AI in Action - M365 Copilot: Unlocking Everyday AI Across Your Work

April 8th, 2026

M365 Copilot

Microsoft 365 Copilot Basics

Session Purpose

- Introduce **Microsoft 365 Copilot** focusing on practical use and responsible AI adoption within Siemens Financial Services.

Business Value

- **Boost productivity** while ensuring trust, compliance, and accountability in enterprise AI tools.

User Orientation

- Copilot as a **support tool** aiding smarter, faster work, not an autonomous decision-maker.

COPILOT CHAT VS M365 COPILOT

General AI Chat Experience

Copilot Chat offers a generic AI chat similar to public tools without access to internal enterprise data or context.

Microsoft 365 Integration

Microsoft 365 Copilot integrates deeply with Microsoft apps and respects enterprise security, compliance, and permissions.

Enterprise Security and Permissions

Microsoft 365 Copilot accesses only authorized organizational emails, files, meetings, and chats within strict governance.

Licensing and Governance

Microsoft 365 Copilot requires dedicated licensing, reflecting enterprise-grade AI capabilities with associated governance.

Copilot Chat vs Microsoft 365 Copilot

WHAT IS MICROSOFT 365 COPILOT?

Embedded AI Assistant

Microsoft 365 Copilot integrates directly within familiar Microsoft apps to enhance daily workflows.

It's a true **AI work assistant**

Core Capabilities

Copilot drafts content, summarizes complex info, analyzes data, and assists in restructuring material.

Context-aware across Microsoft 365 - **Web and work-grounded response**

Advanced agents and custom agent creation

User Accountability

Users retain responsibility for reviewing and validating Copilot's suggestions and outputs.

Accelerator Not Autopilot

Copilot speeds up work but does not replace human judgment or decision-making.

It's a true **AI work assistant**

What Is Microsoft 365 Copilot?

Where You Can Use Copilot

Copilot in Communication

Copilot assists in Outlook and Teams by drafting emails, summarizing threads, and providing meeting recaps to improve communication.

Content Creation Support

In Word and PowerPoint, Copilot helps generate drafts, rewrite content, adjust tone, and create slide outlines efficiently.

Data Analysis Assistance

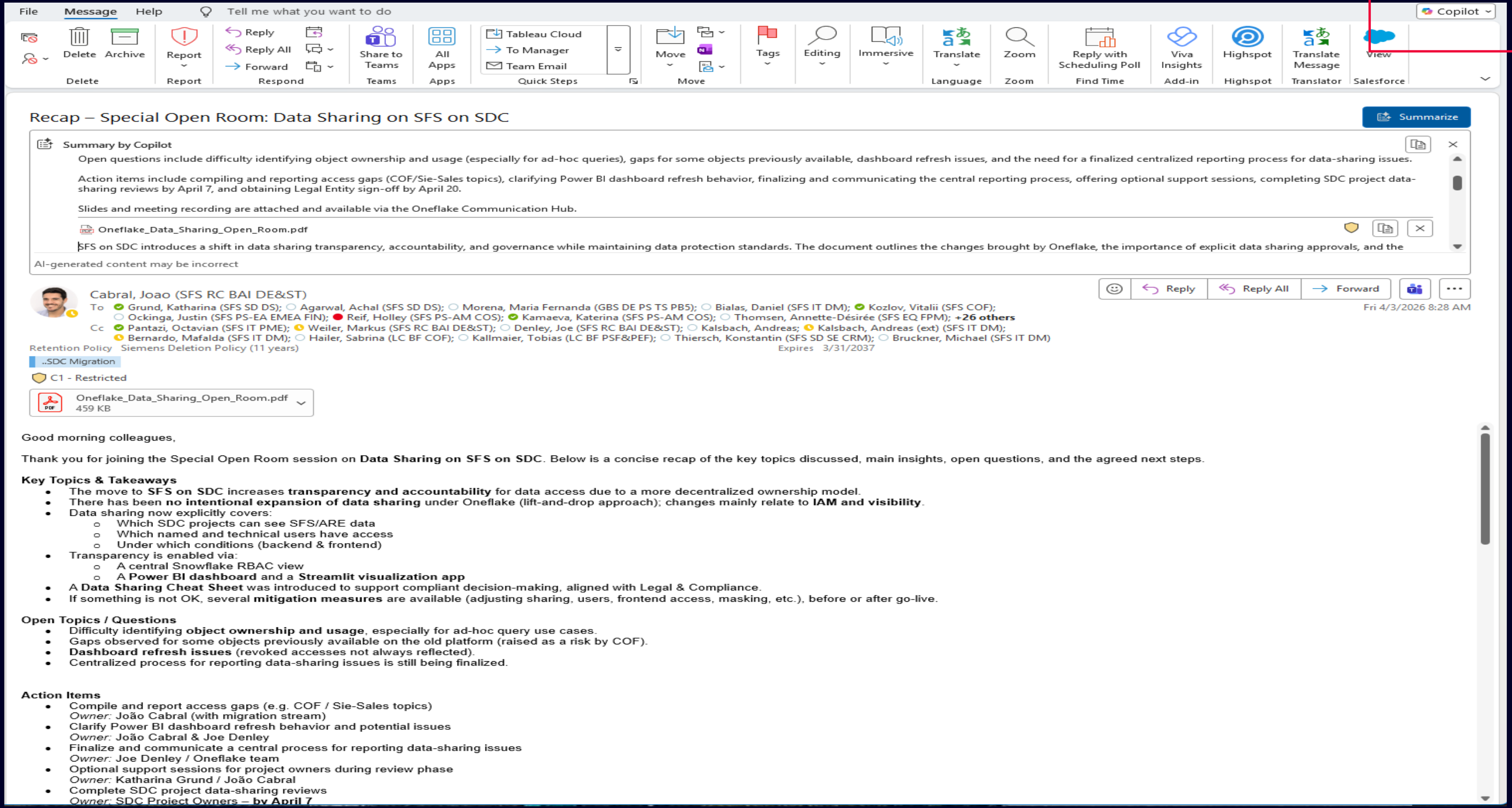
Copilot in Excel explains formulas, suggests new ones, and summarizes data trends to simplify data analysis tasks.

Note Summarization

OneNote users can leverage Copilot to summarize notes and extract key points for better information management.

Where You Can Use Copilot

Live Demo & Exercise: Copilot in Outlook



Email Summarization

- Copilot summarizes long email threads, helping users quickly grasp key points and context without reading every message.

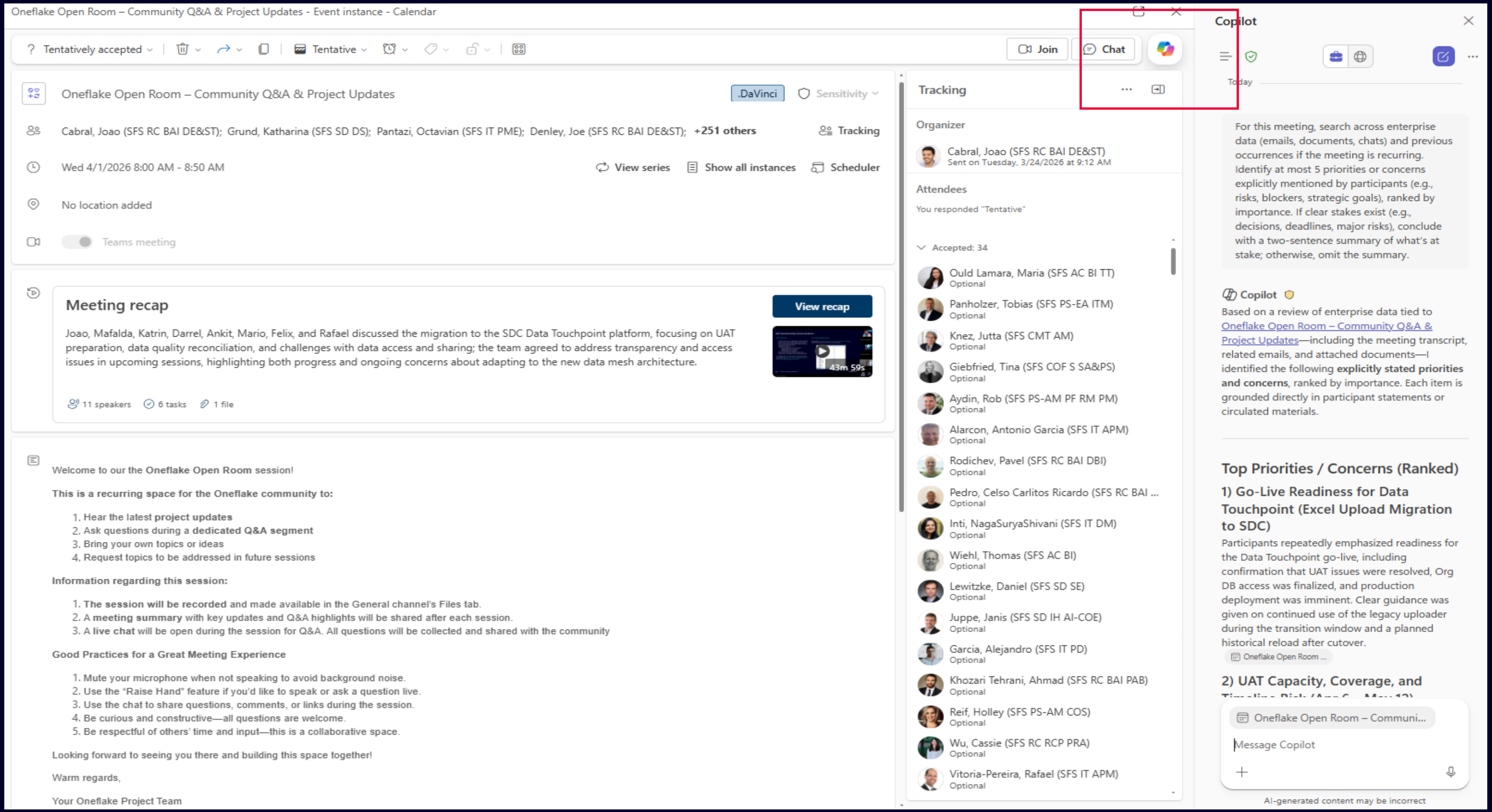
Drafting Professional Responses

- Copilot drafts and refines professional email responses based on conversation history, saving time and effort.

Structured Follow-ups

- Copilot helps prepare structured follow-ups clearly outlining next steps to support efficient communication.

Live Demo & Exercise: Copilot in Teams



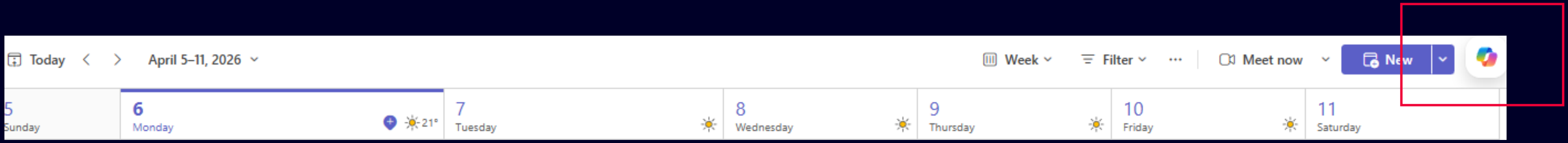
Meeting Summaries

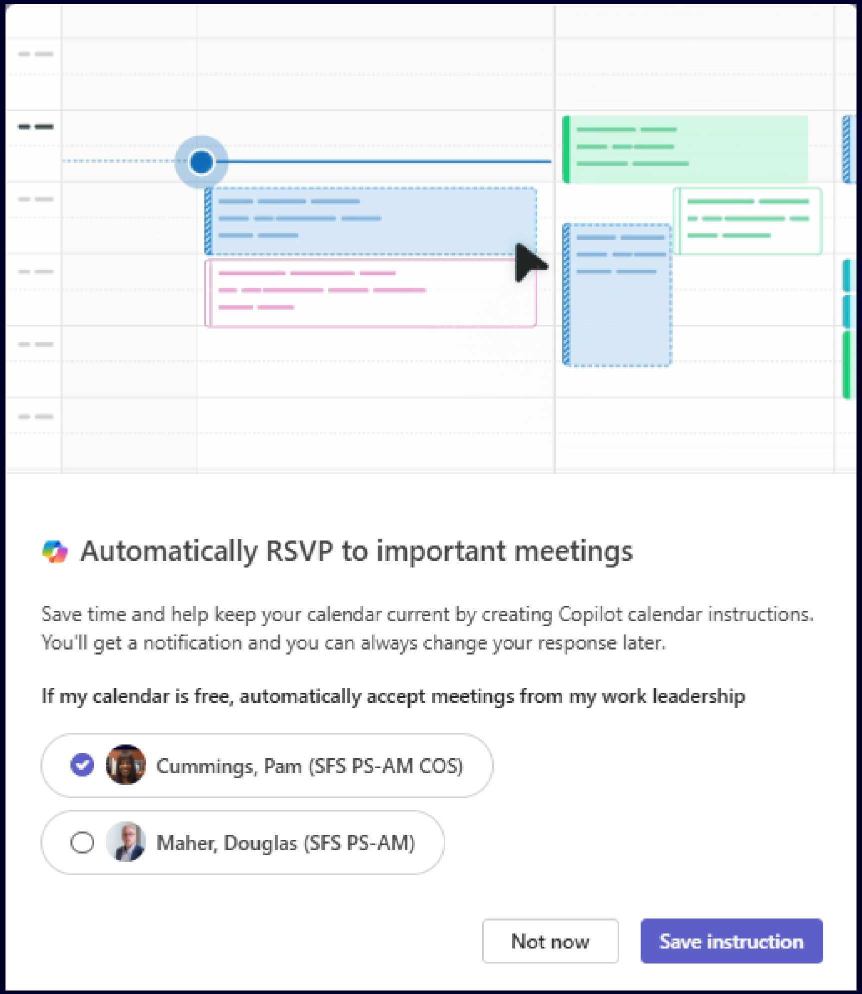
- Copilot quickly summarizes key decisions and discussion points from meetings, saving users time.

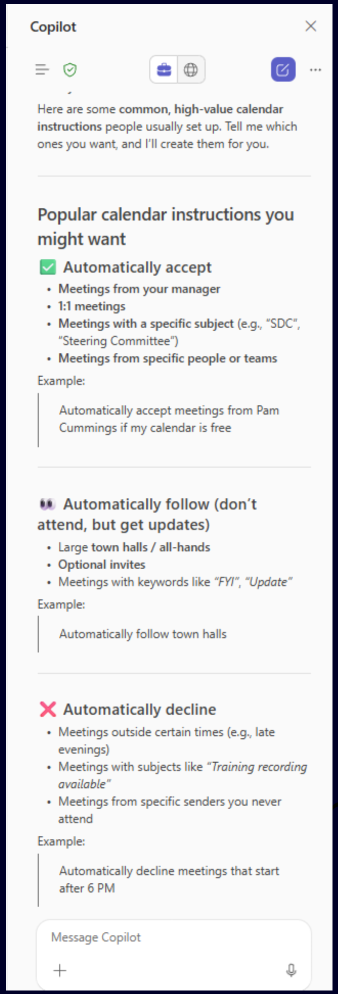
•Action Item Extraction

- Automatically extracts actionable tasks from meeting discussions to keep teams organized and productive.

- **Chat Thread Catch-up**
  - Helps users catch up on long chat threads by highlighting key messages and decisions effectively.
- **Optimal Meeting Conditions**
  - Best results occur when meetings are recorded with transcripts, helping users avoid frustration.



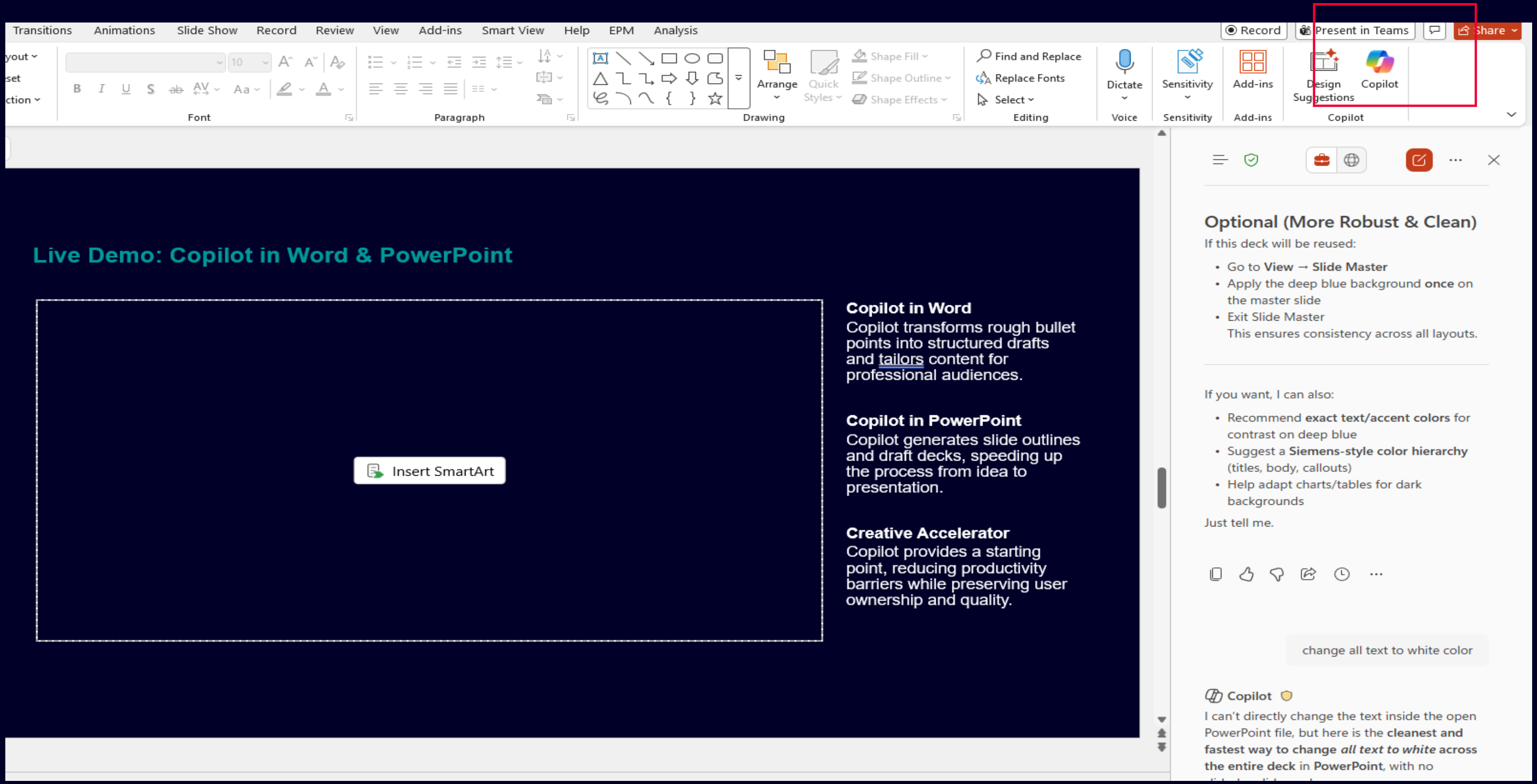




mo: Copilot in Teams

Calendar Management Assistance

Live Demo & Exercise: Copilot in Word & PowerPoint



Copilot in Word

- Copilot transforms rough bullet points into structured drafts and tailors content for professional audiences.

Copilot in PowerPoint

- Copilot generates slide outlines and draft decks, speeding up the process from idea to presentation.

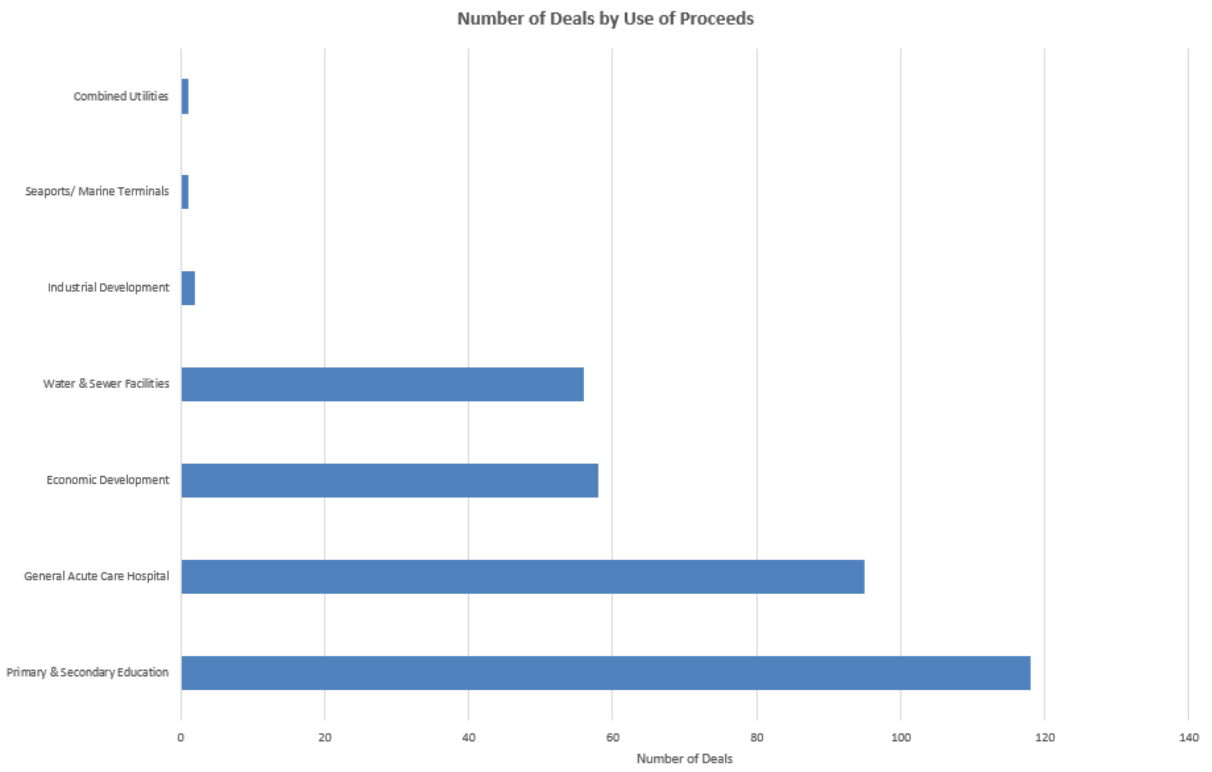
Creative Accelerator

- Copilot provides a starting point, reducing productivity barriers while preserving user ownership and quality.

Live Demo & Exercise: Copilot in Excel

Use of Proceeds	Number of Deals
Primary & Secondary Education	118
General Acute Care Hospital	95
Economic Development	58
Water & Sewer Facilities	56
Industrial Development	2
Seaports/ Marine Terminals	1
Combined Utilities	1

State	Number of Deals



Basic Formula Assistance

- Copilot explains existing formulas in plain language and generates simple formulas from natural language descriptions to aid understanding.

Data Insights Summarization

- Copilot summarizes high-level trends and insights from datasets, helping users grasp important data points quickly.

Scope Limitations

- Advanced modeling, complex financial analysis, and macros are outside the scope of basic Copilot capabilities to set clear expectations.

Example: Copilot in Excel – Contracted and Merchant Shares in an Energy Project

Simple Prompt

SFS Base Case - Sunraycer	COD 1/1/2027				Legal Maturity 12/31/2031							
Year Ending 12/31	**2027**	**2028**	**2029**	**2030**	**2031**	**2032**	**2033**	**2034**	**2035**	**2036**	**2037**	**203**
Revenue												
Contracted	22,825	66,733	67,474	67,466	67,227	61,863	51,910	51,765	51,615	50,236	50,185	50
Merchant	2,301	7,029	6,995	6,346	5,967	10,415	18,029	18,436	12,668	0	0	
Total Revenue	25,125	73,763	74,469	73,812	73,194	72,279	69,939	70,201	64,283	50,236	50,185	50
Total Expenses	9,744	22,190	21,819	21,397	22,001	26,153	20,335	18,812	17,466	15,481	15,578	16
Cash Allocation to TE/PE	3,386	11,187	11,187	11,187	10,939	7,109	2,480	2,569	2,341	1,738	1,730	1
CFADS	11,995	40,385	41,463	41,228	40,254	39,017	47,124	48,819	44,476	33,018	32,877	31
Debt Repayment												
Term Loan - BoP	275,611	271,938	257,925	241,643	224,409	206,206	181,308	146,120	107,056	70,104	42,489	13
Mandatory Amortization	3,673	14,013	16,282	17,233	16,998	0	0	0	0	0	0	
Cash Sweep Post Legal Maturity	0	0	0	0	1,206	24,898	35,187	39,064	36,952	27,614	29,252	13
Interest	6,147	15,379	14,637	13,784	13,139	12,032	10,266	8,075	5,804	3,763	1,984	
Fees	48	2,136	2,149	2,150	2,251	2,086	1,671	1,680	1,720	1,641	1,640	
Term Loan - EoP	271,938	257,925	241,643	224,409	206,206	181,308	146,120	107,056	70,104	42,489	13,237	
Total Debt Service	9,867	31,528	33,068	33,168	33,594	39,017	47,124	48,819	44,476	33,018	32,877	14
Credit Metrics												
Annual DSCR	1.22x	1.28x	1.25x	1.24x	1.20x	1.00x	1.00x	1.00x	1.00x	1.00x	1.00x	
Debt/kW	$379.80	$360.23	$337.49	$313.42	$288.00	$253.22	$204.08	$149.52	$97.91	$59.34	$18.49	($

Revenue Share Analysis (COD to Legal Maturity: 2027-2031)

	Value
Total Contracted Revenue (2027-2031)	=SUM(I9:M9)
Total Merchant Revenue (2027-2031)	$28,638
Total Revenue (2027-2031)	$320,363
Contracted Share	91.06%
Merchant Share	8.94%
Check (Total)	100.00%

Copilot adds calculations in Excel => easy to check and adjust

Edit with Copilot

Please calculate the contracted and merchant shares until letal maturity, i.e. total contracted revenue 2027 to 2031 over total revenues 2027 to 2031. Same approach for merchant share.

Copilot

Reasoned in 2 steps >

The calculations are complete. Here's a summary of the results:

Contracted vs Merchant Revenue Share Analysis (Until Legal Maturity - 2031)

Metric	Value
Total Contracted Revenue (2027-2031)	$283,662 (thousand
Total Merchant Revenue (2027-	$28,638 (thousand

Message Copilot

Example: Copilot in Excel – Scenario Description and Comparison - 1

Simple Prompt

	3
	SFS Base
Scenario	4
Generation	P-75
PV Availability	98.00%
Curtailment Adder	0.00%
BESS Merchant Haircut	40.00%
PV Merchant Haircut	40.00%
O&M Stress	5.00%
Degradation Adder	0.00%
MM / Augmentation Stress	0.00%
Excess Basis	$0.00
Interest Rate Adder	0.00

1	2	3	4	5	6	7	8	9	10	11	12	13	1
Sponsor Debt Sizing (TRABL)	Sponsor Debt Sizing (TEBL/Pref)	SFS Base	P90	P99	Low Availability	High Curtailment	Merchant Haircut	High O&M	High Degradation	MM / Augmentation	Basis	High Interest	Com Dow
1	4	4	4	4	4	4	4	4	4	4	4	4	4
P-50	P-50	P-75	P-90	P-99	P-75	P-75	P-75	P-75	P-75	P-75	P-75	P-75	P-
99.00%	99.00%	98.00%	98.00%	98.00%	94.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	95.0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.5
20.00%	20.00%	40.00%	40.00%	40.00%	40.00%	40.00%	60.00%	40.00%	40.00%	40.00%	40.00%	40.00%	50.0
0.00%	0.00%	40.00%	40.00%	40.00%	40.00%	40.00%	60.00%	40.00%	40.00%	40.00%	40.00%	40.00%	50.0
0.00%	0.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	15.00%	5.00%	5.00%	5.00%	5.00%	15.0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.00%	0.00%	0.00%	0.0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.00%	0.00%	0.00%	5.0
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($2.00)	$0.00	($0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	1.

Financial Sensitivities for Sunraycer

		Min. DSCR	Avg. DSCR	Balloon at Maturity	Payout Date	Sweep Out in Years	5 Year Distributions	NPV of CFADS at COD [1] NPV	LTV	NPV of CFADS at Mat NPV	LT
Sponsor Debt Sizing Case (TRABL)		1.34x	1.34x	227,132	9/30/2037	5.75	60,475	485,052	66.34%	416,043	55.6
Sponsor Debt Sizing Case (TEBL/Pref)		1.34x	1.35x	207,412	6/30/2037	5.50	48,249	427,598	64.46%	388,617	54.0
SFS Base Case		1.22x	1.25x	207,412	6/30/2038	6.50	35,306	368,255	74.84%	319,633	65.7
Sensitivities											
1	P90	1.11x	1.19x	207,412	12/31/2038	7.01	26,929	351,082	78.50%	304,475	68.9
2	P99	1.04x	1.16x	207,412	12/31/2038	7.01	22,655	341,716	80.65%	295,710	71.0
3	Low Availability	1.09x	1.18x	207,412	3/31/2039	7.25	25,668	348,510	79.08%	302,203	69.5
4	High Curtailment	1.15x	1.22x	207,412	9/30/2038	6.75	30,538	358,389	76.90%	310,905	67.5
5	Merchant Haircut	1.11x	1.21x	207,412	3/31/2039	7.25	29,906	343,155	80.32%	289,838	72.4
6	High O&M	1.18x	1.23x	207,412	9/30/2038	6.75	32,448	361,945	76.15%	313,863	66.9
7	High Degradation	1.17x	1.24x	207,412	12/31/2038	7.01	33,036	351,796	78.34%	298,432	70.3
8	MM / Augmentation	1.22x	1.25x	207,412	6/30/2038	6.50	35,112	367,418	75.01%	318,524	65.9
9	Basis	1.09x	1.18x	207,412	3/31/2039	7.25	25,844	348,332	79.12%	301,767	69.6
10	High Interest	1.22x	1.24x	207,412	9/30/2038	6.75	33,626	364,338	75.65%	317,301	66.2
11	Combined Downside	1.04x	1.13x	207,412	12/31/2039	8.01	17,920	327,208	84.23%	280,600	74.8

1 - Net present value of Borrower CFADS (20 years) beginning at COD using a 7.34% WACC. LTV = CTL at COD as % of NPV.
2 - Net present value of Borrower CFADS (Years 5-20) at Legal Maturity using a 7.34% WACC. LTV = Balloon as % of NPV.

Active Case										
SFS Base	1.22x	1.25x	207,412	6/30/2038	6.50	35,306	368,255	74.84%	319,633	65.7

Scenario Comparison: SFS Base Case (Case 3) vs Combined Downside (Case 14)

Metric	SFS Base Case (Case 3)	Combined Do	Difference
Min DSCR	1.22x	1.04x	0.18x
Avg DSCR	1.25x	1.13x	0.12x
Payout Dat	06/30/2038	12/31/2039	549 days
Sweep Ou	6.50 years	8.01 years	1.50 years

Comparison in Excel as Table

Edit with Copilot

Please describe in Bullet Points the SFS Base Case (Case 3) and the Combine Downside (Case 14). Compare the min DSCR, avg DSCR and Payout Date in a table.

Copilot

Reasoned in 7 steps >

I have completed both analyses. Here's a summary of the findings:

Description as Text

SFS Base Case (Case 3) - Key Assumptions:

- **Generation:** P-75 probability exceedance
- **PV Availability:** 98%
- **Curtailment Adder:** 0%
- **BESS Merchant Haircut:** 40%
- **PV Merchant Haircut:** 40%
- **O&M Stress:** 5%
- **Degradation Adder:** 0%
- **MM/Augmentation Stress:** 0%
- **Excess Basis:** $0

Message Copilot

Example: Copilot in Excel – Scenario Description and Comparison - 1

Simple Prompt

Impact Analysis: 2% Interest Rate Increase (SFS Base vs High Interest)

Comparing SFS Base Case (Case 3) to High Interest Case (Case 13)

Scenario Assumptions:

Assumptic	SFS Base (Case 3)	High Interest	Difference
Generatior	P-75	P-75	Same
PV Availat	98%	98%	Same
Curtailmen	0%	0%	Same
BESS Mer	40%	40%	Same
PV Merch	40%	40%	Same
O&M Stre	5%	5%	Same
Degradatio	0%	0%	Same
MM / Augr	0%	0%	Same
Excess Ba	$0	$0	Same
Interest Ra	0%	2%	2%

Key Metrics Comparison:

Metric	SFS Base (Case 3)	High Interest	Delta	% Impact
Min DSCR	1.22x	1.22x	0.00x	-0.00104
Avg DSCR	1.25x	1.24x	0.01x	0.008317
Balloon at	207,412	207,412	0.00x	0
Payout Da	50,586	50,678	(92)	

DSCR Impact:
- Min DSCR remains essentially unchanged (slight increase of ~0.1%)
- Avg DSCR decreases slightly by ~0.83% (from 1.25x to 1.24x)

Repayment Timeline Impact:
- Payout Date delayed by 92 days (~3 months)
- Sweep Out period extends by ~0.25 years (from 6.50 to 6.75 years)

Cash Flow Impact:
- 5 Year Distributions reduced by ~$1.7M (4.76% decrease)
- NPV of CFADS at COD reduced by ~$3.9M (1.06% decrease)

Please describe the impact of a 2% increase in the base comapred to the SFS Base (Case 13)

Copilot

Reasoned in 12 steps >

The analysis is complete. Let me provide you with a comprehensive summary of the impact of the 2% interest rate increase:

Impact Analysis: 2% Interest Rate Increase

SFS Base Case (Case 3) vs High Interest Case (Case 13)

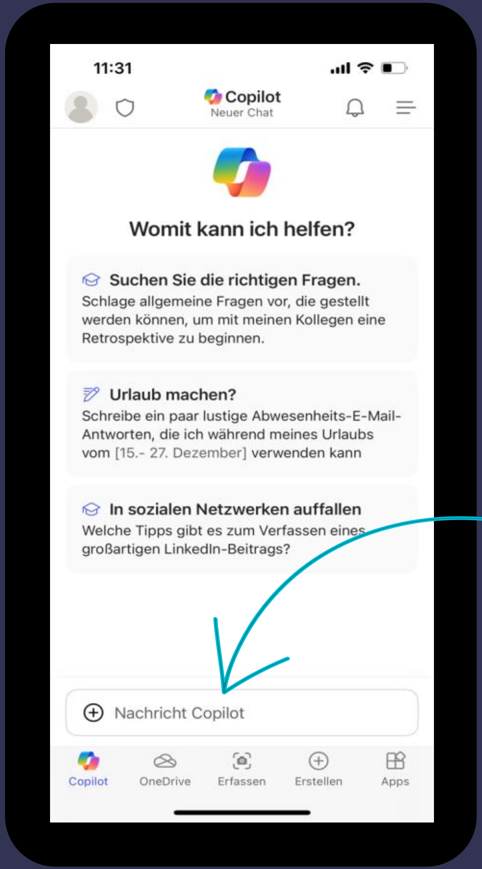
Scenario Assumptions Comparison

The **only difference** between these two cases is the **Interest Rate Adder**:

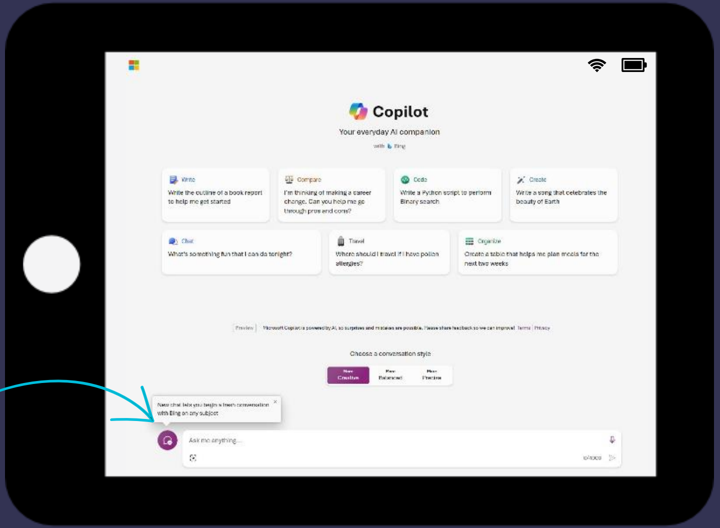
Assumption	SFS Base (Case 3)	High Interest (Case 13)	Difference
Generation	P-75	P-75	Same

Message Copilot

M365 Copilot via Phone and Tablet



1. Go to the M365 Copilot app on your phone or tablet.



2. Start by typing your prompts here!

SIEMENS

G-C-E-S Framework for Effective Prompts

ELEMENT	DESCRIPTION	EXAMPLE
Goal	Desired outcome	Summarize meeting decisions
Context	Background details	Project kickoff with 5 stakeholders
Expectations	Format and tone	Professional tone, bullet points
Source	Reference material	Meeting transcript file

Prompting Ingredients
Get the best results out of your prompt

Goal

WHAT response do you want from copilot?

Context

WHY do you need it and who/what is involved?

Expectations

HOW should Copilot response to best meet your expectations?

Source

WHICH information sources or samples should Copilot use?

Create an agenda for a 30-minutes meeting.

This will be the first meeting of the new fiscal year, for a team of 20 people. This is an important touch point with this team

The agenda should include a welcome moment, three topics about the recent trends regarding innovation in financial services, and a conclusion. For each item, provide a summary of what will be discussed. We want to encourage participation and enthusiasm.

Use the document attached as an information resource.

SIEMENS

Responsible Use & Guardrails

Validate AI Outputs

Users must verify AI-generated results to avoid reliance on incomplete or incorrect information.

Compliance with Guidelines

All AI use must adhere to company policies, data protection rules, and regulatory standards.

Human Responsibility in Decisions

Sensitive and high-risk decisions should always remain under human control, not delegated to AI.

Balanced AI Adoption

Promote confident yet cautious AI use to maximize benefits while minimizing risks.

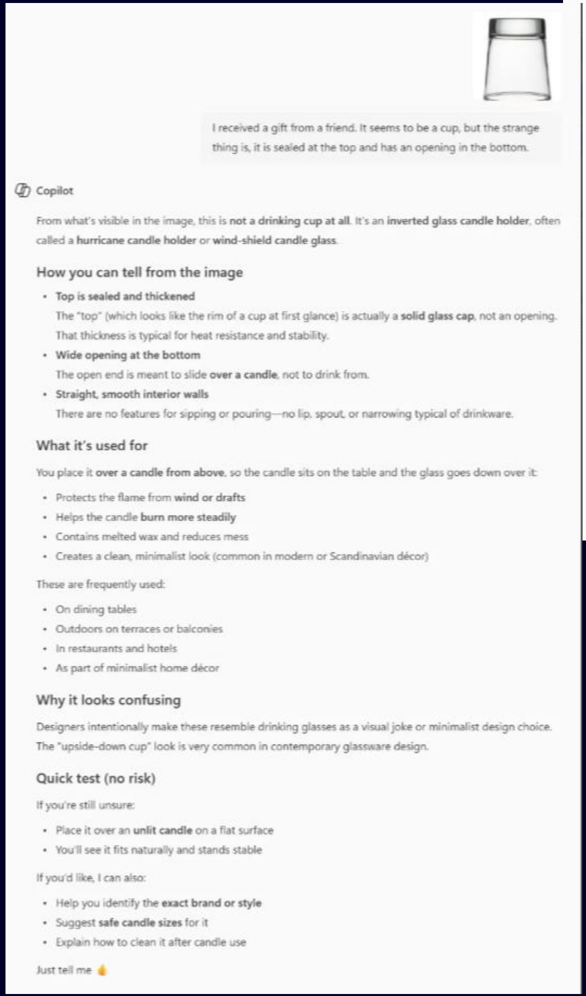
Responsible Use & Guardrails

Copilot lies! (well - sometimes 😉)

🚗 I need to wash my car. The car wash is only 50m away from home. Should I drive or should I walk?

🖊️ I am gripping a pen horizontally, one end with my left hand and the other end with my right hand. I am holding it tight. What will happen if I let loose of the left hand?

🥛 I received a gift from a friend. It seems to be a cup, but the strange thing is, it is sealed at the top and has an opening in the bottom.



I received a gift from a friend. It seems to be a cup, but the strange thing is, it is sealed at the top and has an opening in the bottom.

Copilot

From what's visible in the image, this is **not a drinking cup at all**. It's an **inverted glass candle holder**, often called a **hurricane candle holder** or **wind-shield candle glass**.

How you can tell from the image

- **Top is sealed and thickened**
  The "top" (which looks like the rim of a cup at first glance) is actually a **solid glass cap**, not an opening. That thickness is typical for heat resistance and stability.
- **Wide opening at the bottom**
  The open end is meant to slide **over a candle**, not to drink from.
- **Straight, smooth interior walls**
  There are no features for sipping or pouring—no lip, spout, or narrowing typical of drinkware.

What it's used for

You place it **over a candle from above**, so the candle sits on the table and the glass goes down over it:

- Protects the flame from **wind or drafts**
- Helps the candle **burn more steadily**
- Contains melted wax and reduces mess
- Creates a clean, minimalist look (common in modern or Scandinavian décor)

These are frequently used:

- On dining tables
- Outdoors on terraces or balconies
- In restaurants and hotels
- As part of minimalist home décor

Why it looks confusing

Designers intentionally make these resemble drinking glasses as a visual joke or minimalist design choice. The "upside-down cup" look is very common in contemporary glassware design.

Quick test (no risk)

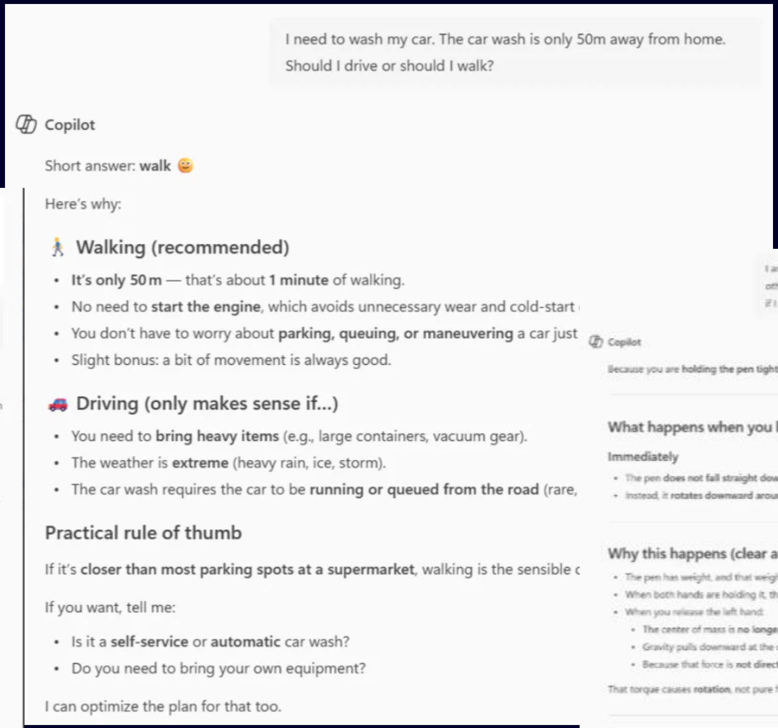
If you're still unsure:

- Place it over an **unlit candle** on a flat surface
- You'll see it fits naturally and stands stable

If you'd like, I can also:

- Help you identify the **exact brand or style**
- Suggest **safe candle sizes** for it
- Explain how to clean it after candle use

Just tell me 👍



I need to wash my car. The car wash is only 50m away from home. Should I drive or should I walk?

Copilot

Short answer: **walk** 😄

Here's why:

🚶 Walking (recommended)

- **It's only 50 m** — that's about **1 minute** of walking.
- No need to **start the engine**, which avoids unnecessary wear and cold-start
- You don't have to worry about **parking, queuing, or maneuvering** a car just
- Slight bonus: a bit of movement is always good.

🚗 Driving (only makes sense if...)

- You need to **bring heavy items** (e.g., large containers, vacuum gear).
- The weather is **extreme** (heavy rain, ice, storm).
- The car wash requires the car to be **running or queued from the road** (rare,

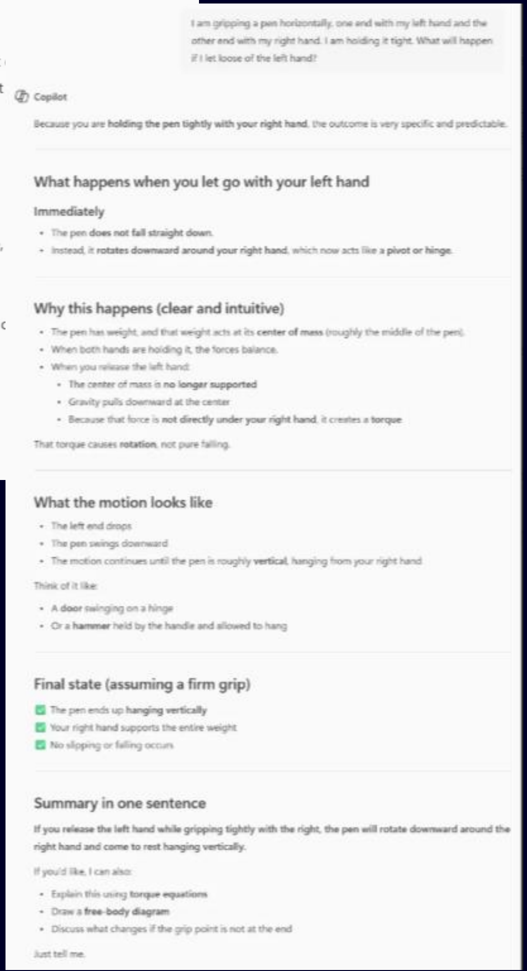
Practical rule of thumb

If it's **closer than most parking spots at a supermarket**, walking is the sensible c

If you want, tell me:

- Is it a **self-service** or **automatic** car wash?
- Do you need to bring your own equipment?

I can optimize the plan for that too.



I am gripping a pen horizontally, one end with my left hand and the other end with my right hand. I am holding it tight. What will happen if I let loose of the left hand?

Copilot

Because you are **holding the pen tightly with your right hand**, the outcome is very specific and predictable.

What happens when you let go with your left hand

Immediately

- The pen **does not fall straight down**.
- Instead, it **rotates downward around your right hand**, which now acts like a **pivot or hinge**.

Why this happens (clear and intuitive)

- The pen has weight, and that weight acts at its **center of mass** (roughly the middle of the pen).
- When both hands are holding it, the forces balance.
- When you release the left hand:
  - The center of mass is **no longer supported**
  - Gravity pulls downward at the center
  - Because that force is **not directly under your right hand**, it creates a **torque**

That torque causes **rotation**, not pure falling.

What the motion looks like

- The left end drops
- The pen swings downward
- The motion continues until the pen is roughly **vertical**, hanging from your right hand

Think of it like:

- A **door** swinging on a hinge
- Or a **hammer** held by the handle and allowed to hang

Final state (assuming a firm grip)

✅ The pen ends up **hanging vertically**
✅ Your right hand supports the entire weight
✅ No slipping or falling occurs

Summary in one sentence

If you release the left hand while gripping tightly with the right, the pen will rotate downward around the right hand and come to rest hanging vertically.

If you'd like, I can also:

- Explain this using **torque equations**
- Draw a **free-body diagram**
- Discuss what changes if the grip point is not at the end

Just tell me.

https://engage.cloud.microsoft/main/org/siemens.com/threads/eyJfdHlwZSI6IlRocmVhZCIsImlkIjoiMzc1MjY2NzI0NDA5MzQ0MCJ9?trk_copy_link=V2

https://engage.cloud.microsoft/main/org/siemens.com/threads/eyJfdHlwZSI6IlRocmVhZCIsImlkIjoiMzc1MjY2NzI0NDA5MzQ0MCJ9/eyJfdHlwZSI6Ik1lc3NhZ2UiLCJpZCI6IjM3NTQwMTY1MzU4NzE0ODgifQ?trk_copy_link=V2

Licensing & Enablement at Siemens

License Requirement

Access to Microsoft 365 Copilot at Siemens requires a paid license to ensure controlled and valuable tool distribution.

Mandatory Onboarding and Training

Users must complete onboarding and training to understand Copilot’s functions and responsible usage policies.

License Revocation Policy

Licenses may be revoked if unused to promote effective adoption and responsible license management at Siemens.

Governance and Access Process

Clear governance and transparent access request procedures help manage expectations and encourage purposeful usage.

👉 Visit the Microsoft 365 Copilot Licenses for SFS page for the full process.

Licensing & Enablement at Siemens

Resources & Next Steps

[Details - Knowledge Boards | My Learning World]

[Microsoft Copilot - myIT]

[Microsoft Copilot & M365 Copilot | Community in Viva Engage]