MUFG Pension & Market Services

Press Release

MUFG Retirement Solutions partners with InvestStream to expand access to digital advice and guidance for superannuation members

Sydney, Australia – 5 November 2026 – MUFG Retirement Solutions, a division of MUFG Pension & Market Services (MPMS), has expanded its strategic partnership with InvestStream, a provider of financial modelling and engagement technology, through an equity investment that will see MPMS acquire a minority interest in InvestStream. This reinforces both organisations' long-term commitment to expanding access to digital advice and guidance for Australian superannuation members.

Today's announcement follows the launch of a strategic partnership between the two organisations in July 2026, aimed at helping superannuation funds expand members' access to personalised digital advice, guidance and education, by simplifying the engagement experience.

InvestStream's AI-powered conversational engagement, underpinned by its institutional-grade financial modelling engine, will be combined with MUFG Retirement Solutions' superannuation administration capabilities. Together, these technologies will support financial decision making and make retirement planning more accessible and easier for members to use.

InvestStream's SuperAnne™ conversational engagement platform, powered by SUGAI™ its financial modelling engine, will work alongside MUFG Retirement Solutions' administration platform and expertise, to support the delivery of digital advice, guidance and education services at scale. These services will help members better understand their financial position, engage more effectively with their superannuation and plan for retirement based on their individual circumstances.

Frank Lombardo, CEO of MUFG Retirement Solutions ANZ, believes expanding access to advice should be a national priority.

"Millions of Australians face important decisions about their financial future, yet access to advice and guidance remains out of reach for many. This partnership is an important step that will help democratise access and support Australians to make more informed financial decisions.

"By combining our administration platform and expertise with InvestStream's technology, we can better support superannuation funds to scale their personalised, digitally enabled

advice, all within a single ecosystem. Ultimately, it's super fund members who truly benefit, as it becomes easier and more affordable to access financial advice that could have a meaningful impact on their retirement."

Jason Hoang, Founder and CEO of InvestStream, said the partnership reflected a shared view of what people actually want from their super.

"People don't wake up in the morning thinking, 'I'm going to have a concessional contribution journey today.' They're thinking, 'Have I got enough money to retire?' We wanted to change the way advice is delivered by putting more of the tools and capabilities that support financial decision-making directly into members' hands.

MPMS's investment is a strong endorsement of what we've built: governed financial modelling delivered through a simple conversation. Together, we can bring that technology to more super fund members, helping them understand where they stand, and what choices they have."

The initial rollout of functionality to clients is targeted for early 2027.

– ends –

Nick Howe, GRACosway for MUFG Pension & Market Services
M: +61 407 183 221 **E:** nick.howe@omc.com

Tom Scambler, GRACosway for MUFG Pension & Market Services
M: +61 400 335 460 **E:** tom.scambler@omc.com

About MUFG Pension & Market Services

MUFG Pension & Market Services

MUFG Pension & Market Services is a member of MUFG, a global financial group. We are a global, digitally enabled business that empowers a brighter future by connecting millions of people with their assets – safely, securely and responsibly.

Through our two market leading businesses MUFG Retirement Solutions and MUFG Corporate Markets, we partner with a diversified portfolio of global clients to provide robust, efficient and scalable services, purpose-built solutions and modern technology platforms that deliver world class outcomes and experiences.

We help manage regulatory complexity, improve data management and connect people with their assets, through exceptional user experience that leverages the expertise of our people combined with scalable technology, digital connectivity and data insights.

About InvestStream

InvestStream develops AI-powered engagement and financial intelligence infrastructure that enables financial institutions to simplify complexity without compromising modelling integrity, governance, or regulatory alignment.

Its flagship products include SUGAI™, a financial modelling infrastructure layer that centralises the inputs, assumptions, and calculations underpinning professional-grade financial projections; SuperAnne™, a conversational financial guidance platform powered by SUGAI; and Bosco™, an adviser workspace that carries a client's conversation and modelling through to adviser-led advice.

Together, this enables individuals to explore financial scenarios through clear, context-aware conversations, and advisers to pick up from exactly where those conversations left off, while ensuring every outcome remains governed by the same underlying modelling logic and institutional controls.