

Dear colleagues,

Welcome to a new appointment of Kairos Life.

The reorganization process of Kairos is still in progress. However, we have already seen some important update since April. One of these is certainly the appointment of Maurilio Pace with the role of General Manager and Managing Director of the Commercial Area. Let's get to know him and find out about the next projects.

Q: Hi Maurilio, welcome.

A: Hi Laura, thank you and good morning everyone.

Q: You joined officially Kairos only recently, but you are with us since last November and have decided to re-enter the financial sector after a few years' break. Can you tell us about this decision?

A: Well, the reasons are many, even if in reality the main reason is that after having spent the last few years dealing with entrepreneurial activities, I wanted a new intellectual challenge on which to combine my first twenty years in an investment bank with my latest experiences. And I must say, from this point of view Kairos was the perfect mix to combine both financial knowledge and organizational skills.

Q: You've been with us for six months now, so you got to see Kairos' strengths and weaknesses firsthand. What impressed you in a positive way and where do we need to improve? **A:** I was lucky enough to enter on tiptoes last November and therefore carefully study the whole world of Kairos, which is a small but extremely complex company and from this point of view I must say that its main strength, as already pointed out several times, it's people. In the end, human capital is by far the main asset of a company like ours. And clearly the machine, as I said, is complicated and complex, it needs fine-tuning and this is what we are working on and it certainly represents the most fascinating part of the challenge in order to allow people to express their talent at the highest possible level.

Q: The company is completing the reorganization process aimed at rationalizing organizational processes and streamlining the entire business. What are the projects in the pipeline in particular in the commercial area?

A: We are working on many projects. As you know, we have two strategic channels on which we base our commercial strategy. From the point of view of the coverage of institutional customers and wholesales, we are trying to have a more organic and systematic approach to customer coverage, in order to map the entire universe of customers possible for our products. From the point of view of Wealth Management, we are trying to recalibrate our commercial offer. We are working on the product range. We are working on the requalification and improvement of our Advisory service and we are also strategically trying to understand where to position the Kairos brand, which is very strong and on which we are trying to leverage to improve and increase the penetration of the Italian Private Banking market.

Q: We just have to wish you and all of us a good job!

A: Good luck to all!