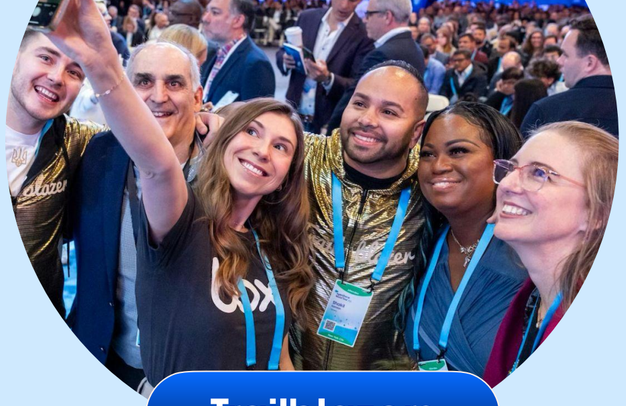
Power Your Agentic Transformation

New Financial Services Cloud Editions and Winter '27 (264) Release Innovations





Customers



Trailblazers



Veterans

Thank you



Employees



Community





Partners

Forward-looking statements

This presentation contains forward-looking statements about, among other things, trend analyses and statements regarding future events, anticipated growth and industry prospects, and our strategies, expectation or plans regarding product releases and enhancements. The achievement or success of the matters covered by such forward-looking statements involves risks, uncertainties and assumptions. If any such risks or uncertainties materialize or if any of the assumptions prove incorrect, results or outcomes could differ materially from those expressed or implied by these forward-looking statements. The risks and uncertainties referred to above include those factors discussed in Salesforce's reports filed from time to time with the Securities and Exchange Commission, including, but not limited to our ability to meet the expectations of our customers; uncertainties regarding AI technologies and their integration into our product offerings; the effect of evolving domestic and foreign government regulations; regulatory developments and regulatory investigations involving us or affecting our industry; our ability to successfully introduce new services and product features, including related to AI and Agentforce; our ability to execute our business plans; the pace of change and innovation and our ability to compete in the markets in which we participate; and our ability to maintain and enhance our brands.

Agenda



01 Welcome and Introduction

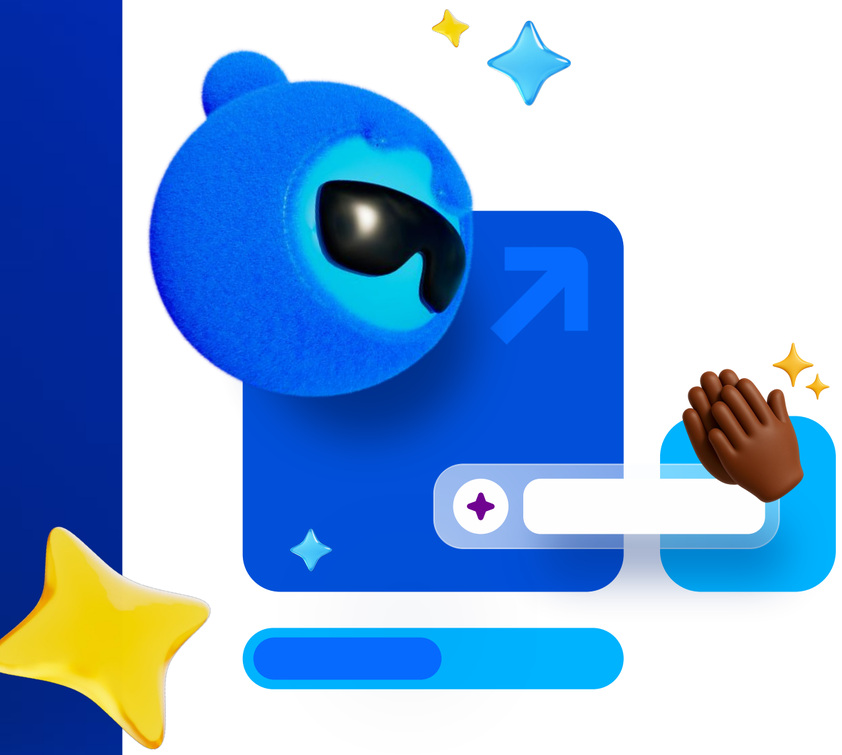
02 All New FSC Editions

03 Winter '27 Innovations: Banking

04 Winter '27 Innovations: Wealth

05 Winter '27 Innovations: Insurance

06 Sneak peek to into what is coming soon!



Financial Services Cloud
New Editions

One Platform.
More Value.
Less Complexity.

Your teams are spending more time managing software than serving customers.

14+

Internal Systems

per institution are managed through CRM middleware

Source: Market Reports World

From 12 vendors to one platform



Fragmented Buying Hazards

Multiple vendors, paperwork, integration & renewal risks

- Domain extensions
- Telephony & Messaging
- Contracting, Maps Advanced
- Origination
- Forecasting
- Conv. Intel
- Outcome Based Agents
- Analytics
- Collaboration
- GenAI
- Data Platform
- CRM (w/ support)

The New Way: All-Inclusive Single SKU

Maximum value, single contract, zero integration or maintenance overhead

Max	Digital Insurance & Digital Origination
	Contact Center Dig., Workforce Mgmt.
	Contracts, Maps Advanced
Advanced	Collections & Financial Recovery, Insurance Brokerages
	Sales Programs
	Service & Sales Intelligence
	Help Agent & Agentforce
Core	Tableau Next
	Slack
	Agentforce
	Data 360
	Industry Cloud (w/ Premier Success Plan)

Core. Advanced. Max.

Core Edition

starting at **$325** per user/per month

Your foundation

AI, analytics, and collaboration built in from day one.

- Slack Business+ with Slackbot
- Tableau Next with Tableau Agent
- Sales Emails
- Premier Success Plan
- Security Essentials

Data & AI
500K Flex Credits/org
20MB data storage/user

Advanced Edition

starting at **$500** per user/per month

From reactive to proactive

Intelligence, security, and industry tools that replace separate contracts.

everything in Core plus…

- Casey, Help Agent with outcome-Based Pricing
- Sales Insights, Account Research
- Sales Programs
- Customer Signals Intelligence
- Backup & Recovery, Archive
- Data Detect, Security Center
- ***Insurance Brokerages, Collections & Financial Recovery**

Data & AI
1M Flex Credits/org
1GB data storage/user

Max Edition

starting at **$700** per user/per month

The complete picture

Unmetered AI, contact center, Digital Insurance and Origination, everything in one stack.

everything in advanced plus…

- Coworker unmetered; All Sales, Service, Industry Agent Templates
- Momentum, Salesforce Contracts
- Contact Center Digital
- Workforce Management, Quality Mgmt.
- *Industry add-ons : **Digital Insurance & Digital Origination**

Data & AI
2.75M Flex Credits/org
1GB data storage/user

*Base capability only. Seed credits to be included. Customers who wish to use at scale will need to purchase additional credits. Digital Origination is only available with FSC Sales Max and FSC Sales & Service Max

Built-In value to power your Agentic Transformation

Native Financial Services expertise, so you get started faster

AI in every edition, delivering value from day one

Slack built in, so teams work where they already are

Tableau, delivering insights where work happens

Enterprise platform and security, built to scale

Success included so you accelerate adoption and value

Financial Services Cloud Editions for Sales, Service and Sales & Service

Financial Services Cloud Sales

FSC Sales Core	$325 per user/per month
FSC Sales Advanced	$500 per user/per month
FSC Sales Max	$700 per user/per month

Financial Services Cloud Service

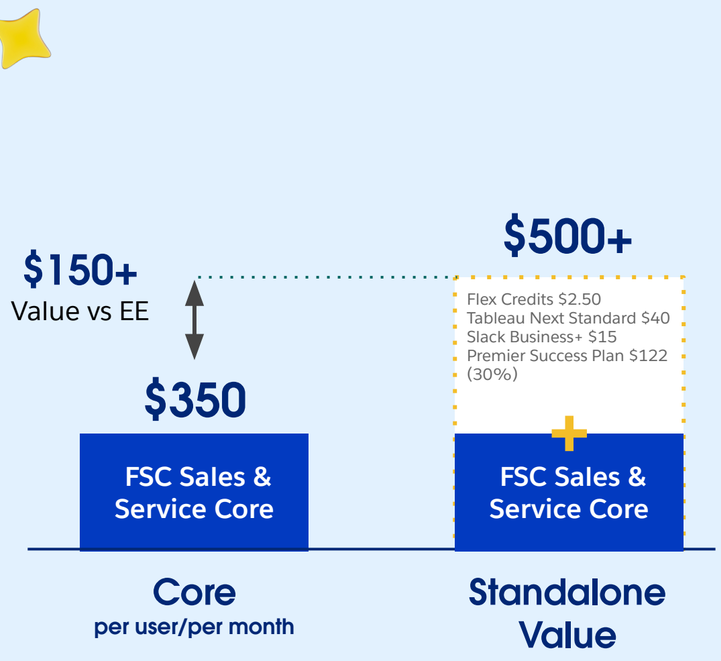
FSC Service Core	$325 per user/per month
FSC Service Advanced	$500 per user/per month
FSC Service Max	$700 per user/per month

Financial Services Cloud Sales & Service

FSC Sales & Service Core	$350 per user/per month
FSC Sales & Service Advanced	$525 per user/per month
FSC Sales & Service Max	$725 per user/per month

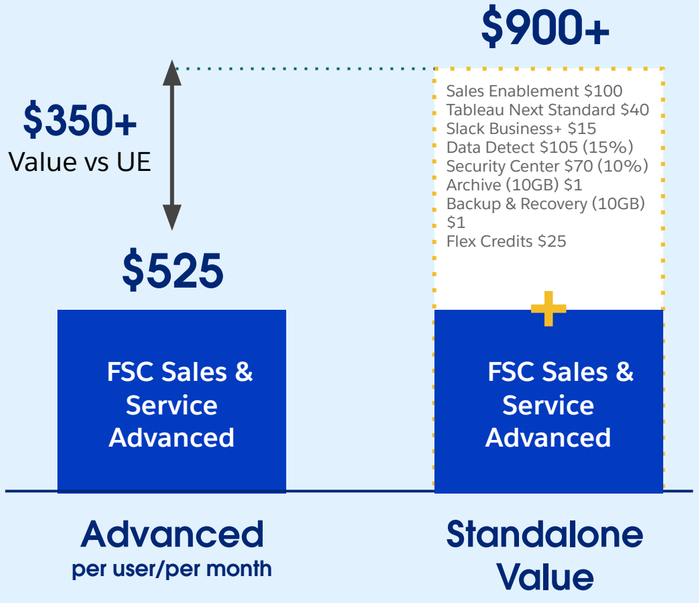
New FSC bundling delivers significantly more value vs earlier editions

Financial Services Cloud Sales & Service Core Edition



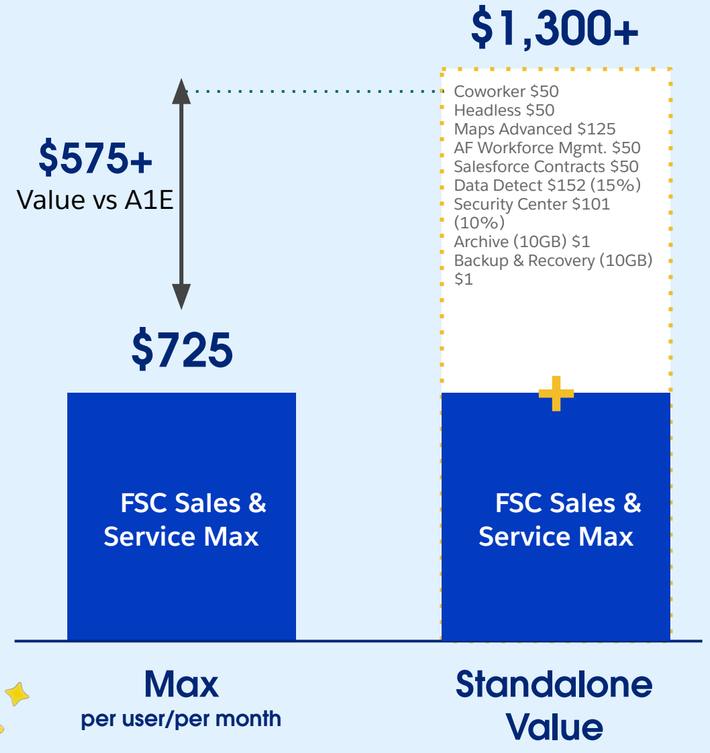
1.5x
value / price

Financial Services Cloud Sales & Service Advanced Edition



1.7x
value / price

Financial Services Cloud Sales & Service Max Edition



1.9x
value / price

Evaluate your footprint & plan your upgrade To amplify ROI

Collaboration & Insights



Give teams a seamless collaboration interface & conversational analytics with Slackbot & Tableau

Slack w/ Slackbot | Tableau Next

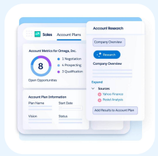
Personalized Guidance



Keep your business growing with faster support, expert guidance, and fewer disruptions

Premier Success Plan

AI for Reps & Customers



Give teams instant insights and your customers instant responses with Sales AI, Help Agent & CSI

Casey (Help Agent), CSI, Sales AI

Trusted Security



Protect customer data, pass security audits, and work complex regulatory workflows with native trust, security, and compliance.

Backup and Recover, Archive, Data Detect, Security Center

Unmetered AI for Reps



Scale AI across customers and reps with complete catalog of financial services Agent templates, plus unmetered employee AI incl. Coworker

Agentforce for Financial Services Cloud | Unmetered Agentforce Coworker

Full Financial Services CRM Stack



Eliminate point solutions, giving customers one unified platform, purpose-built for financial services.

Workforce & Quality Management | SPM Suite | Ind. Add-ons

CORE

ADVANCED

MAX

*Unmetered AI for Reps refers to all sales/service/industry AI agents bundled within A4FSC SKUs

Resources: Explore The Latest Pricing Editions



[Financial Services Cloud Pricing Webpage]



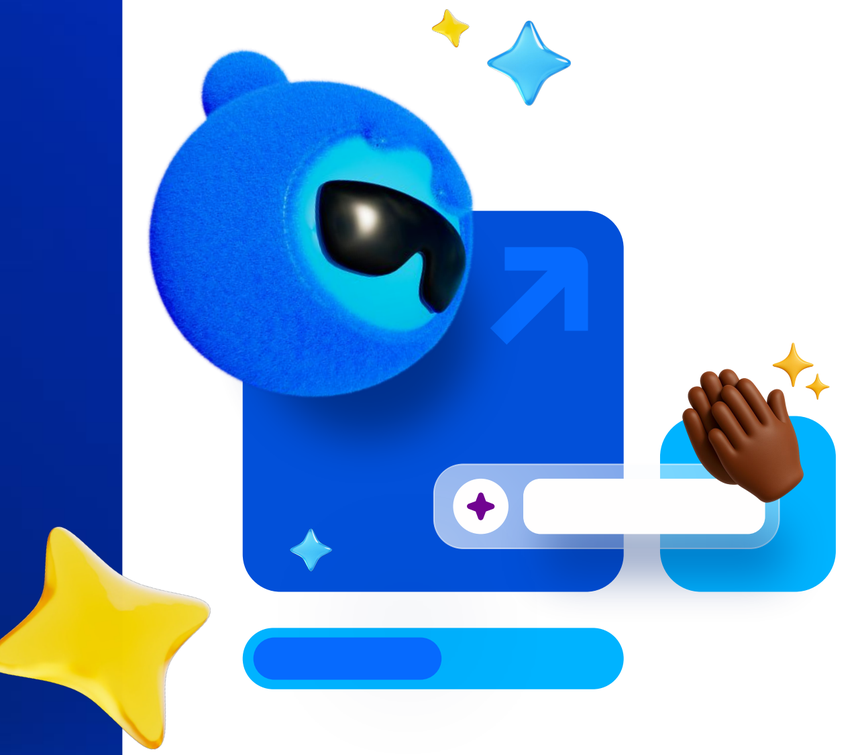
[Financial Services Cloud Pricing Datasheet]



[Financial Services Cloud Add-on Pricing Webpage]



[Blog: Financial Institutions Need a Trusted Partner]



Winter '27 Innovations: Banking

Banking Service Agent Enhancements

Service Rep Assistant Integration

Provide instant context when it matters most to clients

Proactive Discovery

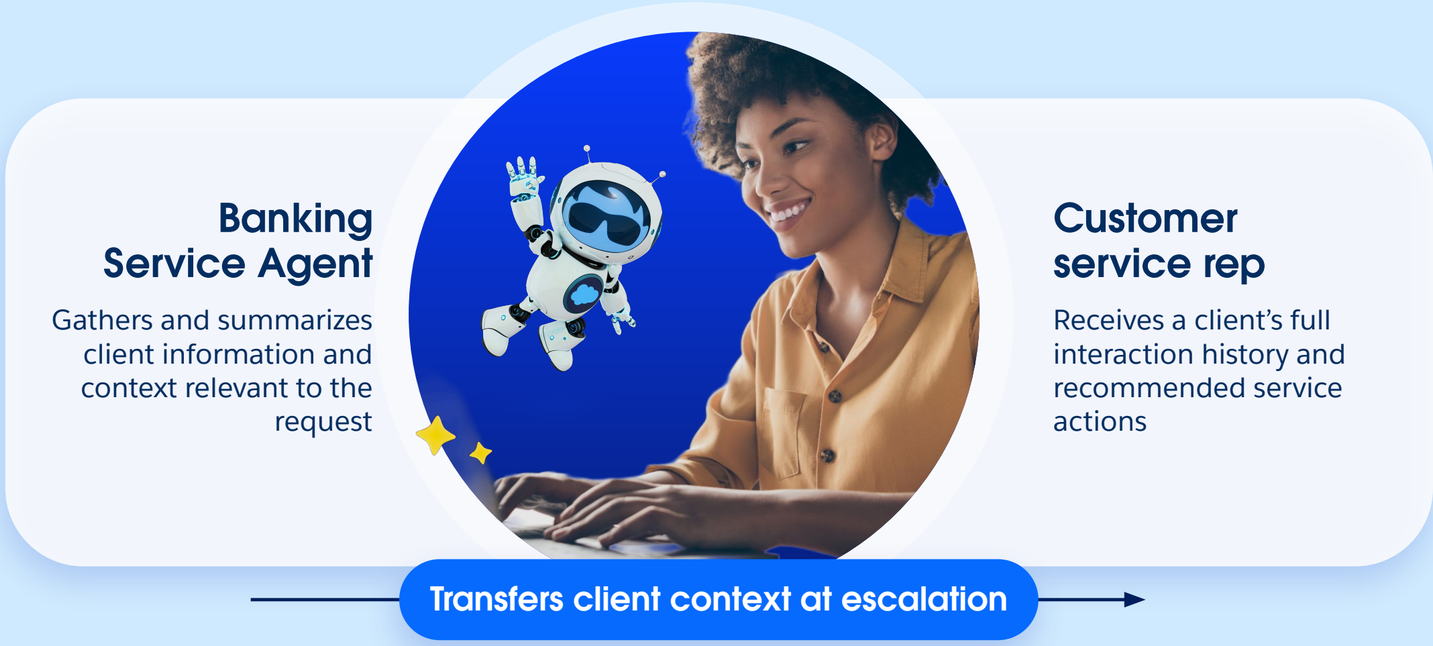
Surface relevant data in real-time to a CSR when a client mentions keywords like “balance” or “fee” during an interaction

Contextual Catch-Up

Generate an automatic summary of the client’s interaction history upon case escalation to a CSR

Seamless Execution

Suggest relevant topics and actions to a CSR based off the client’s interaction context for faster resolution



Digital Origination Enhancements

Origination Checklist

Streamline loan decisioning with a unified, auditable Origination Checklist for financial review

Unified Financial Review

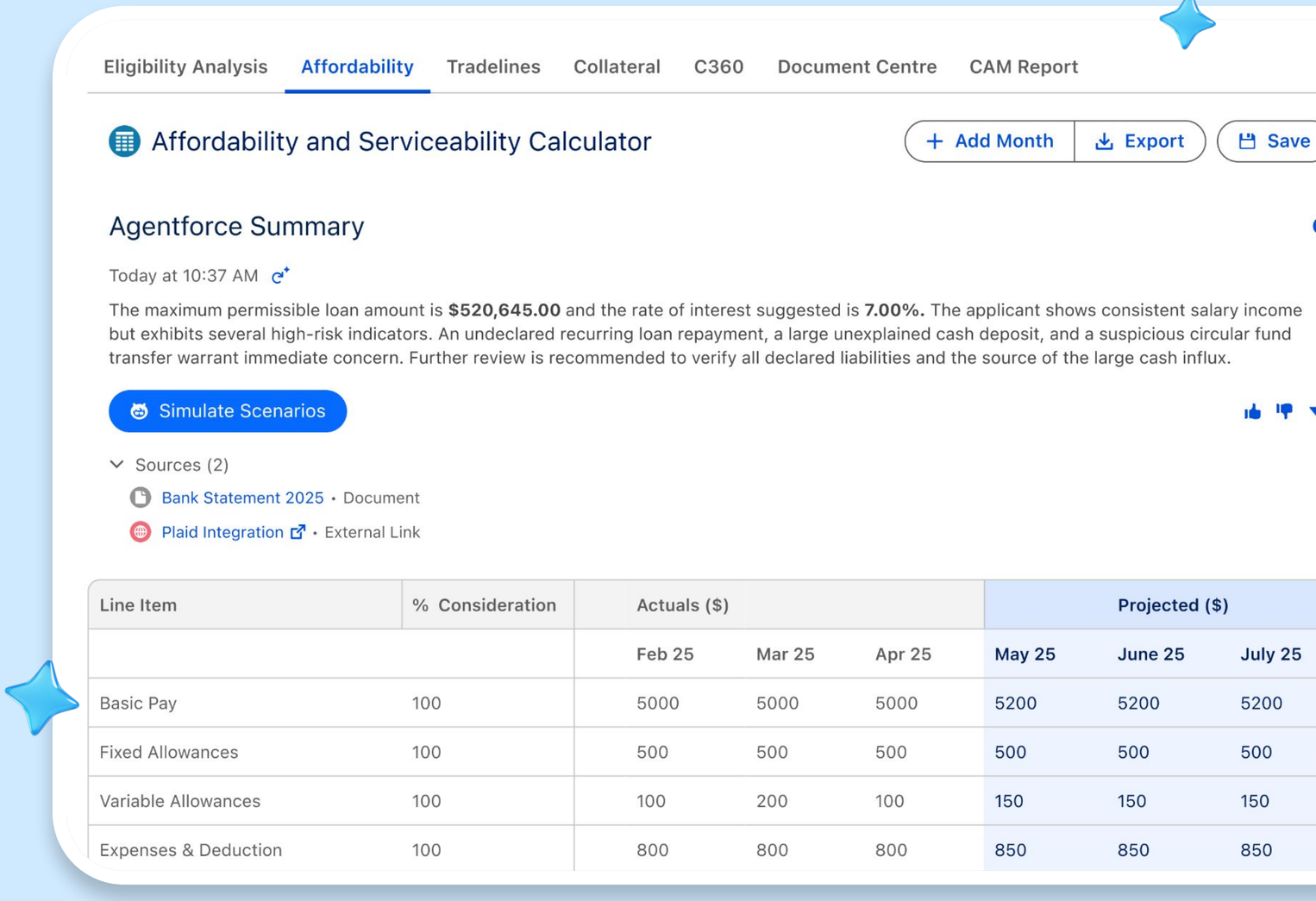
See all applicant income, expenses, and liabilities across documents and records in one connected view, no spreadsheet toggling

Instant Eligibility Insights

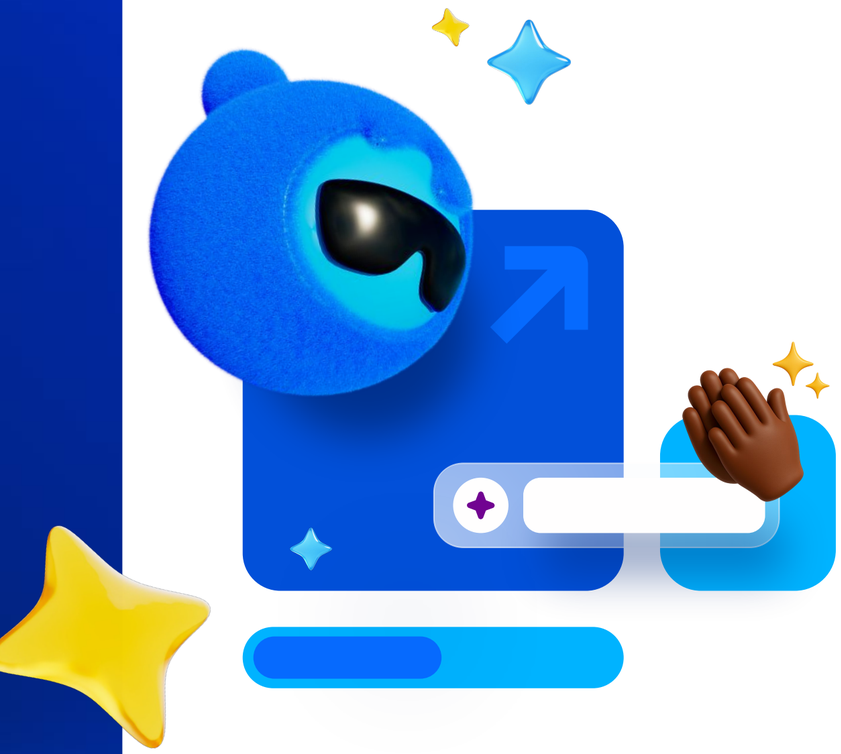
Automatically calculate key ratios and determine loan eligibility the moment applicant data changes

Configurable, Auditable Decisioning

Admins configure calculation logic once, every update and resulting decision stays traceable for compliance



Line Item	% Consideration	Actuals ($)			Projected ($)		
		Feb 25	Mar 25	Apr 25	May 25	June 25	July 25
Basic Pay	100	5000	5000	5000	5200	5200	5200
Fixed Allowances	100	500	500	500	500	500	500
Variable Allowances	100	100	200	100	150	150	150
Expenses & Deduction	100	800	800	800	850	850	850



Winter '27 Innovations: Wealth

The next-gen wealth dilemma

Expectations are compounding faster than advisor capacity.

Strained advisor capacity
Too much time spent managing work instead of relationships.

Rising expectations
Clients expect proactive, personalized engagement at every stage.

Fragmented execution
Data, systems and workflows are disconnected across the lifecycle.

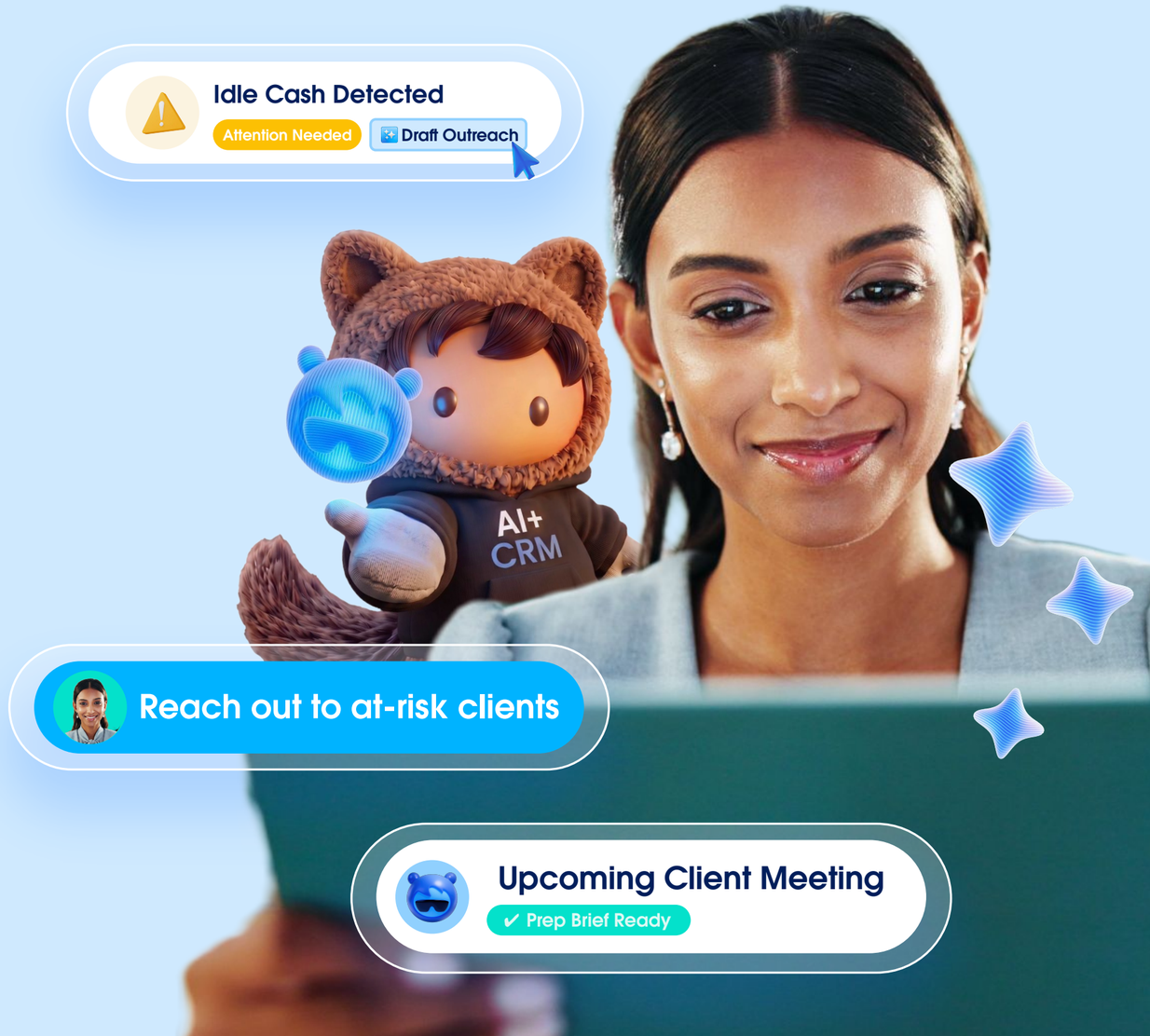
How do we redesign the advisor experience so they spend more time growing relationships and less time managing the work around them?



Advisors don’t need another system to manage, they need one that does the work for them.

- A proactive cockpit to prioritize what matters most
- AI to orchestrate time consuming, multi-step relationship tasks
- Real-time signals, personalized insights and next best actions

+50% improvement in productivity when staff works with AI agents



GA Now

Agentic Advisor

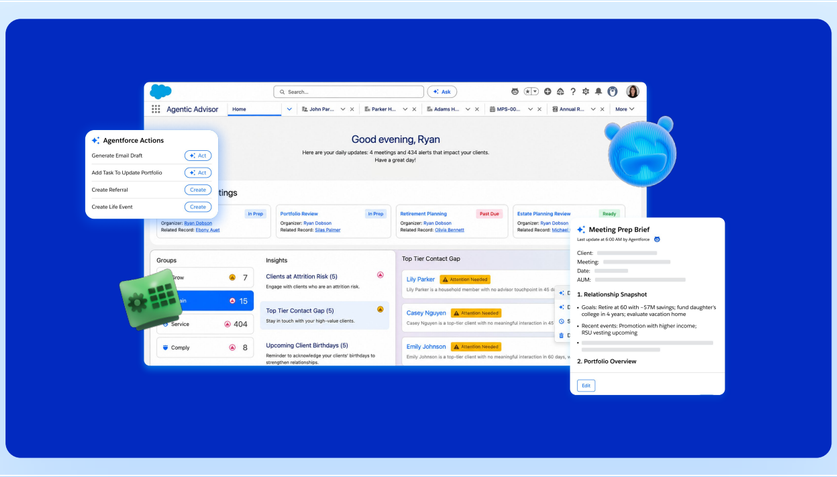
Reimagine high-touch relationship management

Elevate advisor capacity

Guide advisors with smarter insights

Personalize every client interaction

Unify data, apps, and workflows



NEW ENHANCEMENTS

GA

Meeting Concierge

- Walk into every meeting fully briefed
- Guide conversations & capture every interaction
- Automate summaries, tasks & follow-ups

NEW FEATURE

GA

Run My Day

- Surface proactive alerts & opportunities
- Prioritize daily tasks & client engagements
- Take action with AI-powered recommendations

NEW FEATURE

GA

Enhanced Client Details

- Unify clients & households in one view
- Monitor financial health & performance
- Create & manage next-gen household profiles

NEW FEATURE

GA

Intelligent Referral Management

- Identify & capture new referral opportunities
- Streamline referrals across specialists & LOBs
- Track progress & ensure conversions

NEW FEATURE

GA

Prebuilt Data Connectors

- Activate prebuilt custodian connectors
- Unify structured & unstructured client data
- Integrate OOTB connectors in minutes

PREVIOUS RELEASE

GA

Financial Advisor Agent

- Prebuilt agent template for client meetings
- Automate pre meeting prep & follow up tasks
- Instantly surface a full client picture

IN DEVELOPMENT

Coming Soon

Anywhere Advisor

- Extend Agentic Advisor into Slack or Teams
- Context & action where collaboration happens
- Desktop/mobile exp. anywhere advisors go

IN DEVELOPMENT

Coming Soon

Book of Business Insights

- Prebuilt dashboards & visibility across the book
- AUM trends, exposures, growth and risk signals
- Identify opportunities and act with confidence

GA Now

Meeting Concierge

Help advisors do their best work

Turn hours of meeting work into seconds

Drive better conversations with smarter insights

Personalize every interaction at scale

Manage the meeting lifecycle in one place

New Enhancements

Review and refine AI-suggested tasks

Verify AI insights with citations

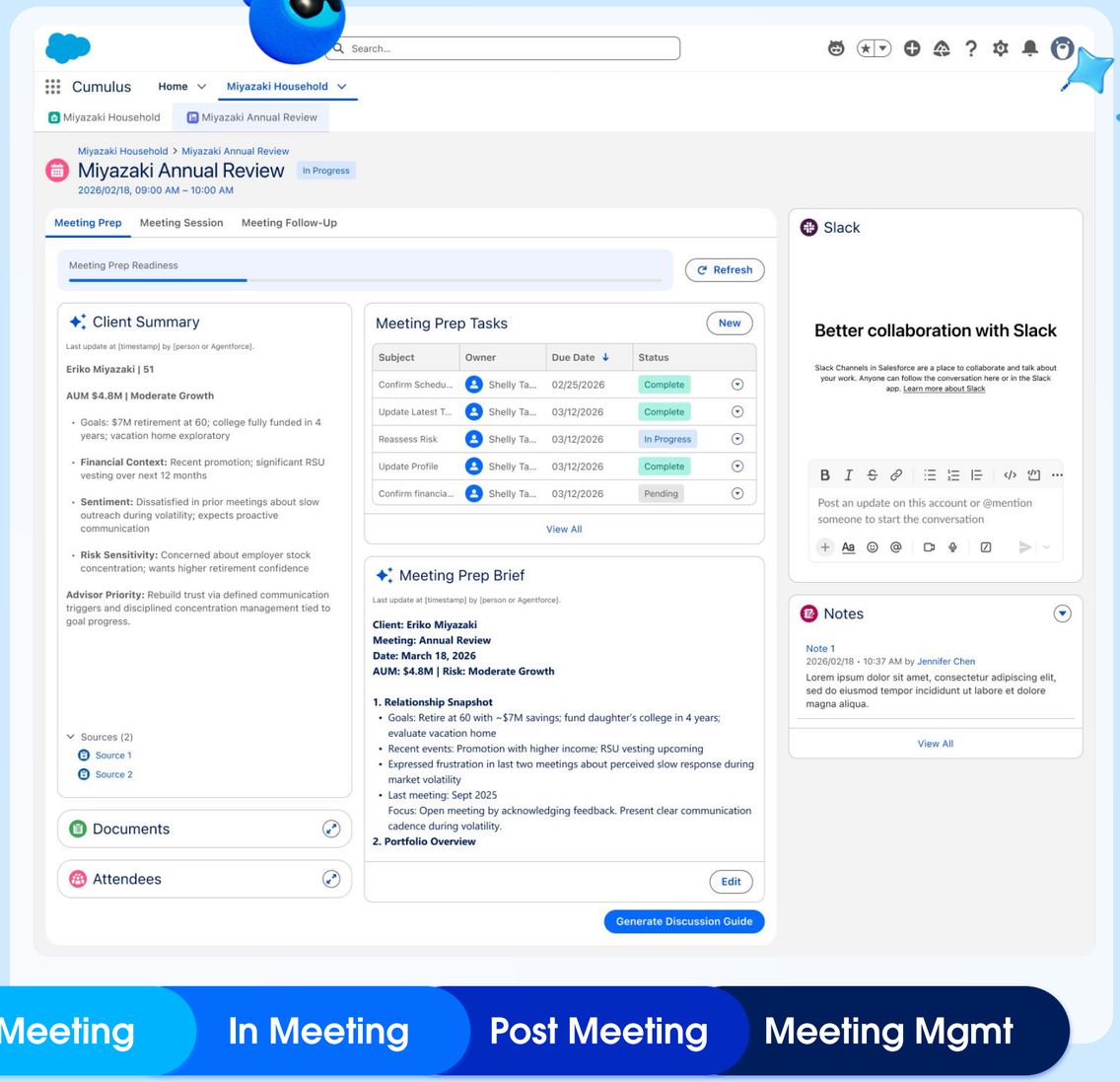
Summarize every household member

Switch playbooks as meeting needs change

Track and audit transcription consent

Tailor AI-generated action recommendations

+more



Pre Meeting | In Meeting | Post Meeting | Meeting Mgmt

GA Now

Run My Day

Prioritize what matters most

Start every day in one command center

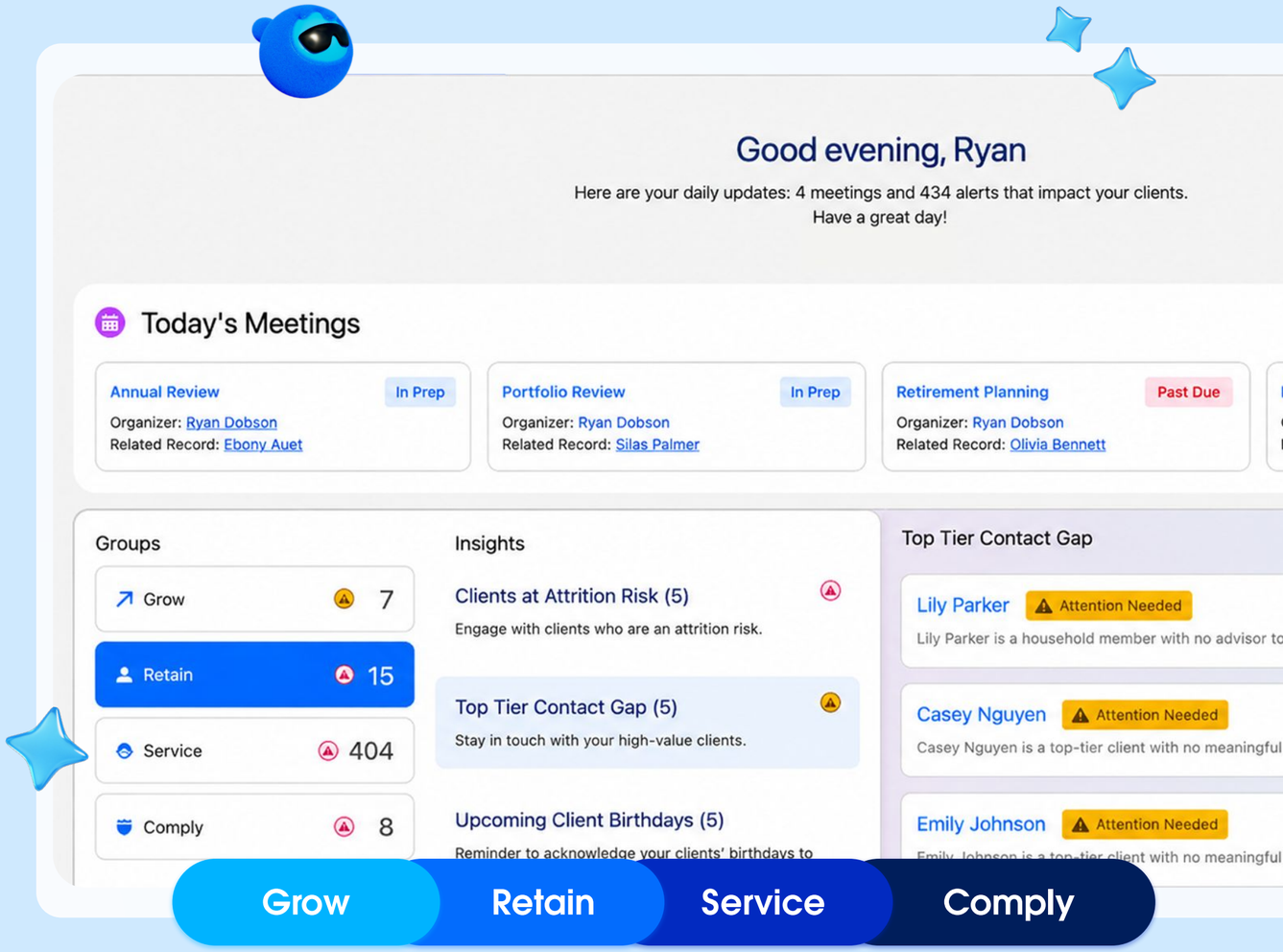
Surface the relationship signals, opportunities, and recommendations that matter in an AI-curated daily workspace.

Proactively spot opportunities and risks

Whether it's a client who's gone quiet or a big life event on the horizon, Run My Day puts them in front of the advisor before the moment passes.

Let agents take the next step

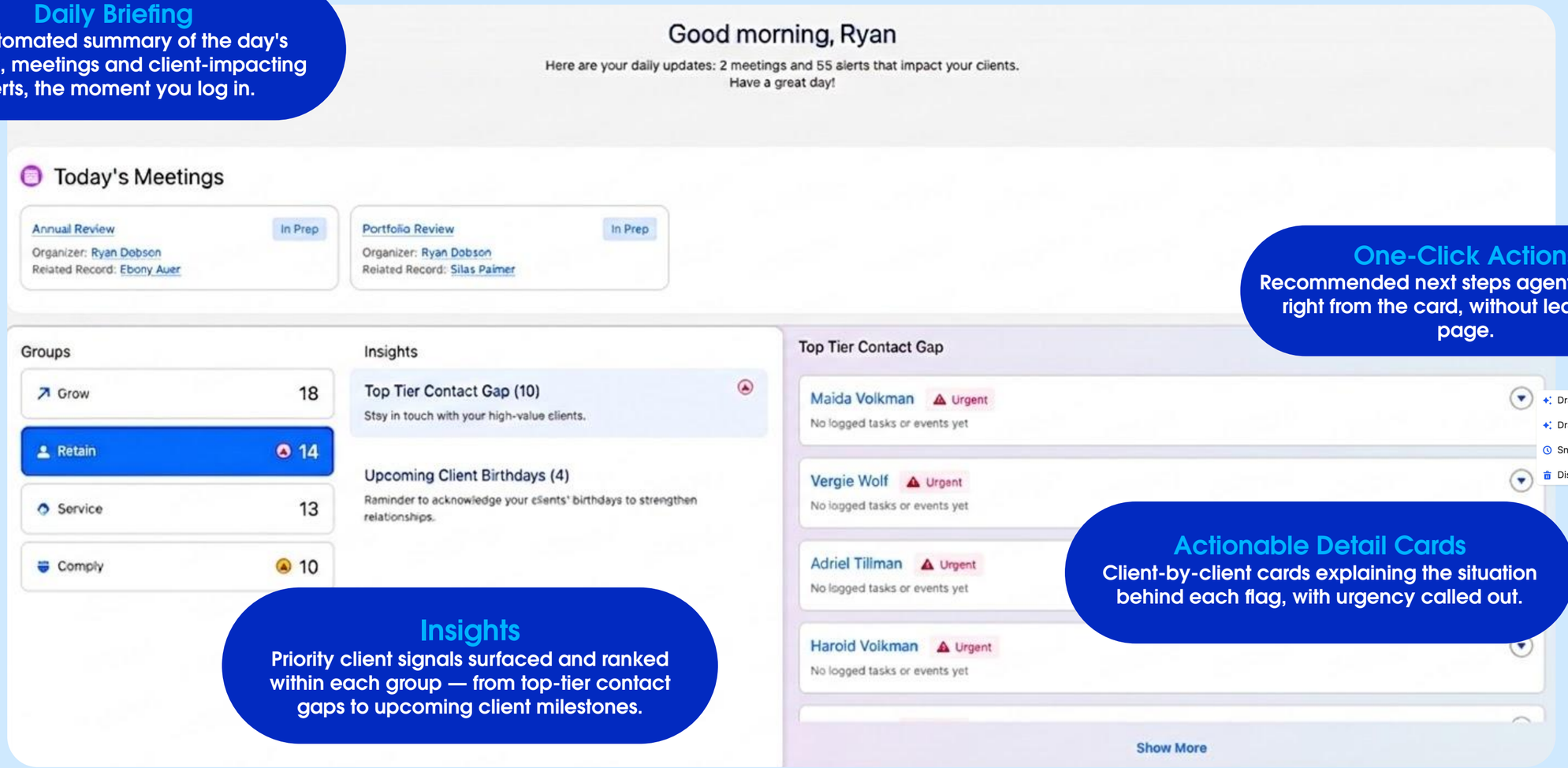
Acting on a priority triggers additional agents to handle the downstream work, so a signal turns into a completed task, not just a to-do.



Run My Day

Start every day knowing exactly where to focus

Daily Briefing
An automated summary of the day's priorities, meetings and client-impacting alerts, the moment you log in.



One-Click Actions
Recommended next steps agents can take right from the card, without leaving the page.

Actionable Detail Cards
Client-by-client cards explaining the situation behind each flag, with urgency called out.

Insights
Priority client signals surfaced and ranked within each group — from top-tier contact gaps to upcoming client milestones.

GA Now

Enhanced Client Details

Understand full client context

Unify every client detail on one page

Bring financial accounts, portfolio performance, relationship histories, and meeting activity into one single view

Read the signals hiding in the data

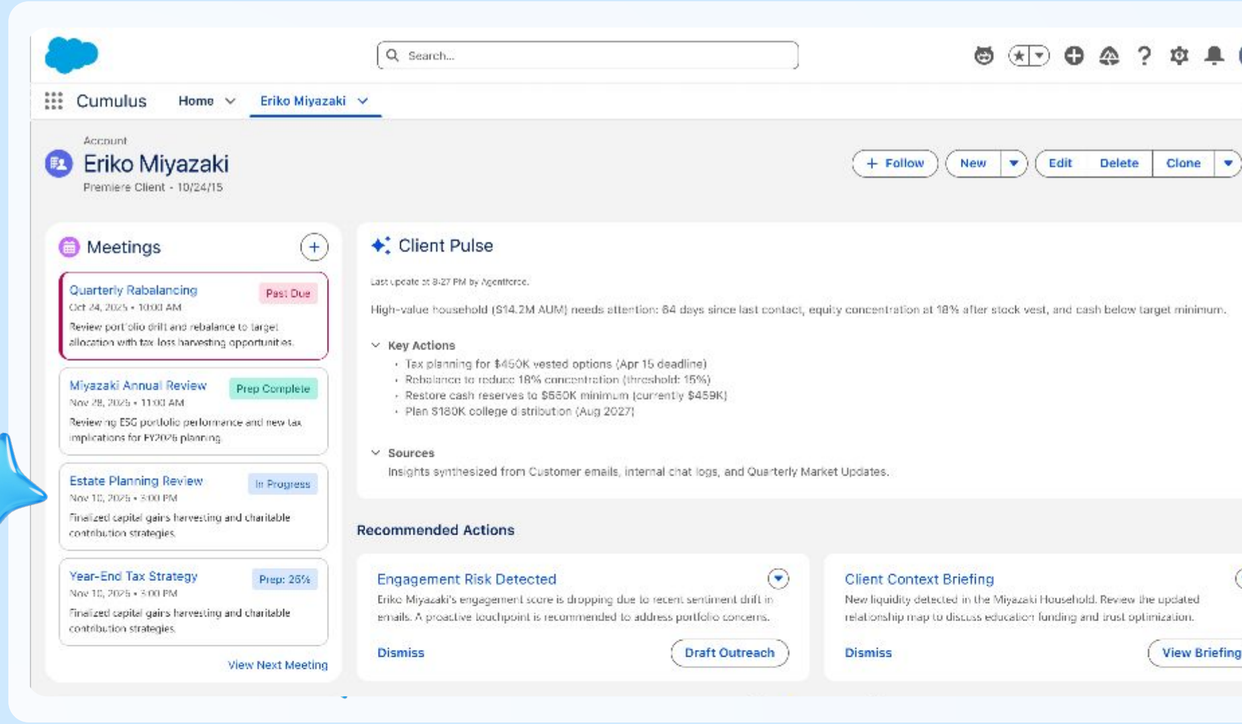
Client Pulse surfaces sentiment and engagement at a glance, while Insights and Actions recommends the next best move.

Seamlessly manage clients & households

Easily create, manage, and visualize Household and Client Profiles to better understand family relationships and networks.

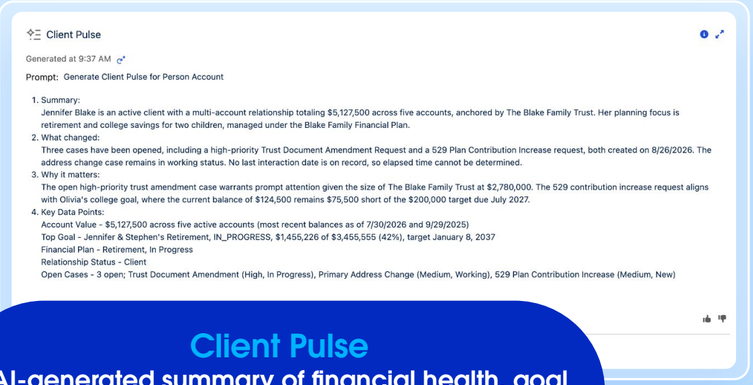
See the full financial picture

Monitor portfolio health, performance, and risk in one place, with AI insights that drive proactive action.



Enhanced Client Details

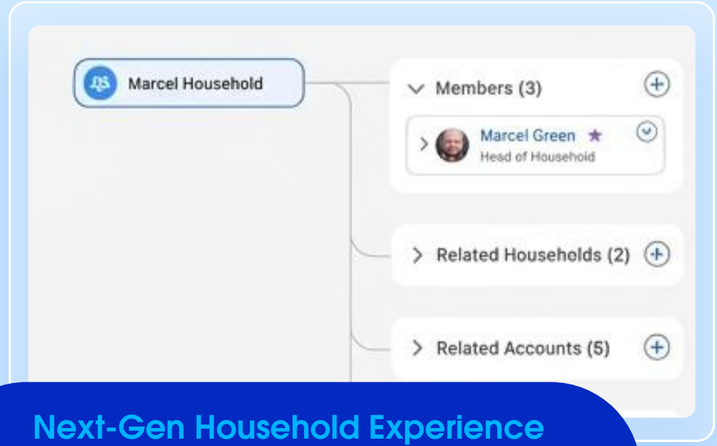
One page, the full client picture



Client Pulse

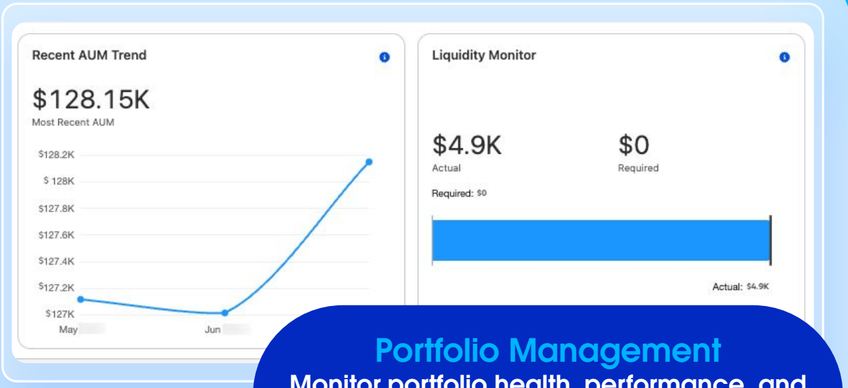
AI-generated summary of financial health, goal progress, key actions, recent developments and what's changed since the last conversation.





Next-Gen Household Experience

Build in minutes, update automatically from meeting notes, and visualize with a configurable relationship graph.

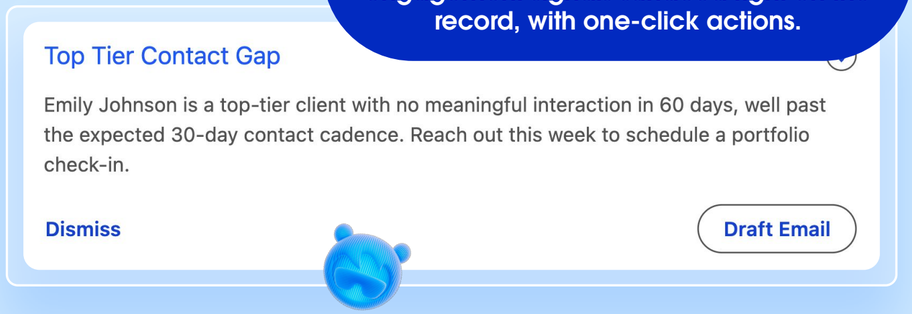


Portfolio Management

Monitor portfolio health, performance, and risk in one place, with AI insights that drive proactive action.

Insights & Actions

Portfolio changes, life events, and engagement signals surfaced right on the record, with one-click actions.



GA Now

Prebuilt Financial Data Connector

Custodial data, connected in clicks

The full custodial picture, unified

Accounts, households, holdings, and AUM,
no manual exports, no third-party dashboards.

Ready for Data 360

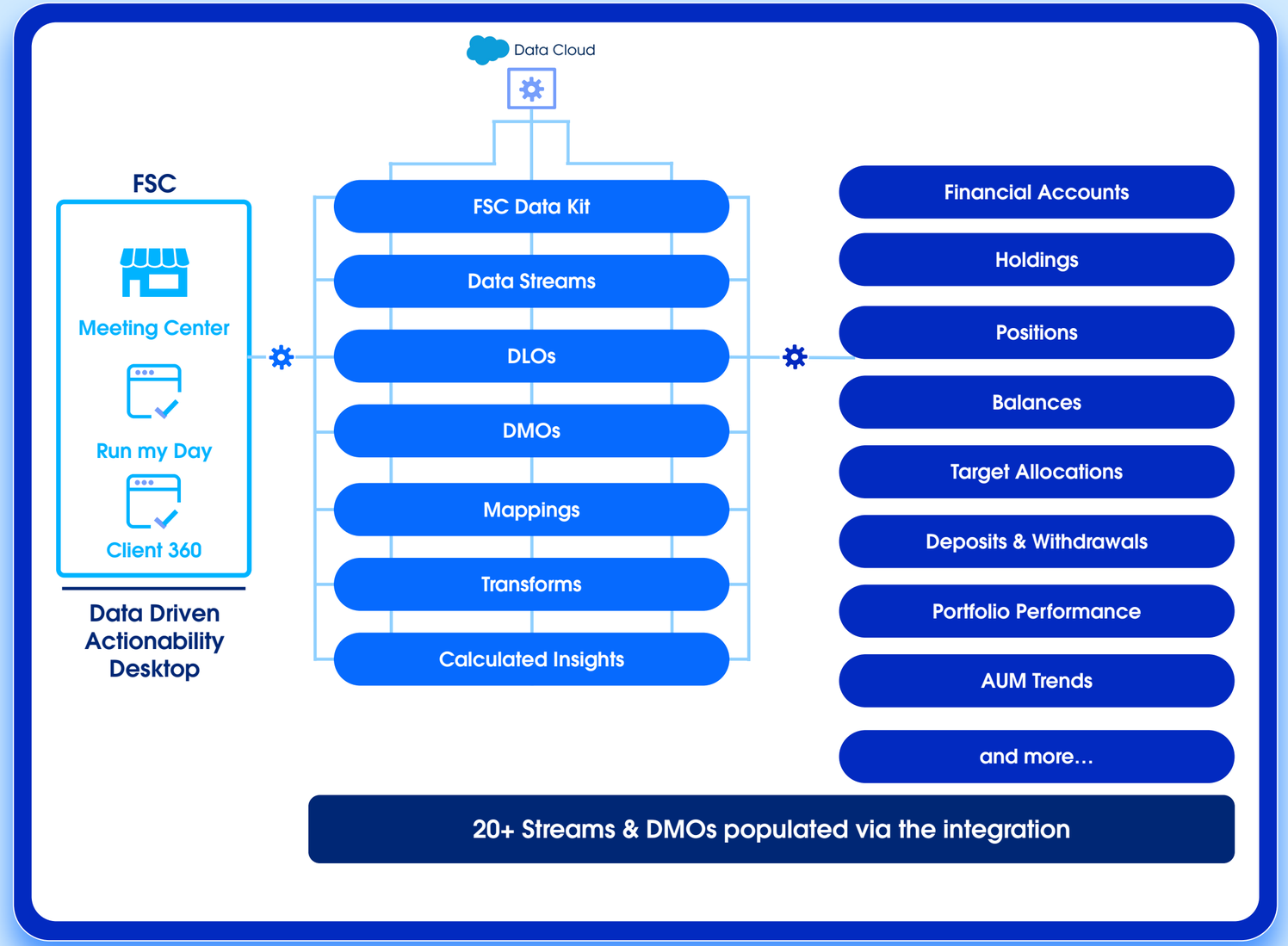
A prebuilt data kit deploys data bundles and maps advisor codes for accurate attribution.

Live in minutes, not months

Easily connect, validate credentials, deploy data streams, and track daily syncs ands status.

One connection, no more swiveling

The same data powers Financial Portfolio, Run My Day, and every insight downstream.



Deploy in Minutes.
Configure with Clicks

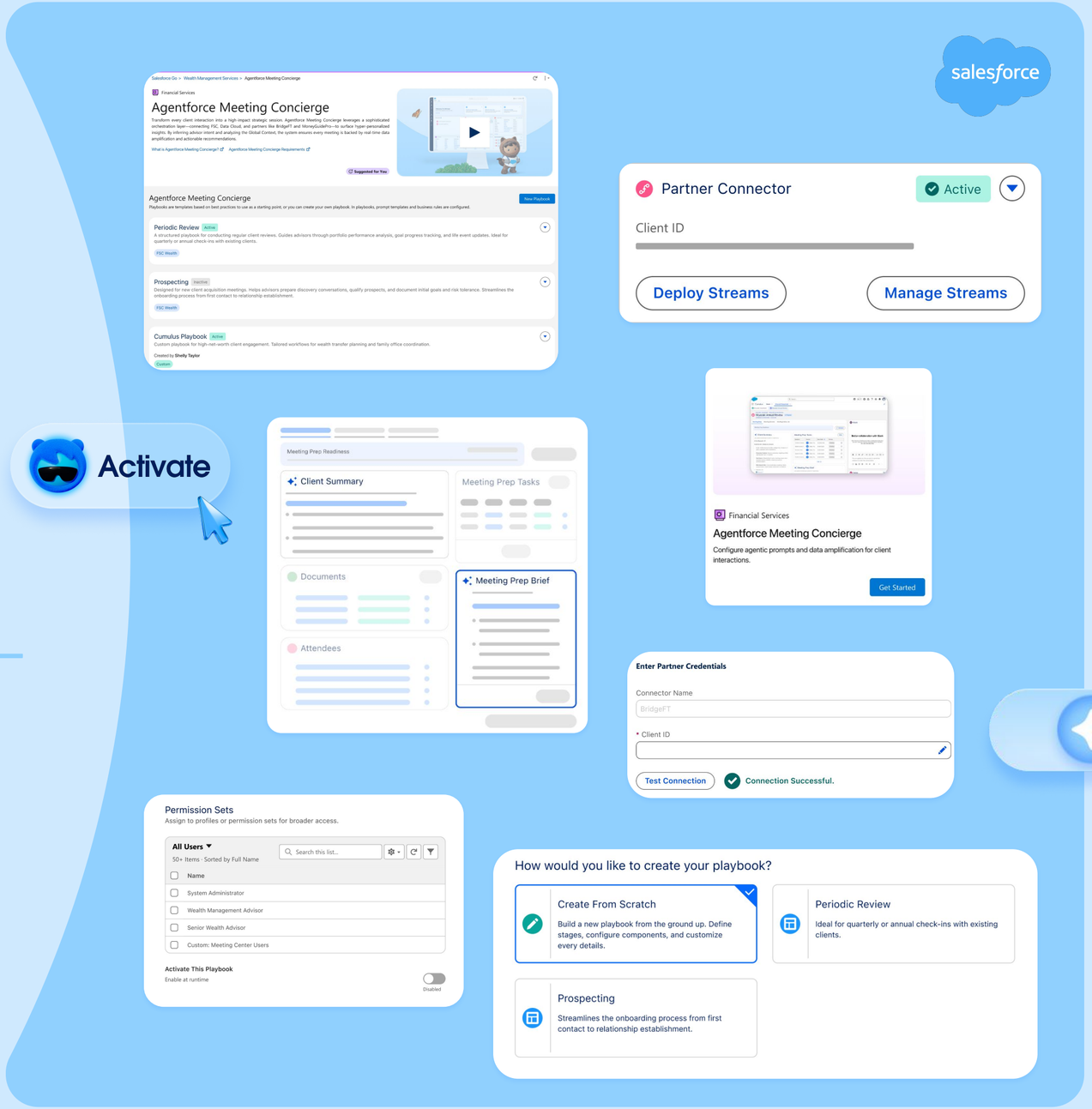
A prebuilt suite with workflows, guardrails, and integrations, ready to activate and adapt to your firm.

Out of the box agentic experience for advisors

Setup and customization with clicks, not code

Easily connects your existing systems

Built to scale, designed for control



GA Now

Agentic Advisor

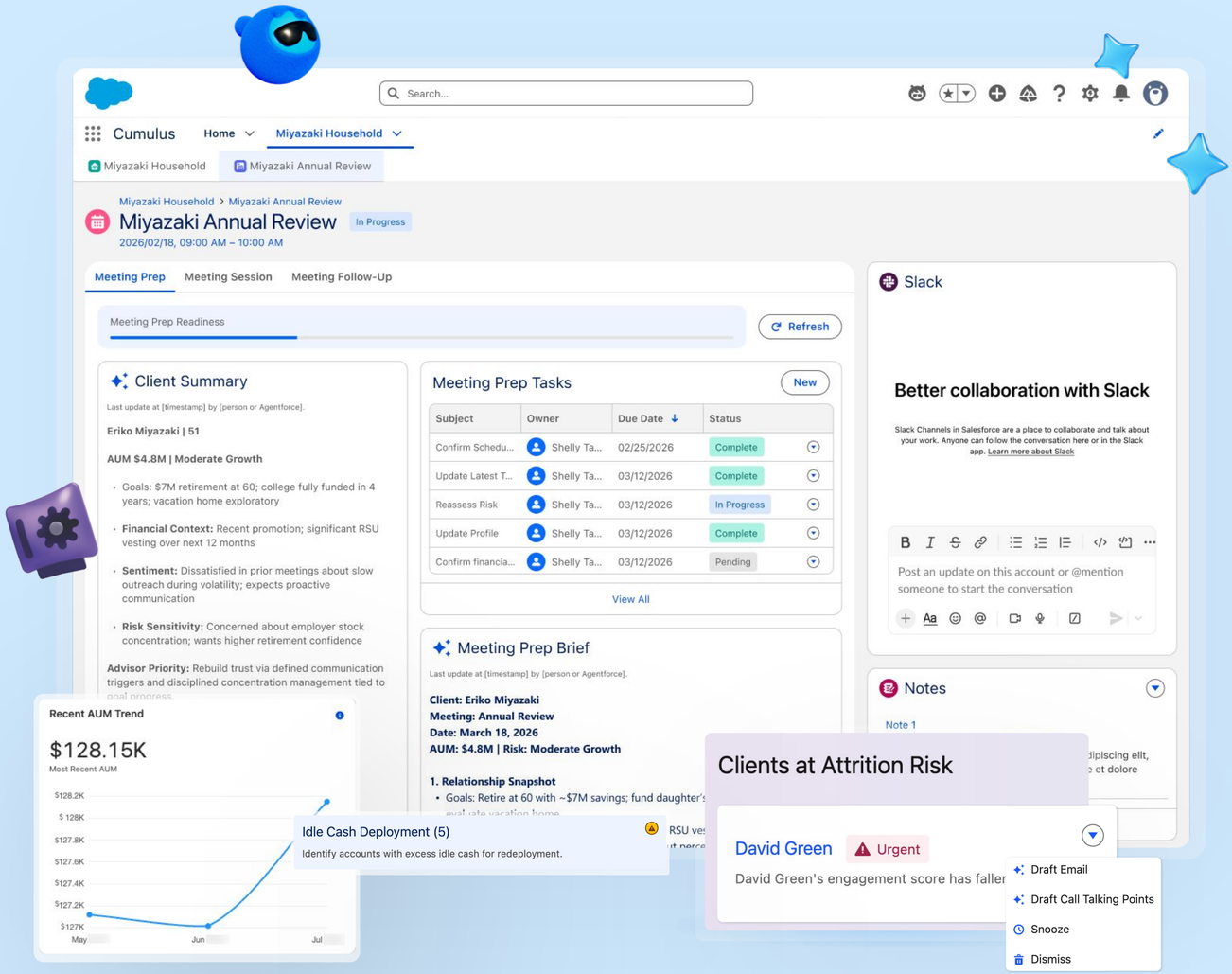
Reimagine high-touch relationship management

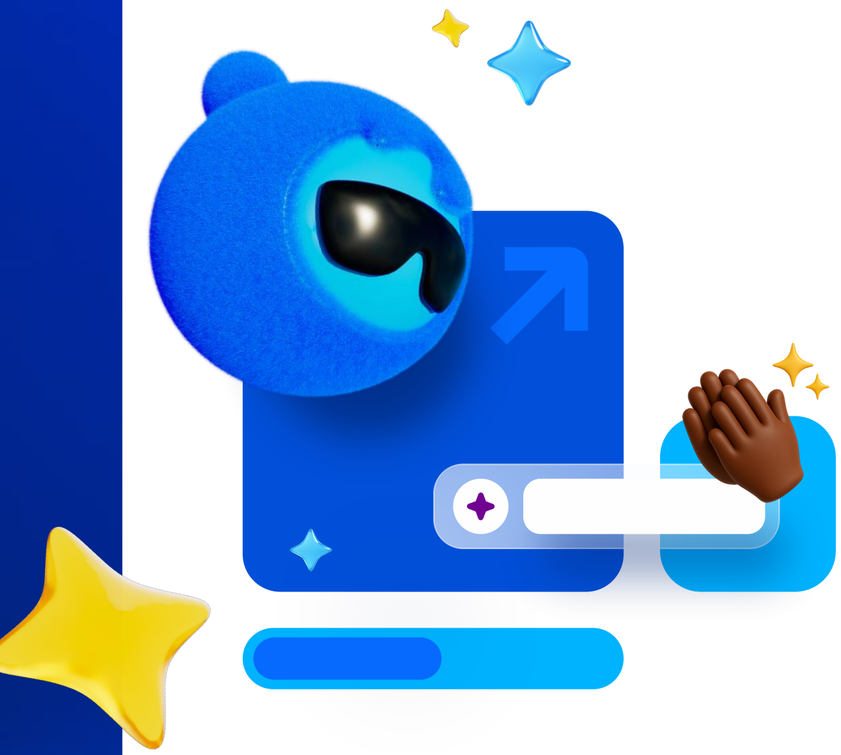
Embed AI agents that continuously monitor, reason and act across the relationship lifecycle.

Elevante advisor, wholesaler and relationship manager capacity

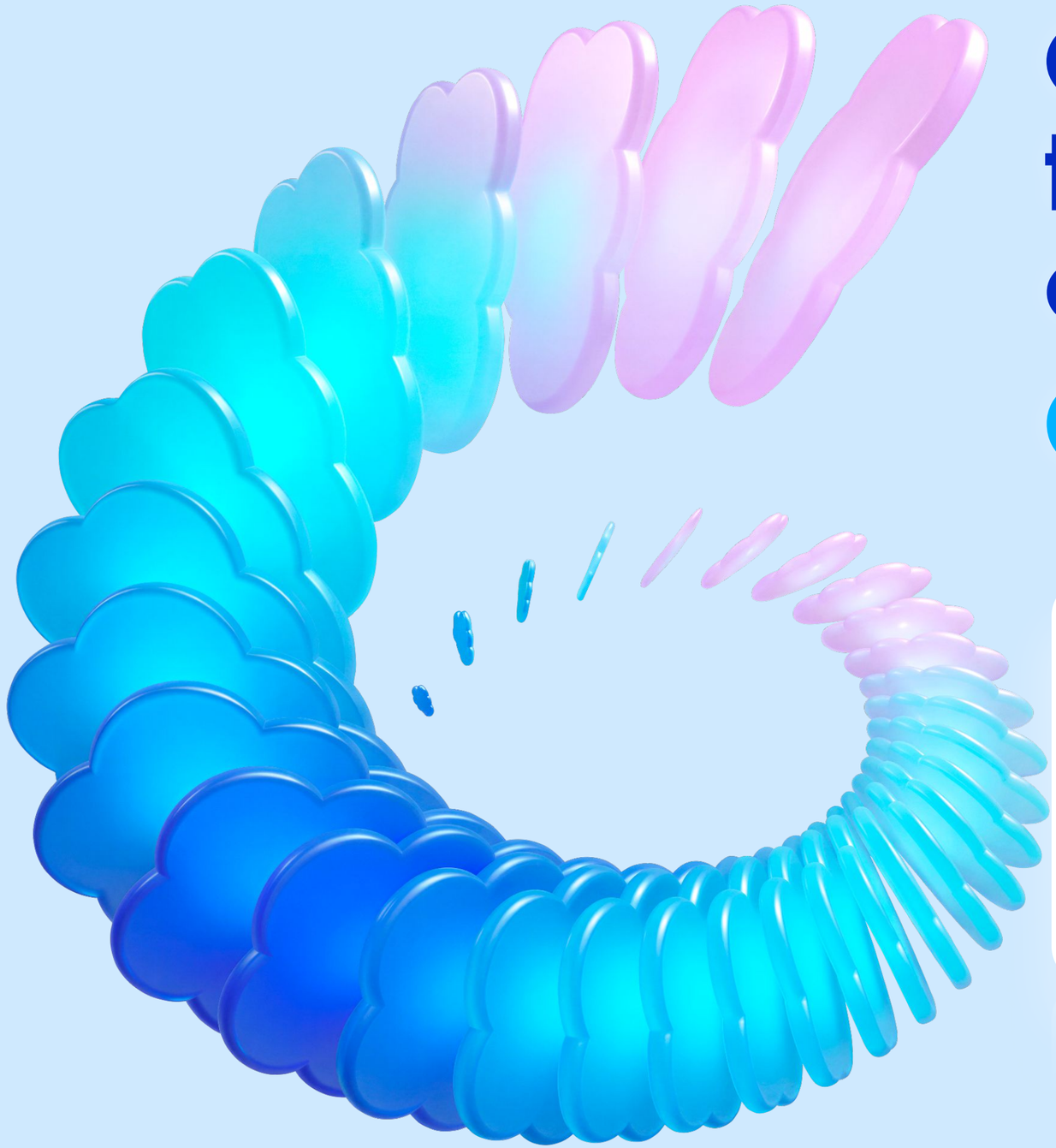
Identify risk and opportunities with signal based intelligent insights

COMING SOON Available in





Winter '27 Innovations: Insurance



Claims transformation can't wait any longer.

Insurers know what needs to change, but most are still catching up.

*AI in claims cut liability assessment time by 23 days and reduced customer complaints by **65%** – yet most insurers have yet to scale it.*

Source: McKinsey, The Future of AI for the Insurance Industry, 2025

Everything you need to start the claim is already in the conversation

Authenticate

Reassure and Guide



Understand the Loss

Capture the Details

What if

the phone call itself could start the claim?



GA Now

Customer-facing

Claims Service Customer Assistance

Automate claims intake with a voice-enabled agent.

Automate claims intake from first word to filed record

Capture incident details, retrieve policy history, and trigger confirmation emails, all during the call, without manual entry, cutting claim initiation time from the moment a policyholder speaks.

Deliver accuracy at every step of intake

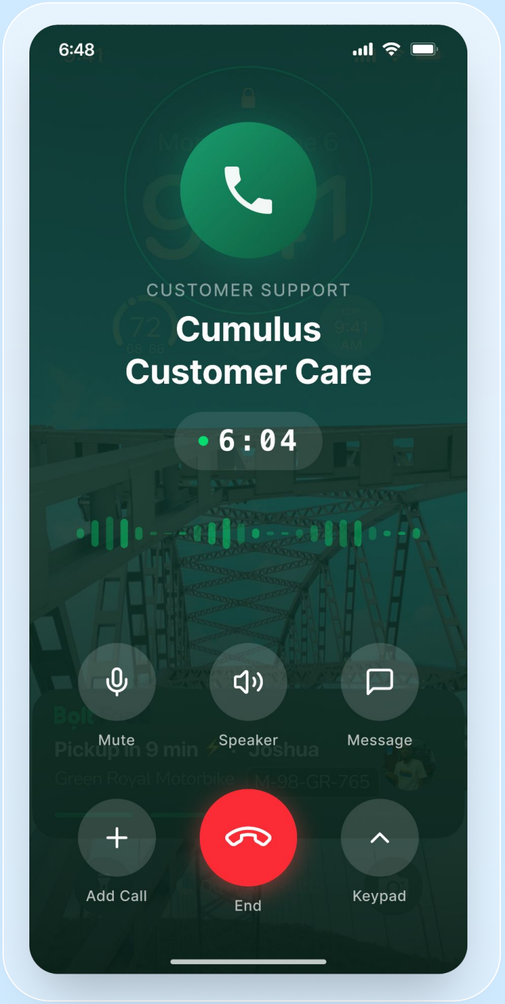
Real-time validation, guided questioning, and a standardized voice flow eliminate human error and ensure every claim is captured completely and consistently – no follow-up calls required.

Give policyholders a faster, more personal experience

Offer 24/7 voice-guided claim initiation that knows who's calling, retrieves their policy details instantly, and keeps them informed, turning a stressful moment into a smooth, confident interaction.

Reduce FNOL costs without adding headcount

Deflect routine claims calls from live agents, eliminate rework from incomplete intake, and free your team to focus on complex cases, lowering administrative overhead while improving resource allocation.





Policy Administration & Claims Management

Winter '27 Innovations

GA Now

Claims Financial Authority

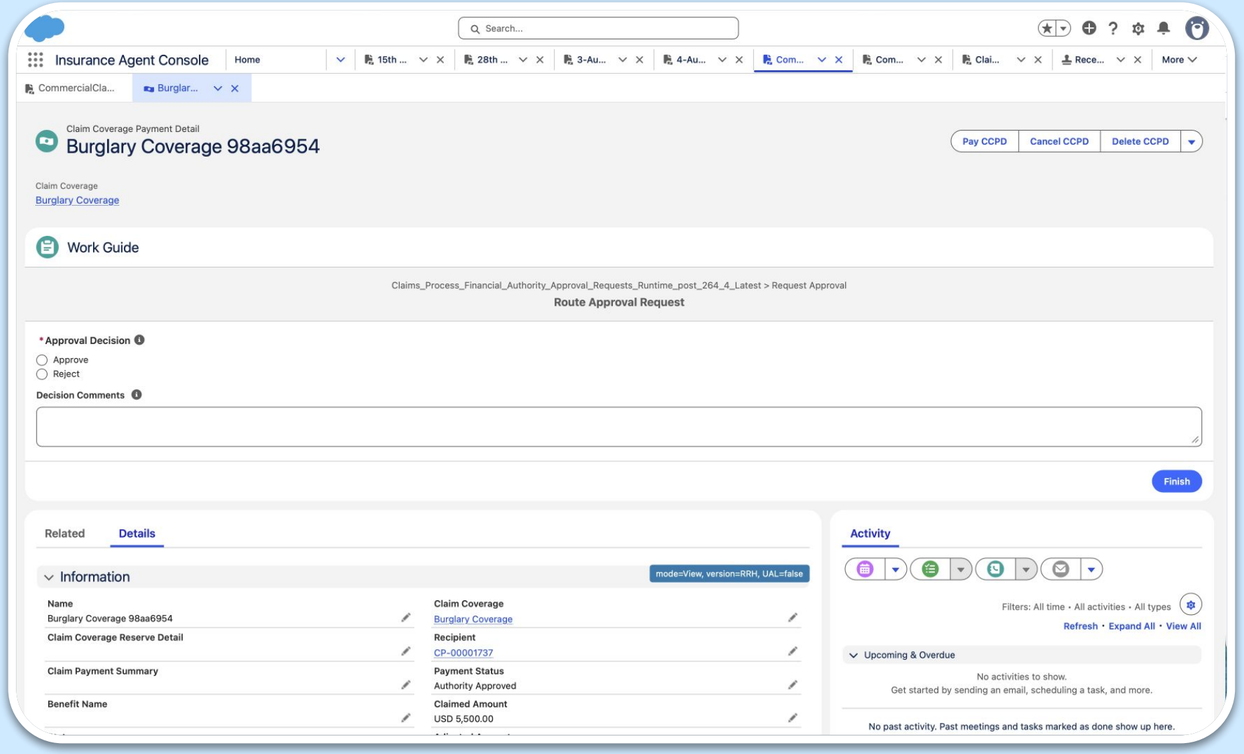
Eliminate authority leakage with automated Letter of Authority (LOA) enforcement

Validate every claims payment automatically against the user's configured financial authority (LOA) limit

Route over-threshold payments through a clear escalation chain: adjuster → supervisor → manager → director

Escalate high-value claims through multiple authority tiers at once, when needed

Configure unique financial authority limits for a user per policy coverage product and financial type
Trace every authorization to a named approver and be audit-ready for regulators



Other Key Innovations

Claims Reserve Management

- Set independent loss and expense reserve budgets at both the Claim and Claim Coverage levels during intake
- Trigger automatic warnings when Coverage-level reserves exceed Claim-level reserves for the same reserve type
- Maintain a full audit trail of every reserve adjustment for finance and compliance review
- Deploy within existing Digital Insurance: Claims Management licensing – no new SKU needed

Insurance Setup Migration

- Connect directly to a source org and resolve the scoped definition sets and entity graph
- Deploy both standard definition sets and customer-configured custom entities into the target org
- Sequence deployment in dependency-safe order, with full logging of successes, failures, and skipped items
- Re-run deployments idempotently – no duplicate records created on repeat runs
- Eliminate manual, error-prone recreation of complex insurance configurations across environments

External Policy Administration Support

- Onboard policies from any external PAS via a purpose-built policy creation API – no data migration project required
- Build native Insurance Policy, Coverage, Asset, and Participant records straight from external PAS data
- Generate the product-specific JSON contract automatically from your configured product hierarchy
- Invoke limit setup automatically, so downstream claims APIs (adjustments, standing, limits) work unchanged
- Remove the #1 adoption blocker for carriers with existing policy infrastructure – no rip-and-replace, claims engine works exactly as it does today

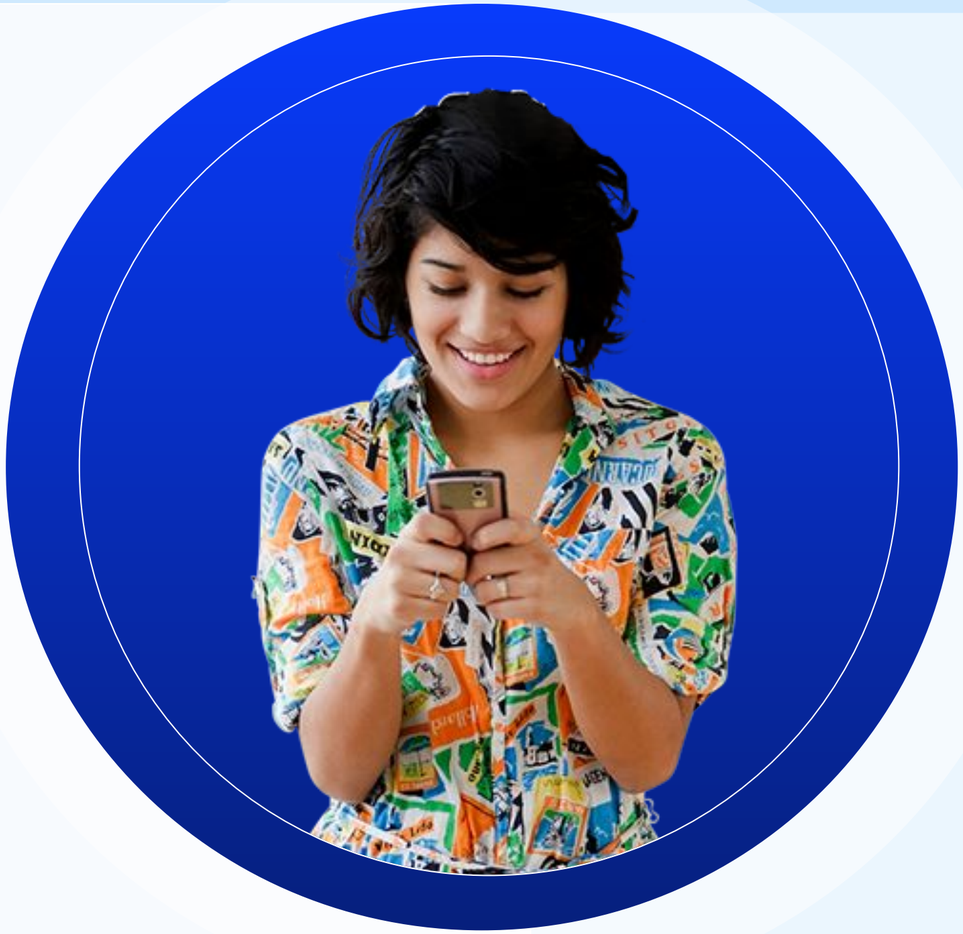


Group Benefits

Winter '27 Innovations

The Challenge

- Group contracts and member policies never change in isolation, and quote, enrollment, and servicing data sit in disconnected steps
- Plan assignments, overrides, and census data get re-keyed by hand at every stage, which is slow and error-prone
- Teams can't see the cost impact of a change before committing, so servicing takes hours and reconciliation is manual



The Solution

- **Price and quote with precision:** Surcharges, external pricing engines and per-member costs carry from quote to policy
- **Carry census and plan data forward:** Auto-assign plans by group class and clone census into enrollment, keeping member overrides
- **Service contracts consistently:** Endorsements and renewals create versioned contracts and update every member policy
- **Handle member life events:** Dependent, class and re-rate changes run through versioned policies and approvals
- **See the cost impact:** Preview cost before commit and reconcile automatically

Cut group servicing from hours to minutes, with cost visibility at every step

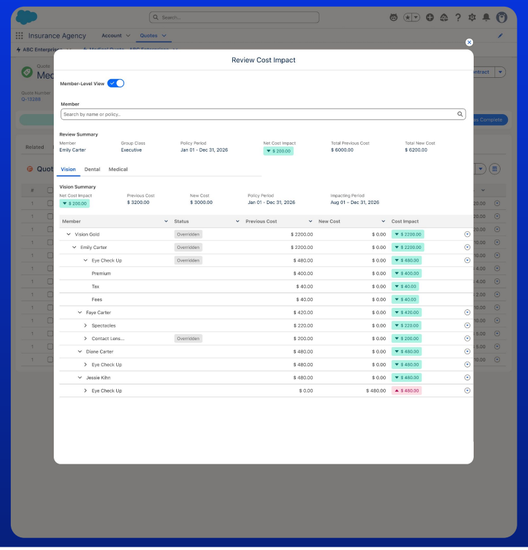
Group Benefits

Product and Pricing Management

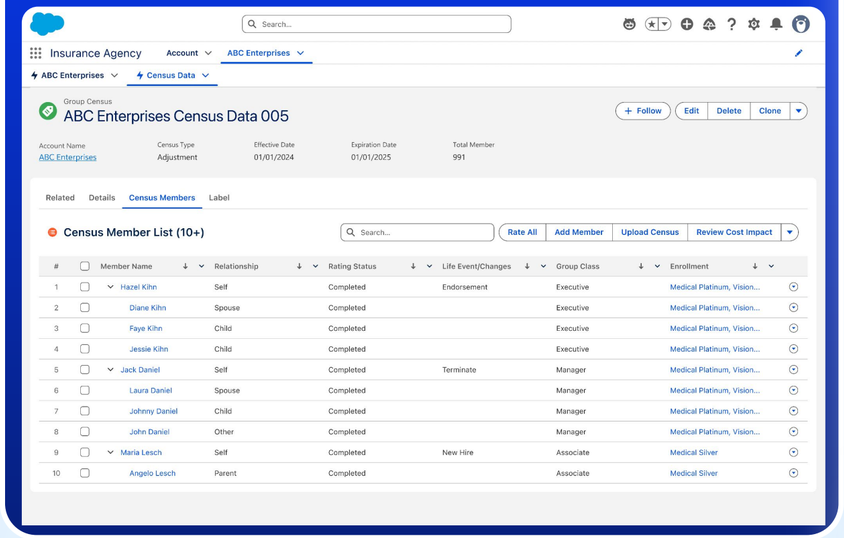
Seamless Group Account & Census Management

Accurate Quote Generation at Scale

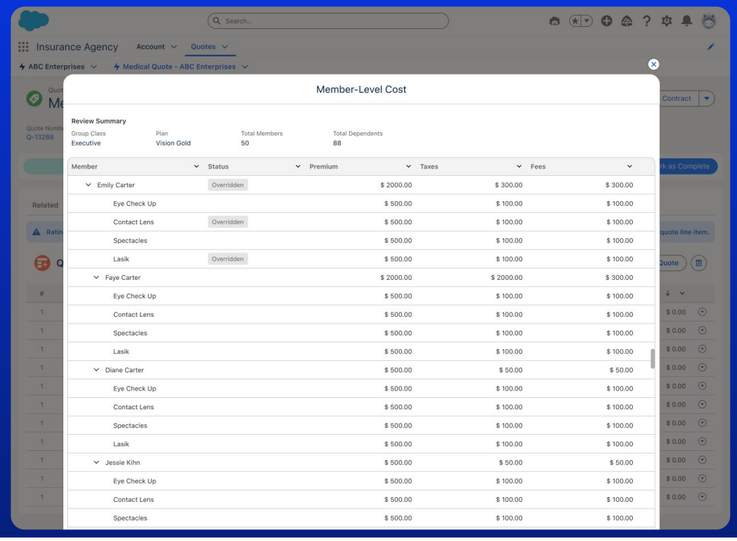
Surcharge and External Pricing

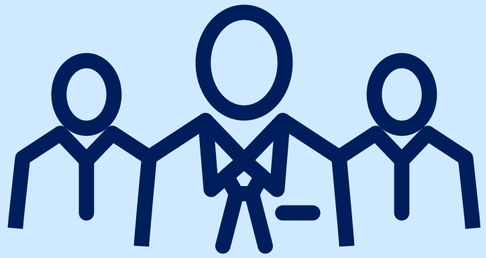


Automated Plan Assignment & Deep Clone Census



Member Level Cost Breakdown

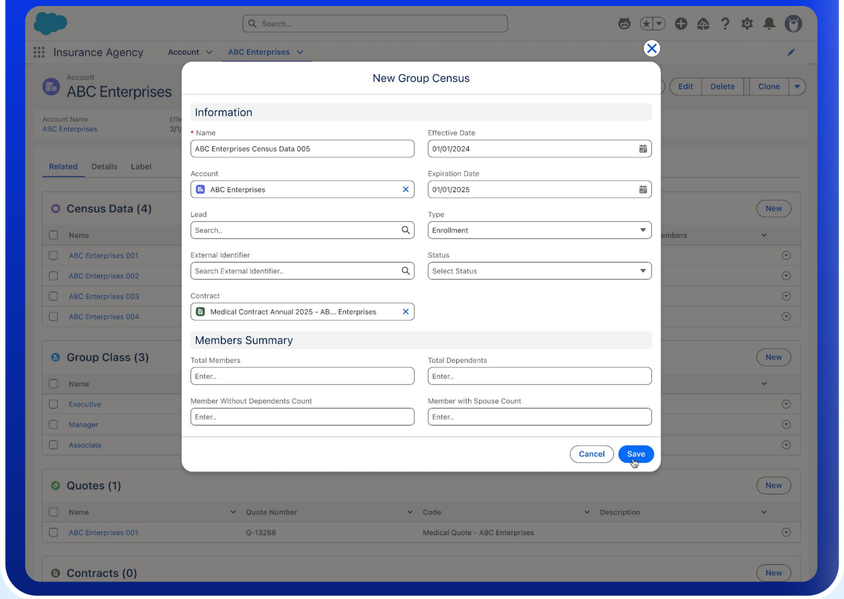




Group Benefits

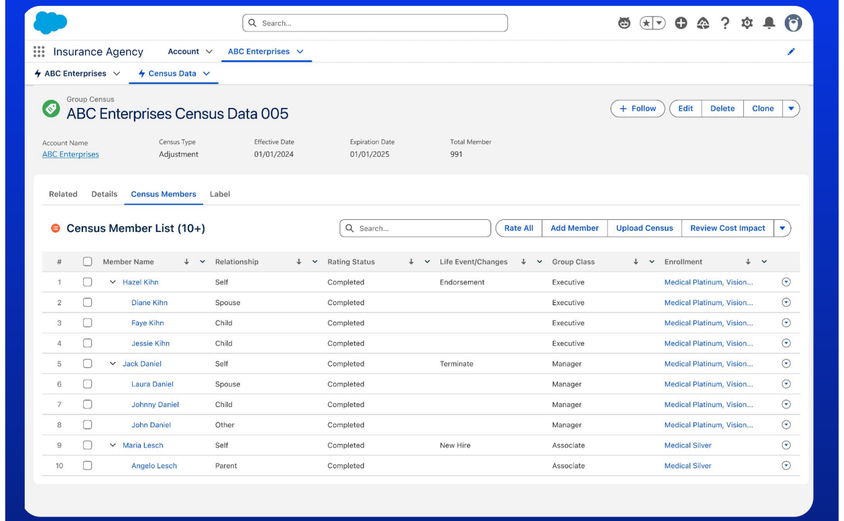
Contract Lifecycle Management

Contract Endorsement and Contract Renewal



Policy Lifecycle Management

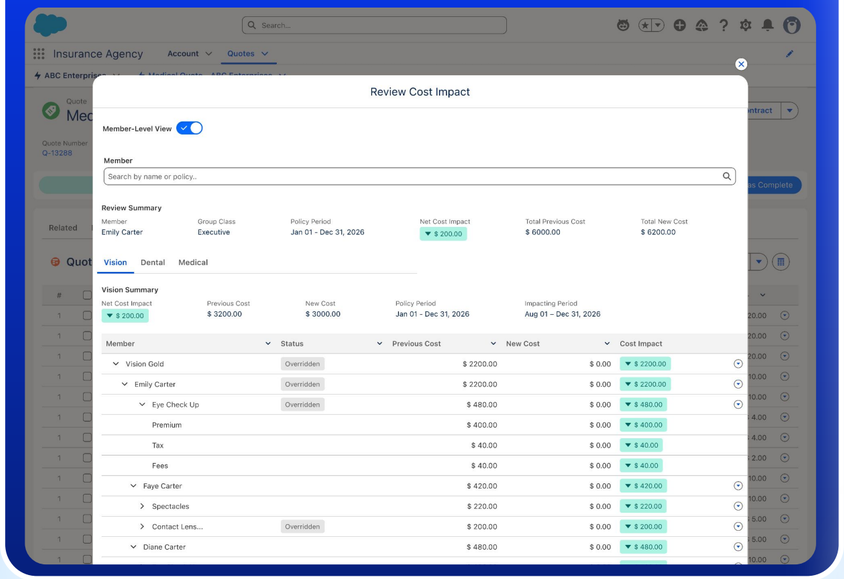
Member Mid-Term Adjustment



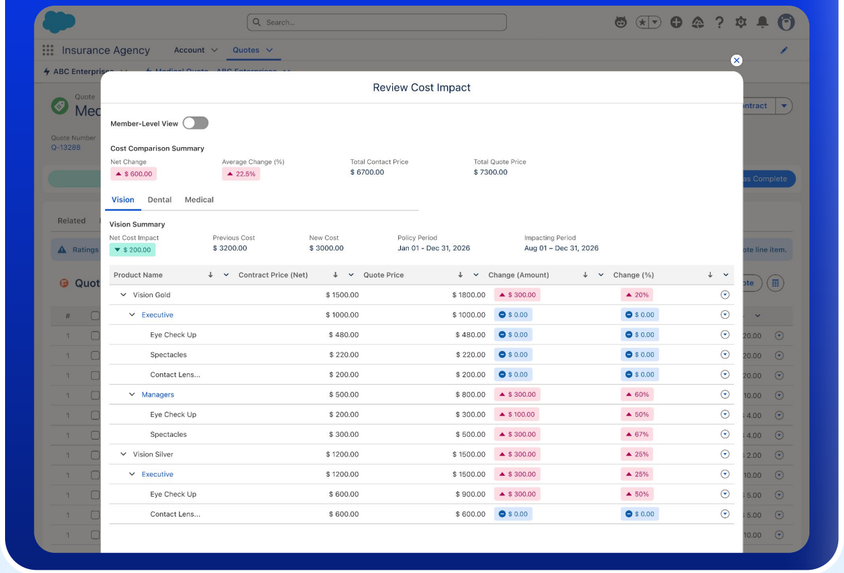
Group Benefits

Financial Analysis

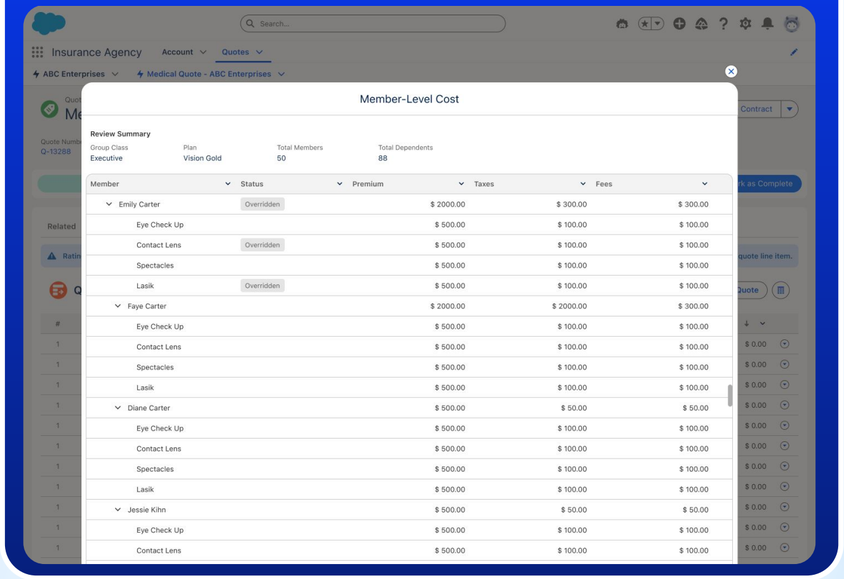
Policy Change Cost Impact Analysis

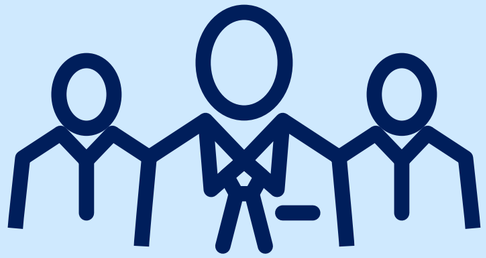


Policy Transaction Management



Contract Transaction Management

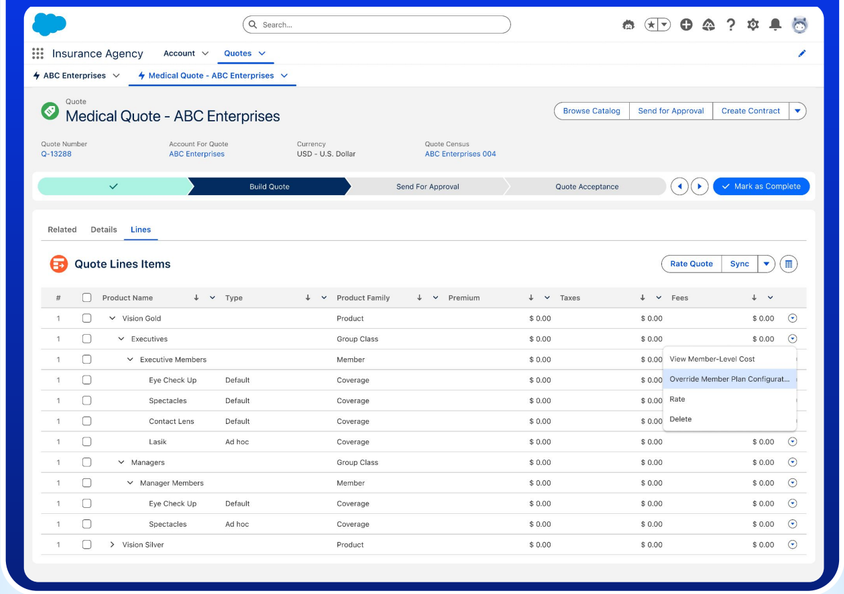


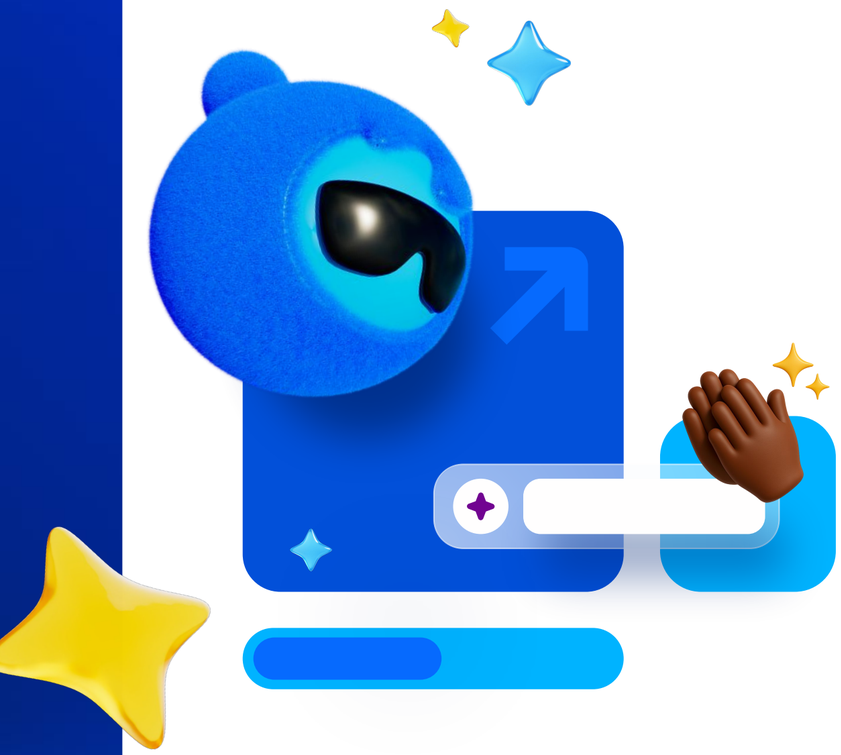


Group Benefits

Bespoke Configuration

Bespoke Plan Configuration





Coming Soon: Agentic Underwriting

A sneak peek at what's coming next.

Coming soon!

Salesforce Agentic Insurance Underwriting

Increase underwriting productivity and intelligence on a unified, AI-driven workbench

Underwrite Faster

Quote the right business faster by automating submission intake, data extraction, clearance, and triage with Agentforce.

Optimize Workflows

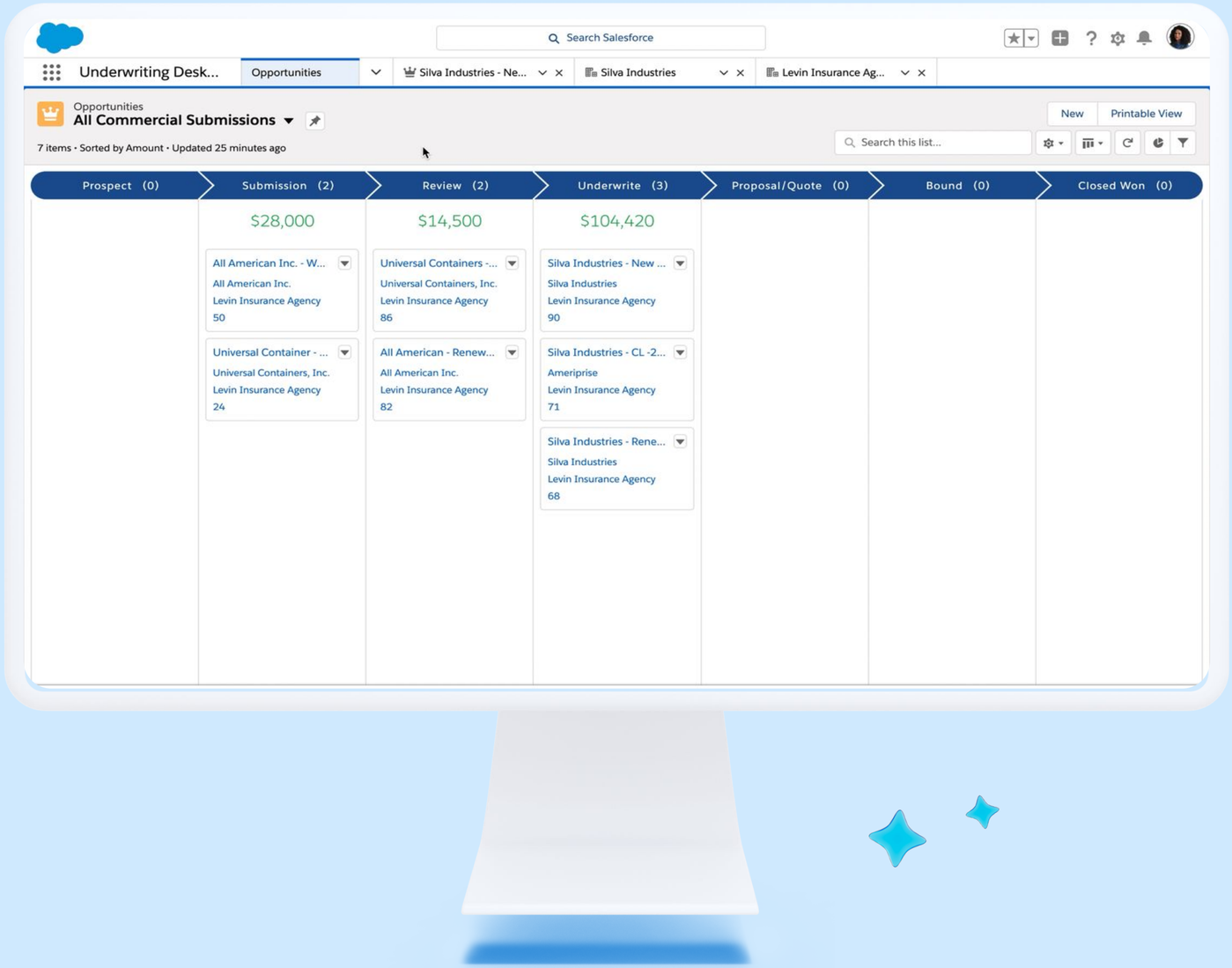
Quickly implement and optimize workflows using pre-built components, AI agents and process analytics.

Simplify Integrations

Facilitate data enrichment with OOTB data integrations. Connect to third-party systems for policy admin, quoting or rating.

Make Better Risk Decisions

Improve risk selection by connecting appetite, broker and account 360, pipeline and portfolio insights, and AI-driven recommendations.



Coming soon!

Agentic Insurance Underwriting

End-to-end capabilities across the underwriting value chain

Client & Distribution Engagement

- Lead / Opportunity
- Account 360

Data Ingestion & Unification

- Data Ingestion & Extraction
- Reconciliation & Unification

Workflow Orchestration

- Stage Management
- Work Management



Business Value Drivers

- Value Analysis
- Process Intelligence
- Process Mapper

Quoting & Binding

- Digital Insurance
- External PAS

Integrations

- OOTB Integrations
- Integration Hub

Platform Foundations

- LOB templates
- Submission Data Model

Insurance Underwriting Agentic Investments

Ambient Agents

Coming soon!

Submission Intake

Extract data from structured documents (ACORDs) and unstructured sources (emails, SOVs, loss reports) into a unified Submission Data Model

Accelerates Submission readiness

Product Fit

Find relevant products from the org basis structural match, attributes, coverage density and coverage attribute fit with configurable weights

Instant product-match recommendation

Normaliser

Reconcile data from multiple sources and formats into a consistent structure, surfacing lineage so reviewers can see where each value originated

Ensures single source of truth

Underwriting Brief

Generates a living snapshot of where the submission stands, data summary plus activity status so that UW never has to piece together the picture manually

Eliminates context-switching

Document Insights

Surfaces key risk indicators, coverage gaps, and underwriting-relevant findings from attached documents (ACORD 125/140, loss runs)

Unlocks trapped document knowledge

Conversational Agents

Future

Admin Assistant

Helps admins build and modify stage modules, activities, and transitions through natural language - translating intent into metadata API calls

Directly impacts time to value

Underwriter Assistant

Chat assistant with access to claims, policies, stages, activities; Answers questions with data-backing; Completes manual activities with approval

Reduces time to decision

Thank you

