



# Transforming Self-Invested Pensions' Fund Management

**Evangelos Angelides**  
CEO, Profile

7ο Συνέδριο Επαγγελματικής Ασφάλισης



# Profile at a Glance

**Specialized technology solutions**

*founded in 1990*

**2.4x Revenue & EBITDA Growth**

*since 2021*

**Addressing the Financial Services Industry & Enterprises**

Mission Critical SW - Systems of Records

**M&A**  
4 acquisitions in Europe, with 2 advanced cases in pipeline

**> €2 trillion in AuM**

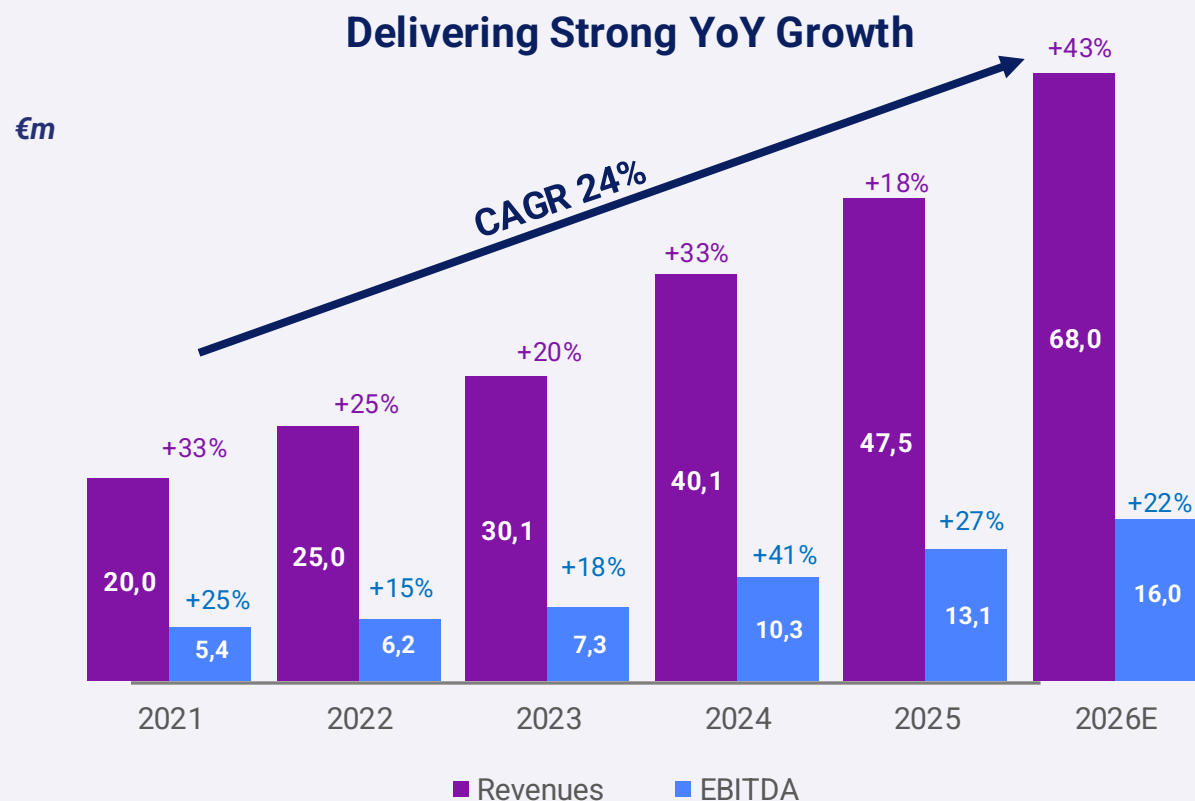
**c. 450 Employees**

**>400 Clients**

**Global Presence**  
50+ countries  
12 entities

**Awards and distinctions in Fintech across EMEA and NA**

**Gartner**  
Top 15 quadrant / 10<sup>th</sup> European vendor

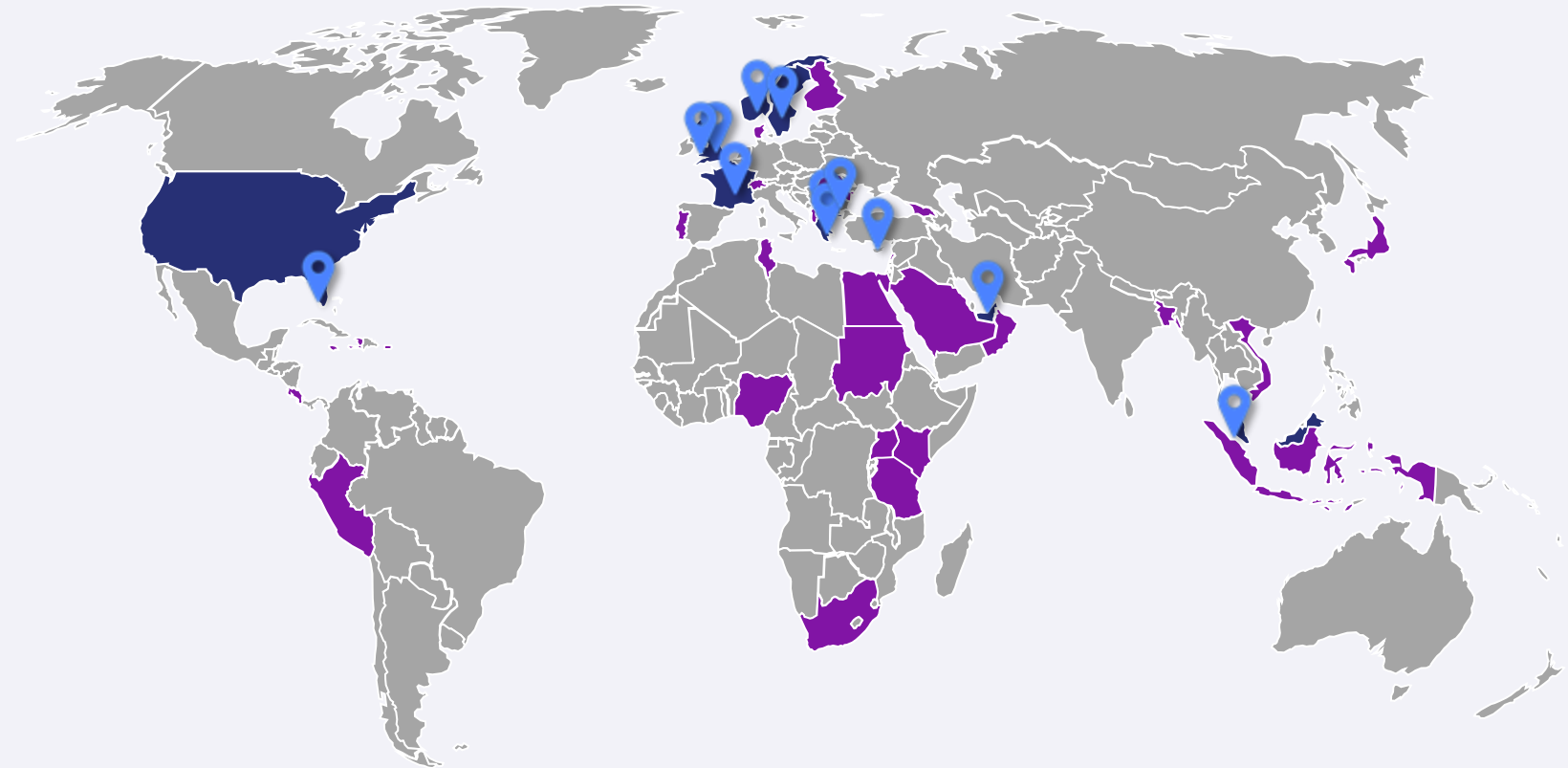


**Profile is a profitable, cash-generative fintech platform, trading at a discount to European peers, with significant organic and M&A runway**

# Presence in 50+ Countries

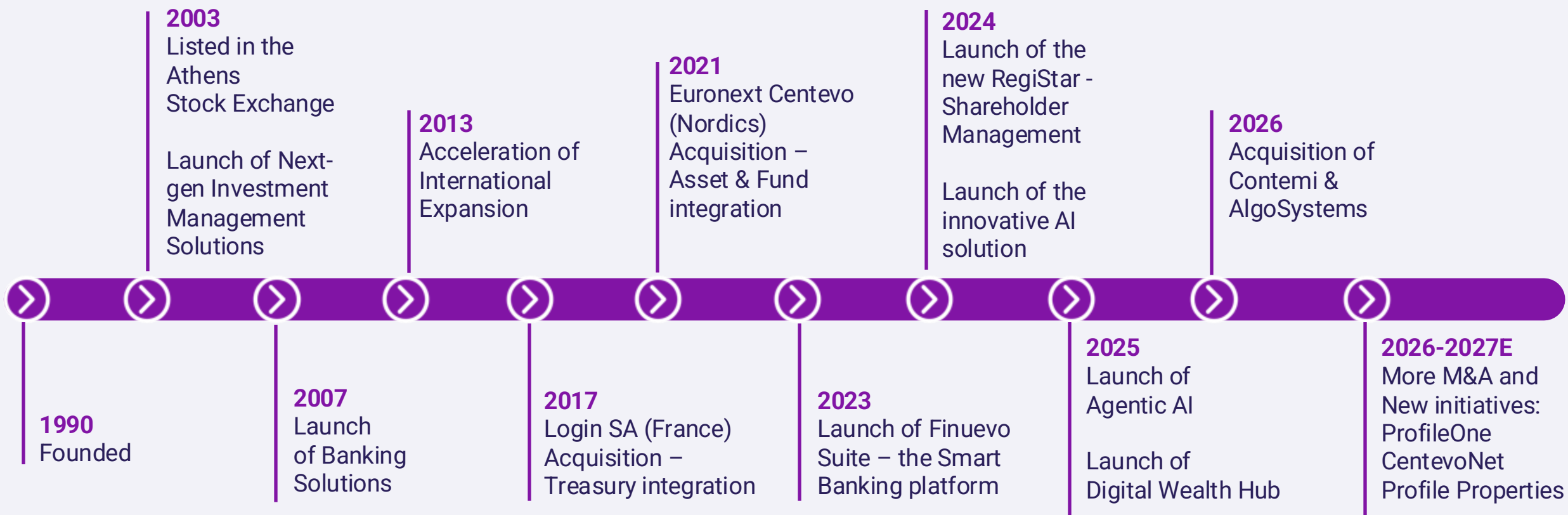
## 12 Entities

- Athens (HQ)
- Thessaloniki
- Patras
- London
- Leicester
- Paris
- Stockholm
- Oslo
- Dubai
- Nicosia
- Miami
- Singapore



● Offices ● Presence

# Key Milestones





# Products / Solutions



# Solutions Portfolio

## Banking

Digital banking

Core banking

Treasury management

Risk management



## Investment Management

Wealth management

Custody

Shareholders management

Asset and Fund management



## Large-Scale

Workflow / Doc. Mgt systems

Software Platforms & Onboarding

Payments, Debt & Property management

Pension systems



# New Initiatives: Broadening Profile's Reach

1

## ProfileOne

Agentic AI orchestrated ecosystem accelerating banking & investment management modernization

Ask → Decide → Act  
*All in one platform*

AI Orchestration Layer

**Strategic fit:**  
*One AI-orchestrated platform.  
New revenue layer.  
Structurally high client retention + cross-selling*

2

## Profile Properties Platform

AI-first property management centralising asset data, contracts, expenses and returns in one platform

Single source of truth

Cloud or on-premise

**Strategic fit:**  
*Opens property management vertical; multiplies cross-sell within existing accounts*

3

## CentevoNet

Direct-access SIP Pension fund distribution platform connecting fund managers to Norway's self-selected pension market through a B2B2C model













First Mover Platform

3-stage rollout

**Strategic fit:**  
*Unlocks recurring fee income from Norway's €55bn captive pension market*

# Industry Recognition

## Recognised among the top global software solutions providers

AWARDS					REPORTS	
 <p><b>Gartner® Magic Quadrant™</b> Retail Core Banking Systems, Europe</p>	 <p><b>AI &amp; Data Awards 2026</b> Best in BFSI (Banking, Financial Services, and Insurance)</p>		<p><b>AI &amp; Data Awards 2026</b> Best Combination of ML and GenAI/LLMs</p>	 <p><b>Banking Tech Awards 2025</b> Finalist: Best Digital Solution Provider – Banking Tech Finalist: Best Digital Solution Provider – WealthTech</p>	 <p><b>MEA Finance Awards 2025</b> Best Digital Banking Innovation Provider</p>	  
 <p><b>Global Private Banker</b> Best Investment Management Platform for a Private Bank</p>	 <p><b>WealthTech100 Report</b> Most Innovative Companies 2026</p>	 <p><b>Global FinTech Innovation Awards 2025</b> Best-in-Class Wealth &amp; Private Banking</p>				  



# Pension Funds in Greece



# The Greek market: the window is opening

## TODAY

### • TEKA Supplementary Pensions - Pillar 1.:

- Mandatory individual funded accounts
- Live since 2022
- Running on Profile-built systems
- 2025: € 0.7 bn from c. 500k members
- 2050: estim. € 60 bn from 2.5 – 3.5 mil members

### • Occupational Pensions (TEA) - Pillar 2.:

- Voluntary
- 2025: c. € 2.8 bn from 220k members
- Today, limited Portability, as to either TEA & ΟΑΠΕΣ options, or Fund Manager



## THE NEW FRAMEWORK

- **Open TEAs** («Ανοιχτά TEA»): “Umbrella” TEA’s to support many small enterprises

- **ΟΑΠΕΣ**: Group Insurance Plans – under common framework with Occupational Pensions

- **Portability**: right to move between TEA’s and ΟΑΠΕΣ; even among EU countries;

however not clarified portability among Fund Mgrs options.

- **Tax** incentives

- **Employees opt** for their investment profile (SIPP’s)



## THE TRAJECTORY

1. Creation of **numerous TEA’s** of millions of members, of **multi-billions of assets**

AND

2. **Portability** for both **TEA & ΟΑΠΕΣ**, as well as between **Fund Managers**

AND

3. **Servicing** of various **processes & complications**, eg: daily operations, rules, handling of multiple personal investment profiles, flags, monitoring, reporting, etc.

AND

4. **A unified registry is recommended** -> the connective layer the market needs (as in Norway’s central register)

=> **require powerful scalable technological platforms**

# Profile's experience – TEKA

## Omnichannel Engagement for Hellenic Pension Fund

A modern web and mobile digital service platform (teka.gov.gr & myTEKA app) delivered for TEKA, under the Ministry of Labour & Social Security.

3.5M+

Potential registered users

Omni

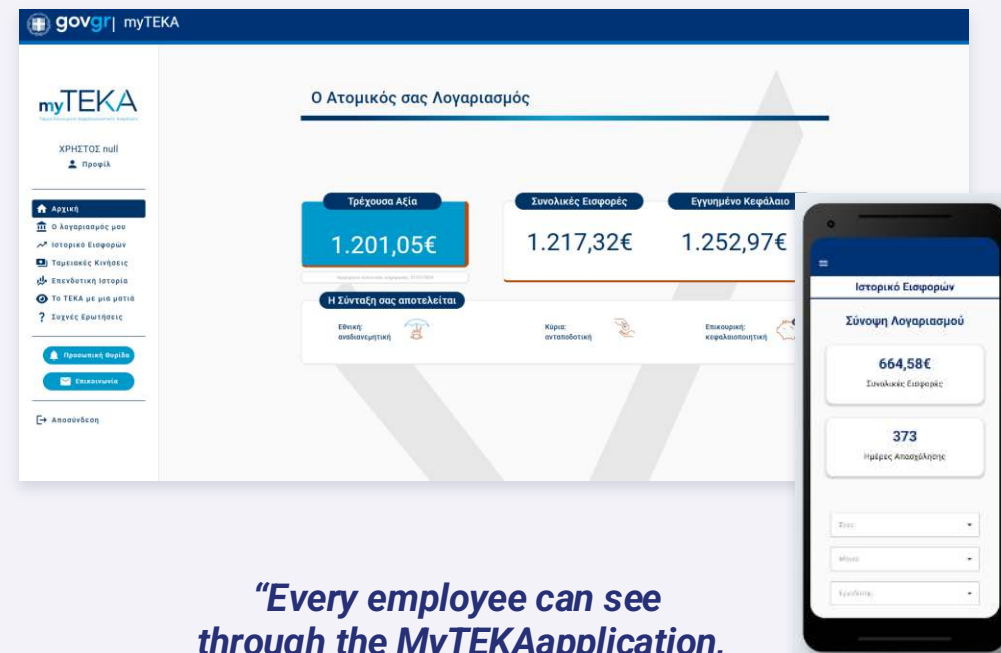
Channel: portal & mobile

EFKA & HDIKA  
Interoperability

### KEY HIGHLIGHTS

- **Omnichannel access to social security & investment services** via portal and mobile app potentially for more than 3.5M registered users with more than € 60 bn assets projected.
- **On-boarding**
- **Electronic request handling & online information**, improving response times and service efficiency.
- **Interoperability with EFKA systems & HDIKA**, for unified delivery to insured individuals and employers.
- **User-centric design enhancing accessibility**, usability and citizen experience.

**IMPACT:** Improved electronic service delivery & citizen mobility • increased operational efficiency • transparent, accessible, scalable public services



*“Every employee can see through the MyTEKA application, that this ‘piggy bank’ is filled month by month, year by year, thanks to the transparent digital infrastructure.”*

**Kyriakos Mitsotakis, Prime Minister - Greece**

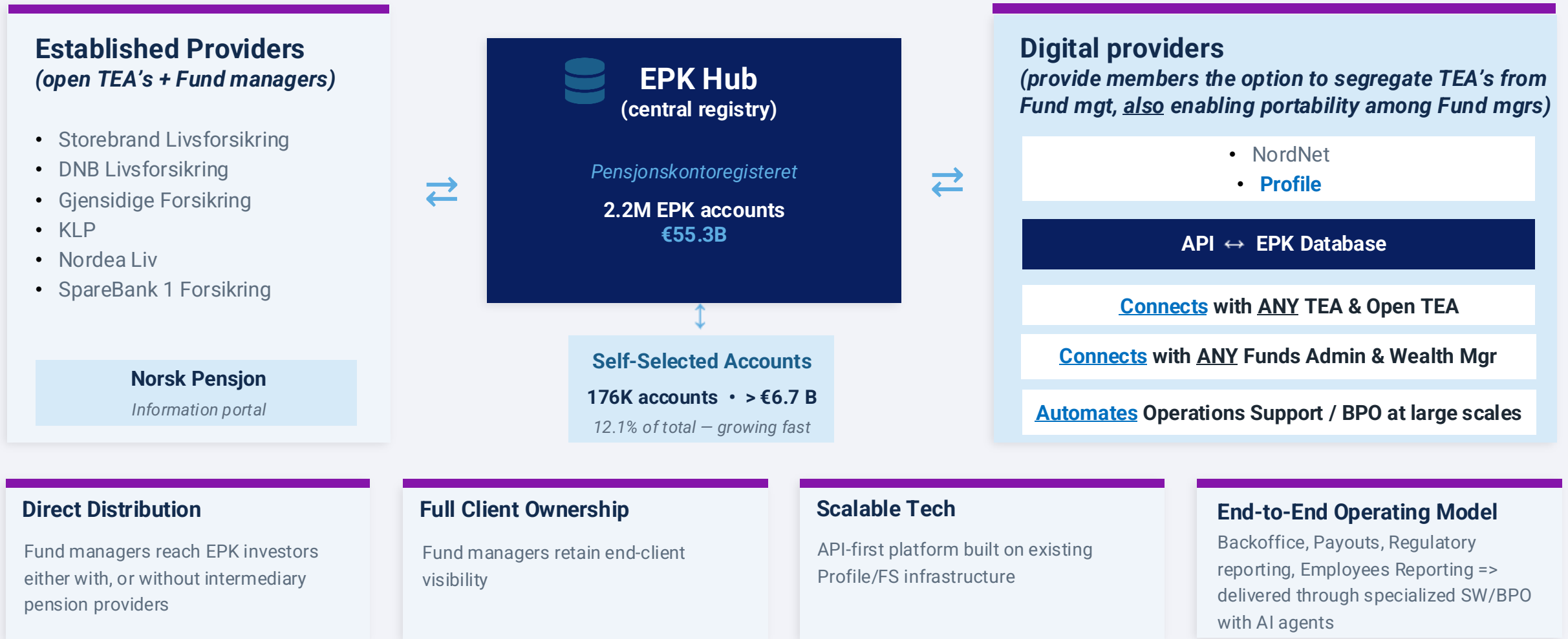
# Profile's experience –



## KEY HIGHLIGHTS

- The 1<sup>st</sup> obligatory TEA
- The largest TEA with pensions assets of c. **€ 1 bn.**
- Managed over Profile's platform
  - Reconciliation of Asset management + Accounting + Reporting
  - Connecting with external Fund Administrators and the Custodian

# Profile's experience - CentevoNet: Self-Selected Pension Distribution Platform (EPK) - Norway



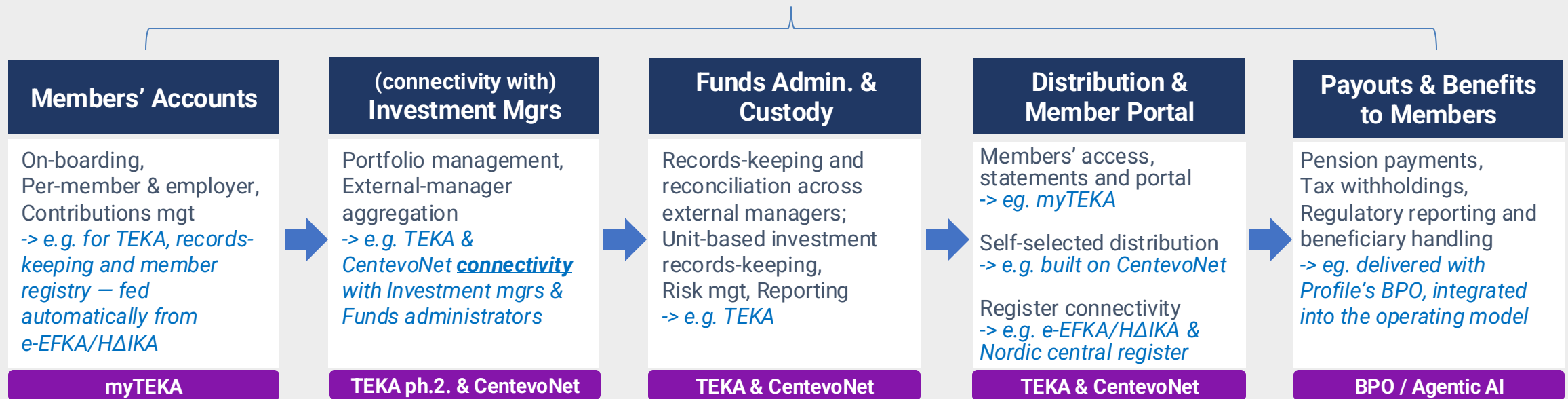
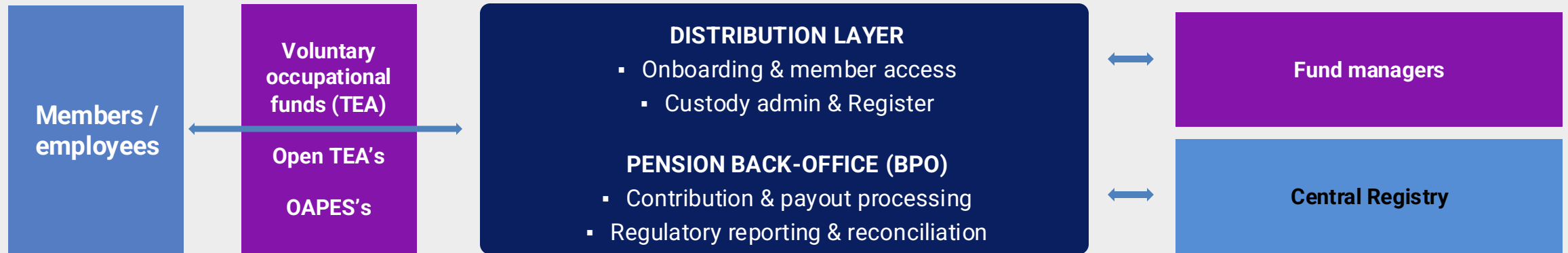
**Direct Distribution**  
Fund managers reach EPK investors either with, or without intermediary pension providers

**Full Client Ownership**  
Fund managers retain end-client visibility

**Scalable Tech**  
API-first platform built on existing Profile/FS infrastructure

**End-to-End Operating Model**  
Backoffice, Payouts, Regulatory reporting, Employees Reporting => delivered through specialized SW/BPO with AI agents

# Profile in New TEA framework – technology & scalability



**Profile's impact :** Cost efficiency · Scalability towards >10x larger volumes · Transparency · Portability · Employee –Fund connection



**Thank you!**

 [profiles.com](https://profiles.com)

