator design and development work includes:

- ✓ Responsive layout across desktop, mobile and tablet
- ✓ GBST quality assurance testing
- ✓ Calculator hosting and set up in GBST's AWS hosting environment
- ✓ Dedicated Project Manager and Account Manager

Extra Small	Small	Medium	Large
<b>\$2k - 5k</b>	<b>\$5k - 13k</b>	<b>\$13k - 25k</b>	<b>\$25k - 60k</b>
<ul style="list-style-type: none"><li>1-3 Minor UI Changes (adding or rearranging fields, updating non-CMS editable content)</li></ul> <hr/> <p><b>Examples:</b></p> <p><a href="#">Sequoia Asset Management Insurance Calculator</a></p>	<ul style="list-style-type: none"><li>Prominent UI Changes (multiple minor field changes, changes to calculator style)</li></ul> <p>OR</p> <ul style="list-style-type: none"><li>Customisations to the calculation or display logic within the off the shelf calculators</li></ul> <hr/> <p><b>Examples:</b></p> <p><a href="#">Judo Bank Term Deposit Calculator</a></p> <p><a href="#">Australian Unity</a></p>	<ul style="list-style-type: none"><li>Combination of UI Changes and customisation to calculator logic. (adding or rearranging fields, updating non-CMS editable content)</li><li>Changes that require UI/UX design input</li><li>Integration with your systems</li></ul> <hr/> <p><b>Examples:</b></p> <p><a href="#">ANZ Insurance through your Super</a></p>	<ul style="list-style-type: none"><li>Building a calculator from the ground up</li><li>Custom or complex calculator logic</li><li>Custom design work plus development</li></ul> <hr/> <p><b>Examples:</b></p> <p><a href="#">Athena Home Loans</a></p> <p><a href="#">ANZ Kiwisaver</a></p> <p><a href="#">NAB Equity Builder Investment Calculator</a></p>



# Connected with APIs

Looking to build your own calculator user interface? Or wanting to use the calculations within an existing system or process? Our calculator APIs may be what you are looking for.



## Web service API

Access our financial calculators through a secure and reliable API allowing you to get creative and integrate our financial calculators into your own interface or processes.

- ✓ 31 APIs to choose from
- ✓ Build your own interface around our calculation engines
- ✓ Flexible pricing
- ✓ Test APIs available

# Ongoing support



## Hosting in AWS

Amazon Web Services platform is highly secure and reliable, giving you peace of mind and continuity of service.



## Design upgrades

We keep our calculators looking fresh and modern with regular design updates to keep them up to the latest design and user experience standards.



## Legislation updates

We monitor the market and make updates to the calculators when required, such as stamp duty changes and income tax updates.



## Support and insights

Your dedicated account manager will help you get started and is your go-to for any future questions or changes.



## Calculator configuration

Configure the minimum and maximum defaults in the calculator, update your brand colours, change calculator assumptions as well as labels and text.



## Strategy and consultation

The user experience and customer journey experts that helped build our calculator suite can provide consultation and strategy to help you optimise your calculators.



# Case studies



## CASE STUDY

### Judo Bank Term Deposit Comparison Calculator

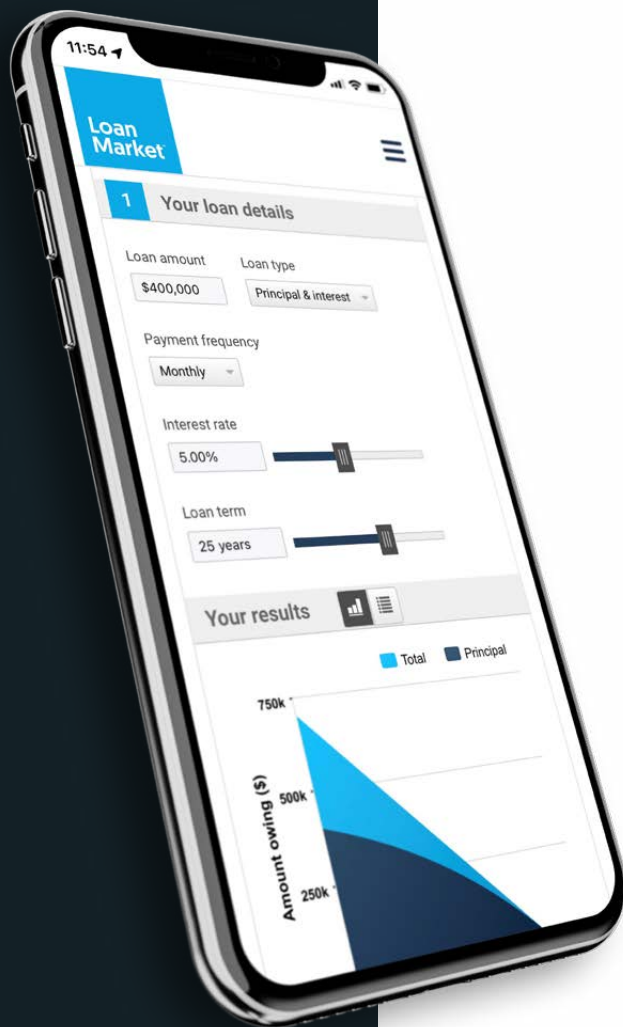
Judo Bank partnered with GBST to improve online customer engagement and drive new applications with an interactive comparison calculator. The calculator compares their term deposit product with other providers, showing potential customers how much more they can earn with Judo Bank.

Judo Bank are the first financial provider in the term deposit market to offer a calculator that compares other institution's interest rates and calculates the difference in interest earned. The interactive, mobile responsive tool is built on GBST's Equate calculation engine and integrates with Mozo's Marketview API to compare term deposit products from other financial institutions.

[View online](#) →







Loan  
Market

## CASE STUDY

### Loan Market's White-labelled calculator solution

Award-winning aggregator, Loan Market, selected Equate to provide a suite of lending calculators to its network of more than 1500 mortgage brokerages across Australia and New Zealand. In under two months, we built and implemented 21 calculators and 12 application programming interfaces (APIs) for one of the largest and fastest-growing brokerages in Australasia.

Loan Market connects with over 60 lenders and thousands of loan products to help brokers find the most suitable deal for their customers. The company supports a network of over 650 independent brokers, with a further 850 brokers

trading under their own brand, facilitated through its Bring Your Own Brand (BYOB) program. To assist the BYOB program, we developed a solution to enable the provision of white-labelled calculators for Loan Market's brokers that can be included in its content management system (CMS) to configure each of the brokerage's websites.

[View online](#) →



## CASE STUDY

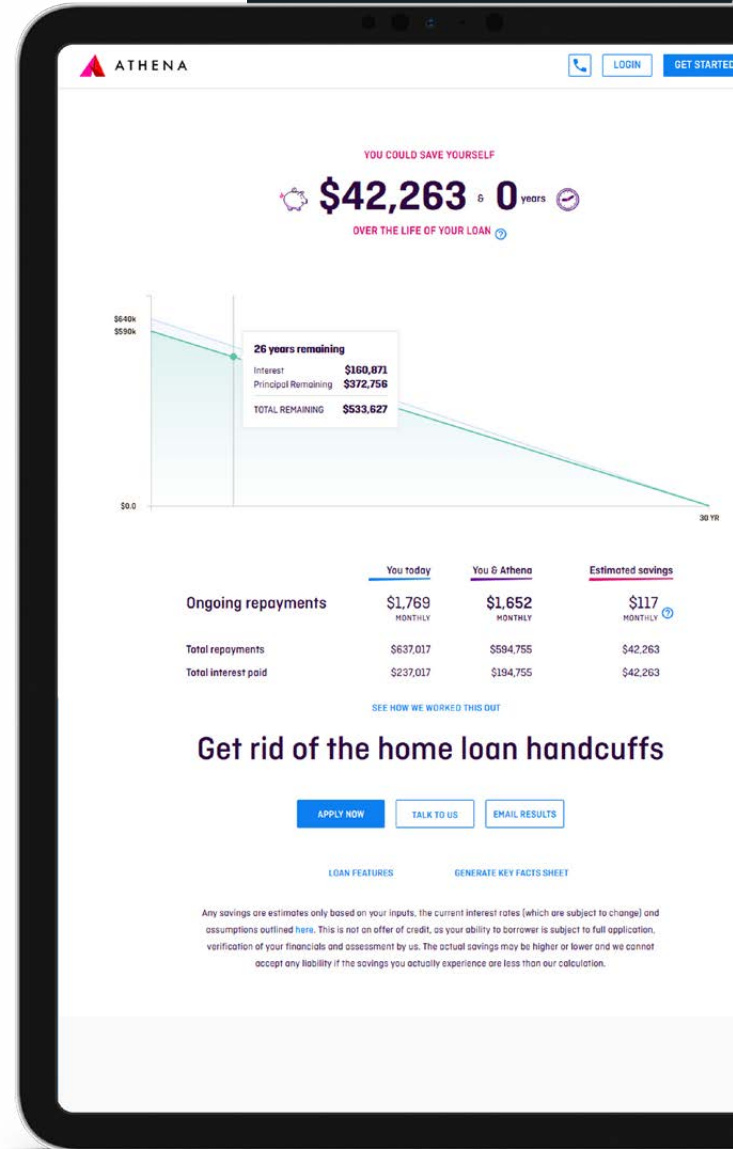
### Athena's Refinancing Calculator

GBST and Athena teams took an iterative approach to deliver a unique tool combining eight of our calculator engines.

The custom calculator allows users to experiment with home loan hypotheticals and integrates Athena's Home Loan Hacks; customers can see how extra repayments, repayment frequency and loan terms impact their mortgage and how much they could save by switching to an Athena home loan.

Customers who use the calculator before they apply are 2.5 times more likely to sign up as an Athena customer than an applicant who hasn't run their numbers.

[View online](#) →





## CASE STUDY

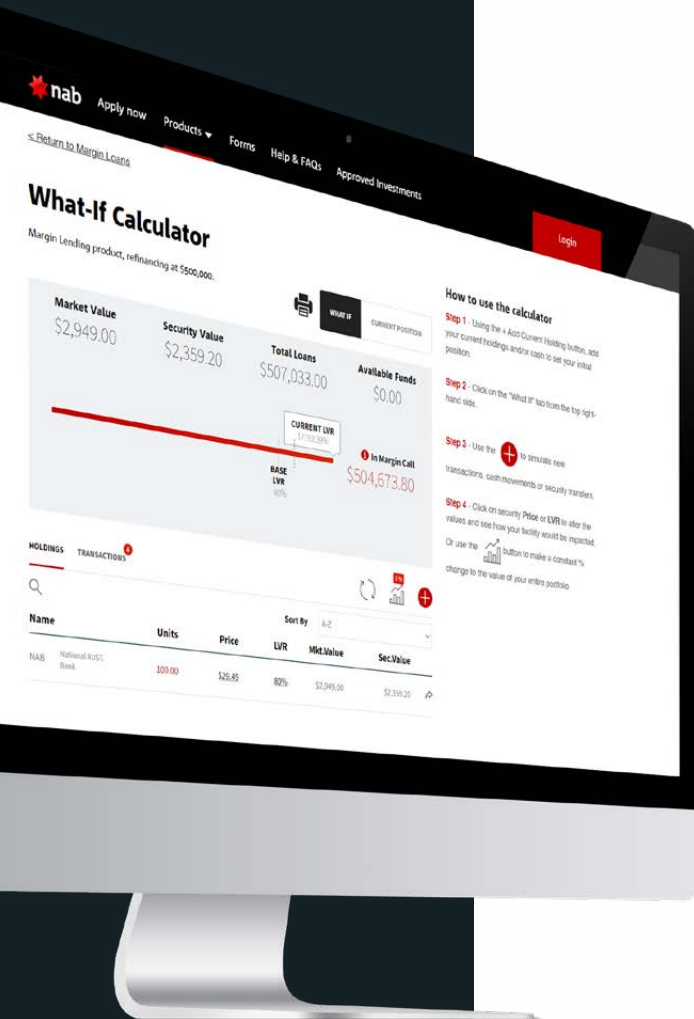
# NAB EL Advisors increase customer engagement through client portfolio modelling

We partnered with NAB Equity Lending to build a 'What If' modelling tool which provides useful illustrations for NAB Equity Lending advisors and clients to model client portfolio options.

Designing a tool that can compare complex scenarios seamlessly through a user-friendly interface, that can be used with customers face to face and in remote co-browsing sessions, is how you increase client engagement and bring to life the effect certain decisions have on a future financial position.

Advisors can discuss future financial positions with their clients in-person or build the new portfolio and download and save it as a pdf. There is also a public version of the 'What If' tool so engagement can be two ways between client and advisor. In addition, the tool can show prospective clients their future position if they were a NAB Equity Lending client to increase leads and convert new clients.

[View online](#) →



# Get in touch

## Interested?

Contact us for a demonstration  
or to get a quote for your requirements.

[equate.gbst.com](https://equate.gbst.com)

+61 7 3331 5522

## About GBST

GBST is a global provider of technology and digital solutions for the wealth management market. We create vital back, middle and front-office technology solutions for wealth managers, life, pension and superannuation companies, stockbrokers, and fund managers.

Founded in 1983, GBST works with over 100 financial brands across Europe, Australia, New Zealand, the United States, and Canada. Our technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.



Inspiring wealth innovation