WealthTech and HealthTech Innovations



May 2023

Content

ABA

- AGBA OnePlatform
 - for Financial Advisors
 - for End Customers
 - Enterprise Grade Back-Office
- AGBA Money
- AGBA Group Digital Marketing
- AGBA Health
- AGBA Technology and Talent
- Al Curriculum for Employees

one platform

Largest One-Stop Financial Supermarket in Hong Kong

one platform

Illustrating the Power of AGBA WealthTech Platform

OnePlatform at-a-glance





PRODUCTS AND SERVICES

Insurance & MPF¹

Offering brokerage services covering 1,000+ products with over 50 insurance companies and MPF service providers^{##}

Funds²

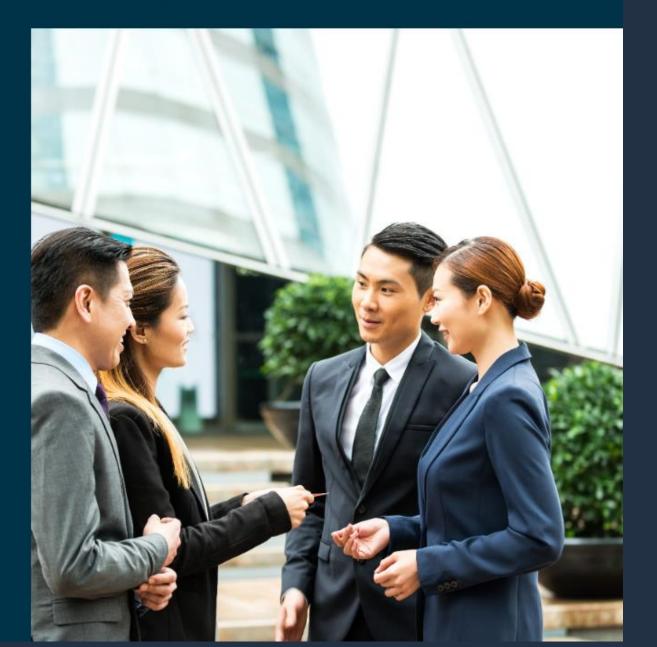
Distributing over 800 fund choices from nearly 40 renowned fund houses^{##}

International Properties⁴

Providing one-stop sales and purchase and leasing services of international properties in United Kingdom, Japan, Australia, Thailand and Malaysia

Loan services³

Providing retail customers with comprehensive loan services including mortgage loan



one platform

Our Partners

Fund Houses



Schroders *S*ZEAL 行健





Insurance Providers



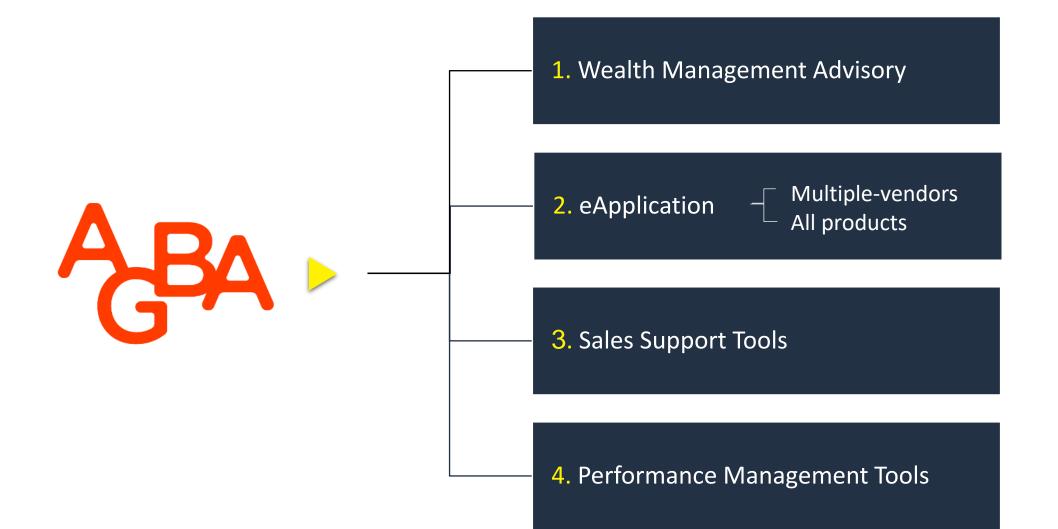


For Financial Advisors

8

Our Digital Solutions Make Life Easier for Financial Advisors





Product Library – All Products

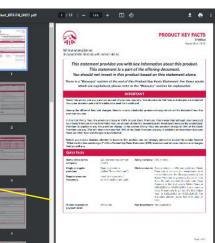


Proprietary product library with details of all products in the market

••• • • <	>	0 (agba.com		0		₫ + ೫
Product and Provide	er	Fund					
OWM Produc	t Li	brary - Life					
AIA > Basic Plan	~	AIA - Basic Plan					
> Rider		PB: Product Brochure PP: Provisions PG: Product G	uide PT: Premium Table IO: Inv	estment Options	PD: Presentation Deck		
 Special Offers Sales Aids 		KFS: Key Fact Statement EN: English TC: Tradition	al Chinese SC: Simplified Chinese				
> Notices		ILAS Life Critical Illness Medical	Coupon Endowment Ret	irement Educat	ion Accident & Di	sability	
АХА	>						
Blue	>	Plan Name	Product Brochure	Fund Brochure	Product Guide	Provisions	Remarks
BOC Life	>	U-SELECT 「您想」投資連繫壽險計劃	РВТС	ютс	PG TC	PP TC	
China Life	>		PB EN	IO EN	PD TC	PP EN	
China Pacific CHUBB	>		PBEN	IU EN	PDIC	FFEN	
Cigna	5		KFS TC				
Friends	5		KFS EN	J			
FTLife	>						
Fubon Life	>	TREASURE MASTER PLUS「卓達智悅」	PB TC	IO TC	PD TC	PP TC	
FWD	>		PB EN	IO EN	PD EN	PP EN	
Generali	>		KFS TC		PG TC EN		
Heng An Standard Life	>						
Manulife	>		KFS EN				
Pacific Life	>	Treasure Advantage 2 卓智投資計劃 2	PB TC	IO TC	PG TC	PP TC	
Quilter International	>		PB EN	IO EN	PG EN	PP EN	
Sun Life	>			IU EN	FOEN	FFEN	
Fransamerica	>		KFS TC				
Utmost WorldWide	>		KFS EN				
YF Life	>						
Zurich HK	>						

All **LATEST** products from all providers Available for download in **ONE SINGLE depository**

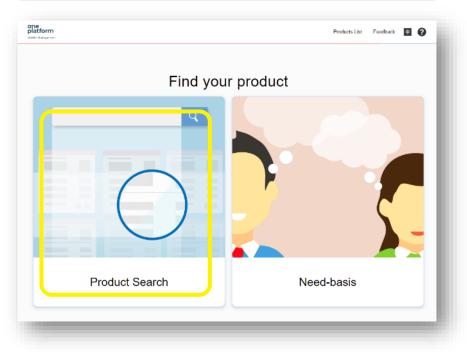




Wealth Management Advisory: iCompare

Automated product mapping and matching tool basing on individual customer's demographics and needs – covering all wealth and insurance products from all product manufacturers

Clear & Insightful Cross Providers comparison with few Clicks



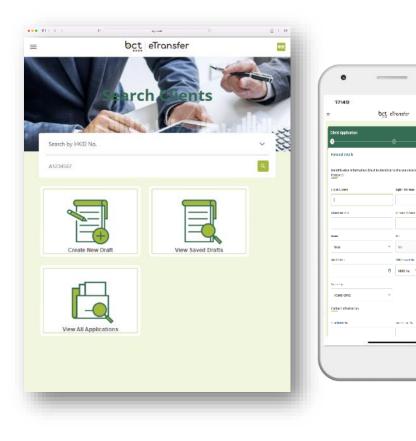
3 product(s) selected	I			Clear a	all Compare 3
IA Jiden Years Income Plan 年金寶」入息計劃 同	Sun Life Foresight Deferred Annuity Plan 豐碩延期年金計劃	BOC Life SmartRetire Annuity Insurance Plan 非凡休悠年金保險計 創	4		
「年余智」人息計劃 Golden Years Income Level premium for 3-year/HKD1 Incomefincome Period to age 1 fod 2c	2K Monthly	「年余留」人意計劃 Golden Years Income PI Level premium for 3-year/HKD12K M Income/15 years income period fod 2c	an	「年会被」入意計劇 Golden Years Income Level premium for 5-year/HKD1 Income/Income Period to age 1 for 2c	2K Monthly USD
Issue age 1st yr Premium Pay Term Coverage period Reference age	18 - 60 * 68,250 3 To Age 110 45	Issue age 1st yr Premium Pay Term Coverage period Reference age	0 - 60 Å 48,750 3 25 Year(s) 45	Issue age 1st yr Premium Pay Term Coverage period Reference age	18 - 60 41,700 5 To Age 110 45
< 🗸 🗸	Ided!	< + Compa	••	< + Co	mpare 🗸
AIA 「年金寶」入意計劃 Golden Years Income Level premium for 5-year/HCD1 Income/15 years income period fod 2c	2K Monthly Total Savings	BOC Life 手八回事年会計劇 Smart Immediate Annuit Single Premium25 years income pe accumulaSon/HRD 12K Monthly Inco 1+(co) 2+/(g)	riod/No Total Savings	BOC Life 来月休您车会保险計制 SmartRetire Annuity Plan Level premium for 5-year/HKD Premium/35 years income perio fell+(c) 2g	USD 576K Total Savings
Issue age 1st yr Premium Pay Term Coverage period Reference age	0 - 60 29,775 5 25 Year(s) 45	Issue age 1st yr Premium Pay Term Coverage period Reference age	0 - 64 417,664 1 25 Year(s) 45	Issue age 1st yr Premium Pay Term Coverage period Reference age	0 - 55 14,379 5 To Age 100 45



eApplication



Streamlined digital submission through eApplication tools



SEAMLESS Digital Application P	Process to Product Providers
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Flexibility

Prepare business plan for clients anytime and anywhere, without bringing bulky application forms for filling.

Simplicity

Submit applications via simple and direct interfaces.

Ease of effort

Save the document delivery and scanning effort.

Speed

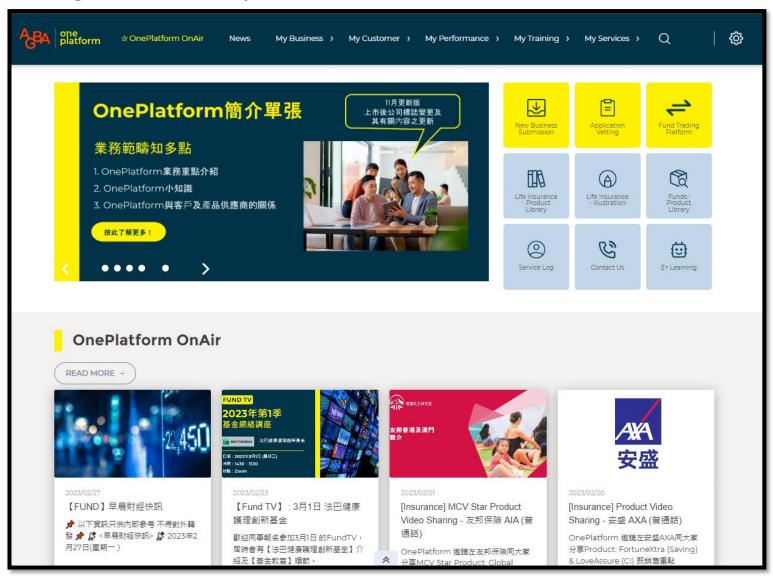
Streamlines the whole process to avoid manual errors, which speeds up the policy issuance.

Sales Support: OnePortal



A bespoke sales-oriented portal offering a hassle-free experience to our financial advisors

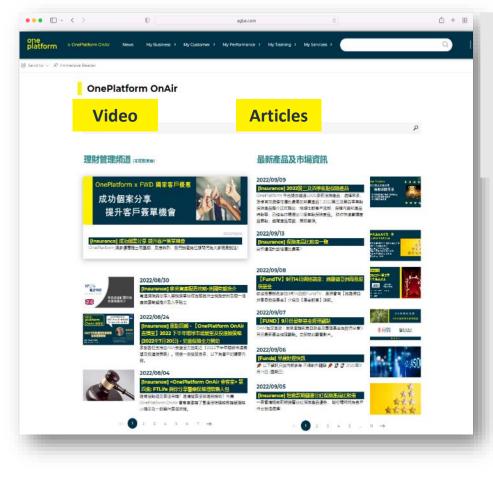




OnePlatform OnAir



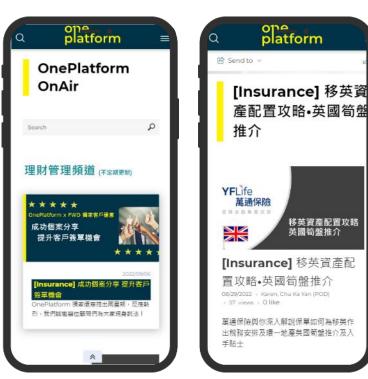
Offering latest market news and insightful product knowledge via OnePortal to equip our financal advisors for their daily business needs.



Market Leading Advisory Platform (Unique in Market)

- Latest Market News for Insurance, Fund, international Property
- Industry Insightful News
- Hot Products comparison
- Product/ Skillset Video





Sales Support: E+ Training



All weather online training platform to offer 7/24 training experience



Why it matters....

- Over 160 professional training course available to upskill advisors' knowledge on product, sales skills or compliance
- Offer eCPD program to allow advisor to fulfill regulatory training requirement online without spending extra time on F2F course enrollment and physically travelling

Sales Centric eTraining Platform

- Soft skills
- Regulatory updates
- Professional knowledge
- Best practices in financial planning

In-house Accredited Training Program

- CPD/ CPT courses
- Tailor-made trainings

Tailor Made Training Program

- Nova Program
- Soft skills
- Regulatory updates
- Professional knowledge
- Best practices in financial planning

Performance Management Tools



OnePlatform also provides a variety of performance tools and reports to help our financial advisors to manage the performance for their client portfolios



	FOR CONSULTANT USE ONLY						Product Name: Terms of Year: Policy No: Commencement Date: Valuation Date: Primary Consultant: Secondary Consultant:			FTLife Insurance Company Limited Oscar 15				
Portfolio Review Report										2021-10-15 2023-02-27 INFORCE				
	Account Curr Valuation Curr													
	(1) Contribution Per N (2) Total Premium Paid As Of 2023-0		100,000.00									rund Funds - Cash USD () rings Hong Kong China Fu sakrtada Citolar Funds - Sa	nd alconable Energy Fund (52 Shares)	24.55 7.45 16.15
	(3) Total Interim V	alue:	331,716.82								E Fil	cellty Funds - China Focus	orld Healthucience Fund (A2 Shares) Fund (A Shares)	12,75
	(4) Net Profit /		31,716.82		•							telliy Funds - Olabal Techn Morgan Funds - Olobal Nat M	Large Parket (A. Shares) Large Resources Fund (A-Acc Shares)	7.35 0 9.85 180.05
	(5) Total With (8) Account Perform		10.57 %	(4)(2)*10	0							-		100.04
ormula	Latest Import	Dete: 200	13-02-24											
ormula	Latest Import	Date: 200	13-02-24					(a)/(b)*(c)			(b)*(e)/(c)	[[e]-(d)]/(d)*100	(a)*(g)/sum of (a)	
omula	Latest Import				(10)	(b)	(c)	(d)	(9)		(1)	[]+]-{d)()]d)*100 (g)	$(a)^{n}(g)^{n}$ sum of (a)	
	Latest Import	Fund Currency	Fund Weight in	Fund	(xi) Total Average Cost *		(5) Exchango Parle	(d) Average Unit Price in Fund	(M) Unit Price In Fund Currency	Price Date			(a)*(g)/sum of (a) Belativo Performance	
d Code		Fund	Fund Weight in		Total Average Cost *	Total No.	Exchange Rate	(d) Average Unit Price in Fund Currency	Unit Price in Fund		(I) Asset Value in Portfolio	(g) Fund Performance	Relativo	
d Code	Fund Name	Fund Currency	Fund Weight in Portfolio	Allocation	Total Average Cost *	Total No. of Units	Exchange Rate 0.1282	(d) Average Unit Price in Fund Currency 5 109.8423	Unit Price in Fund Currency	2023-02-21	(I) Asset Value in Portfolio Currency	(g) Fund Performance 4 2.05 %	Relativo Performance	
d Code 4	Fund Name Amandi Funda - Gaeh USD (A2 USD (C)) Baringa Hong Kong China Fund BlackRock Cabal Funda - Sastainatale Energy	Fund Currency USD	Fund Weight in Portfelio 24.49 %	Allocation	Total Average Cost* 79,606.43 25,853.68	Total No. of Units \$3.0735	Exchange Rate 0.1282 0.1282	(d) Average Unit Price in Fund Currency 5 109.8423	Unit Price in Fund Currency 5 111.8900 5 1,166.1100	2023-02-21	(f) Asset Value in Perthile Currency \$ 81,237.64 \$ 24,407.3	(g) Fund Performance 4 2.05 % 8 -5.59 %	Relativo Performance C:48%	
d Godo 4 0 7 1	Fund Name Amandi Funda - Cash USD (A2 USD (C)) Baringa Hong Kong China Fund BlackNeck Cabal Funda - Statamable Emergy Fund (A2 Sharea) BlackNeck Cabal Funda - World Healthscience Fund (A2 Sharea)	Fund Currency USD USD USD	Fund Weight in Portfolio 24.49% 7.38% 15.12% 23.22%	Albertian 38.00 % \$ 10.00 % \$ 15.00 % \$	Total Average Cost* 79,606.43 25,853.68 52,856.24 78,971.36	Total No. of Units 2.6833 397.2187 159.6295	Exchango Bate 0.1282 0.1282 0.1282 0.1282 0.1282	(d) Average Unit Price in Fund Carrency 5 109 8433 8 1,255 2110 5 17.0500 5 63.3433	Unit Price In Fund Currency \$ 111,8900 \$ 1,166,1100 \$ 16,1900 \$ 61,7800	2023-02-21 2023-02-22 2023-02-22 2023-02-22	(0 Asset Value in Portfolio Currency \$ 81,237.6 \$ 24,407.3 \$ 50,183.5 \$ 50,183.5 \$ 77,022.3	(g) Fund Performance 4 2.05% 8 -5.59% 8 -5.09% 6 -2.47%	Belativo Performanco -0.43% -0.79% -0.57%	
d Godo 4 0 7 11 FFA	Fund Name Amund Funds - Cash USD (A2 USD (C)) Barings Hong Kong China Fund BlackNeck Cabal Funds - Sastamable Energy Fund (A2 Shares) BlackNeck Cabal Funds - World Healthacience Fund (A2 Shares) Fidelity Funds - China Focus Fund (A Shares)	Fund Currency USD USD USD USD	Fund Weight in Portfolio 24.49% 7.38% 15.12% 23.22% 12.67%	All certilen 35.00 % § 10.00 % §	Total Average Cost * 25,853,88 52,858,24 578,971,35 543,050,89	Total No. of Units 2.6833 397.2187 159.6295 81.5423	Exchange Rate 0.1282 0.1282 0.1282 0.1282 0.1282 0.1282	(d) Average Unit Price in Fund Currency \$ 109,8433 \$ 1,295,2110 \$ 17,0500 \$ 63,3433 \$ 63,3433 \$ 67,6842	Unit Price In Fund Currency \$ 111.8900 \$ 1,166.1100 \$ 16.1900 \$ 61.7800 \$ 66.0800	2023-02-21 2023-02-22 2023-02-22 2023-02-22 2023-02-22 2023-02-22	(I) Asset Value In Portolio Currency \$ 81,237,6 \$ 24,407,31 \$ 50,163,51 \$ 77,022,31 \$ 42,030,5	(g) Fund Performance 4 2.05 % 6 -5.59 % 8 -5.09 % 6 -2.47 % 4 -2.37 %	Relativo Performance -0.48% -0.43% -0.79% -0.57% -0.30%	
iormula ed Godo 14 10 57 11 15 FFA ECA	Fund Nanto Amundi Funds - Cash USD (A2 USD (C)) Barings Hong Kong China Fund BlackReck Cabal Funds - Sustainable Energy Fund (A2 Shares) BlackReck Cabal Funds - World Healthscience Fund (A2 Shares) Fidelity Funds - China Focus Fund (A Shares) Fidelity Funds - China Focus Fund (A Shares)	Fund Currency USD USD USD	Fund Weight in Portfolio 24.49% 7.38% 15.12% 23.22%	Albertian 38.00 % \$ 10.00 % \$ 15.00 % \$	Total Average Cost* 79,606.43 25,853.68 52,858.24 78,971.36 43,060.89	Total No. of Units 2.6833 397.2187 159.6295	Exchango Bate 0.1282 0.1282 0.1282 0.1282 0.1282	(d) Average Unit Price in Fund Currency \$ 109,8433 \$ 1,295,2110 \$ 17,0500 \$ 63,3433 \$ 63,3433 \$ 67,6842	Unit Price In Fund Currency \$ 111.8900 \$ 1,166.1100 \$ 16.1900 \$ 61.7800 \$ 66.0800	2023-02-21 2023-02-22 2023-02-22 2023-02-22	(0 Asset Value in Portfolio Currency \$ 81,237.6 \$ 24,407.3 \$ 50,183.5 \$ 50,183.5 \$ 77,022.3	(g) Fund Performance 4 2.05% 8 -5.59% 8 -5.09% 6 -2.47% 4 -2.37%	Belativo Performanco -0.43% -0.79% -0.57%	
id Godo 14 10 17 11 11	Fund Name Amund Funds - Cash USD (A2 USD (C)) Barings Hong Kong China Fund BlackNeck Cabal Funds - Sastamable Energy Fund (A2 Shares) BlackNeck Cabal Funds - World Healthacience Fund (A2 Shares) Fidelity Funds - China Focus Fund (A Shares)	Fund Currency USD USD USD USD	Fund Weight in Portfolio 24.49% 7.38% 15.12% 23.22% 12.67%	Albertilan 35.00 % § 10.00 % § 15.00 % §	Total Average Cost * 25,853,88 52,858,88 52,858,24 578,971,36 43,050,89 43,050,89	Total No. of Units 2.6833 397.2187 159.6295 81.5423	Exchange Rate 0.1282 0.1282 0.1282 0.1282 0.1282 0.1282	(d) Average Unit Price in Fund Currency \$ 109 8433 \$ 1,255,2110 \$ 17,0550 \$ 63,3433 \$ 67,6542 \$ 49,9637	Unit Price in Fund Currency \$ 1118800 \$ 1,168,1100 \$ 18,1000 \$ 61,7600 \$ 66,0800 \$ 47,7100	2023-02-21 2023-02-22 2023-02-22 2023-02-22 2023-02-22 2023-02-22 2023-02-22	III Asset Value In Portolio Currency 5 81,237.64 5 24,407.31 5 50,183.54 5 77,022.31 5 42,030.54 5 24,255.55	(g) Fund Performance 4 2.05% 8 -5.59% 8 -5.09% 6 -2.47% 4 -2.37% 2 -4.32%	Relativo Performance -0.48% -0.43% -0.79% -0.57% -0.30%	

The data do not level into the system on daily basis. The 'Total Average Cast' of the jump sum plan does not show the actual purchasing cast due to the time lapse between the lund purchasing date and data feeding date

INPORTANT NOTICE

The information herewide is made available for inference only and is not interded for tracking on other purposes. While care has been taken to present the information and materials contained in this statement, such information and materials contained in the statement and in the information and materials contained in the statement and in the information and materials contained in the statement and in the information and materials contained in the statement and in the information information in the information or guarantee or dise of them assume any labelity benefities in to contain the information herewith by Dorwey's clearts or any character and information and materials contained in the information in the information and materials contained in the information information in the information information in the information information information and materials contained in the information information in the information inf

Consey consists of Convey Financial Group Limited, its subsidiaries, inter alls, Convey Financial Services Limited and Convey Asset Management Limited, and all directors, officers, employees, agents and representatives of the aloresaid companies. Should you have any question, please contact your consultant in Convey or Convey's holine (852) 3801 3602.

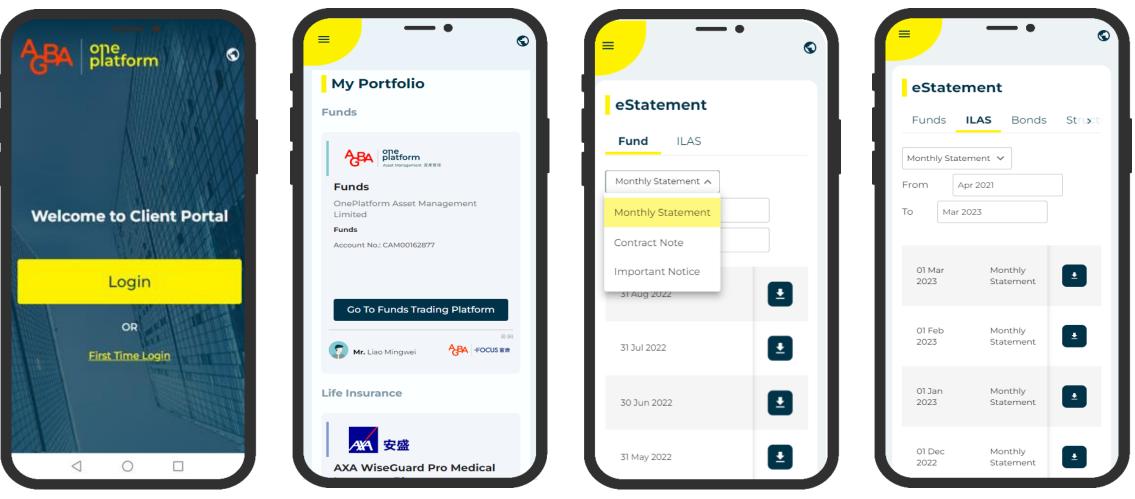
Page 1 of 2



For End Customers

Client Portal

Customer-centric Portal for Portfolio Management



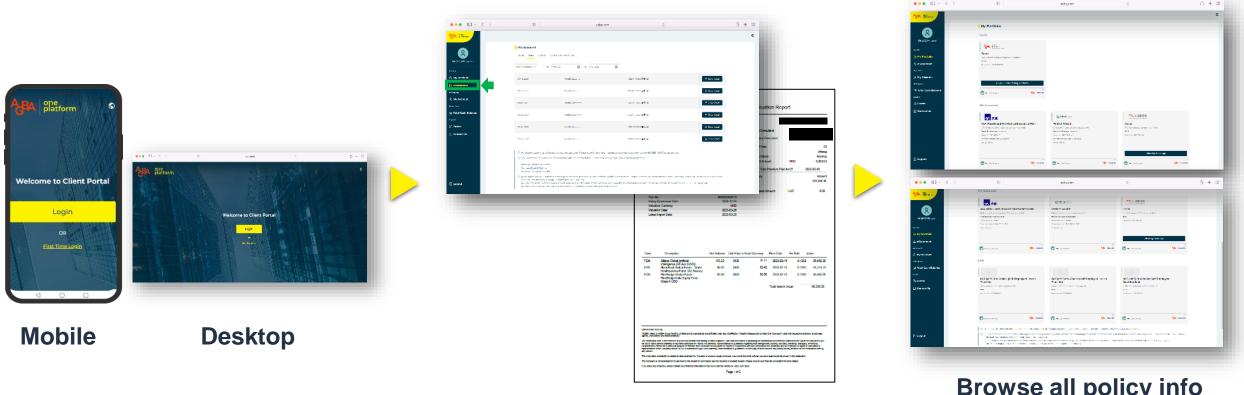
Tailor-made for **OnePlatform Customers**

one platform

Client Portal

one platform

The central gateway for **OnePlatform Customers** to check their portfolio and statements



Informative Fund Statement

Browse all policy info (With Insurer Datafeed support)

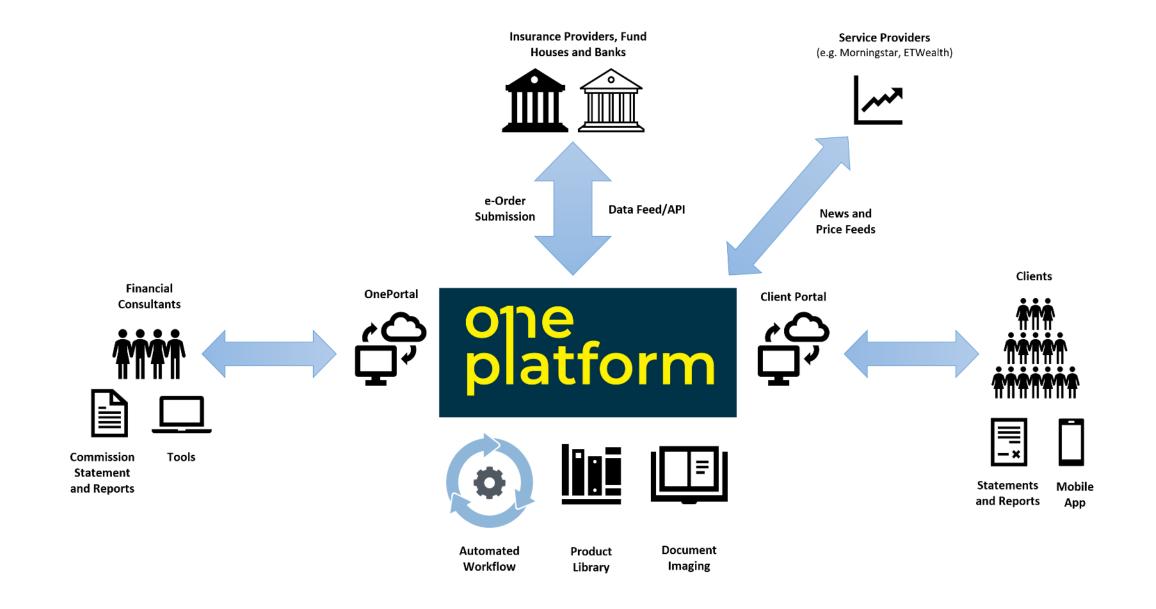
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Our Back Office

Connectivity of OnePlatform Back-office

one platform



Trusted By Regulators

one platform

OnePlatform is under the supervision of various regulatory authorities:



We are fully complied with the system control and security requirements of regulatory bodies.

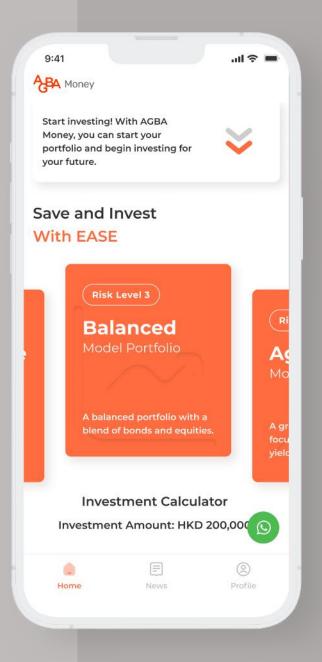


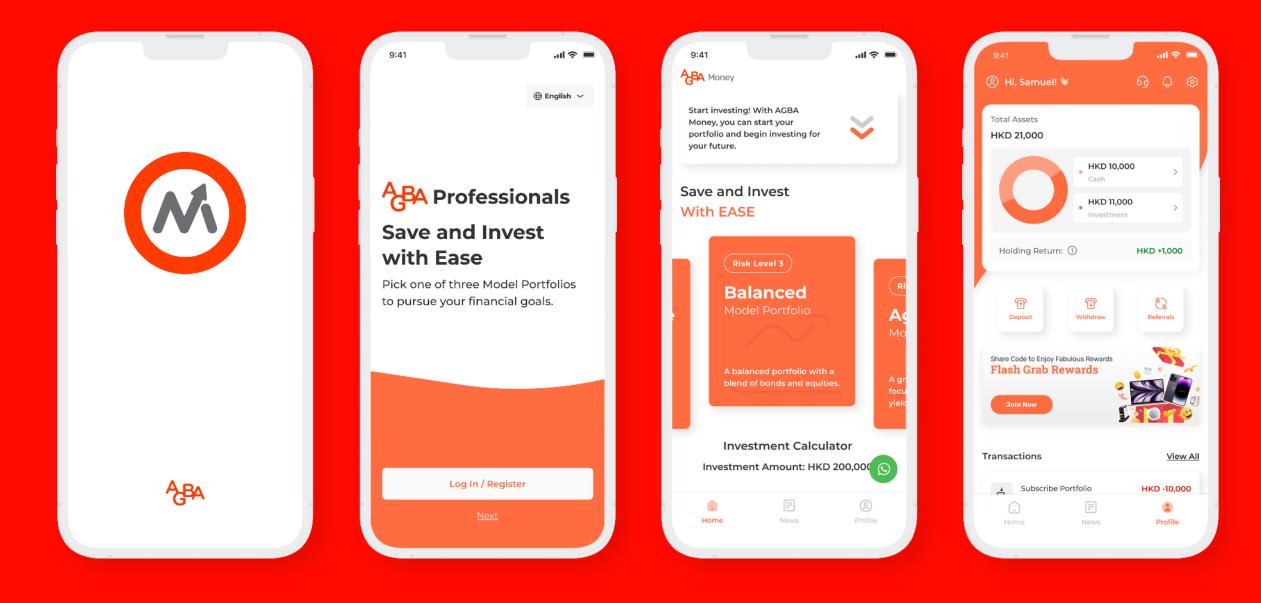
Saving and Investing Made Easy

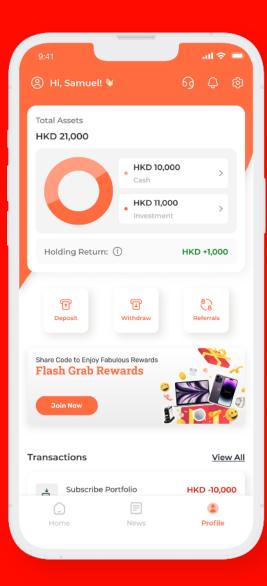
ABA

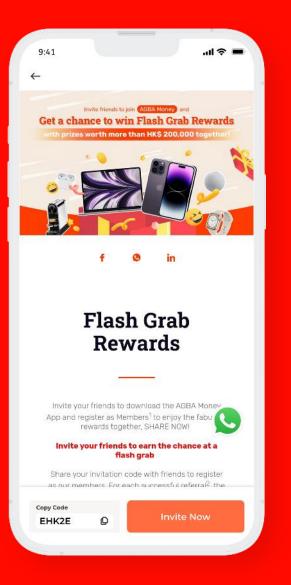
AGBA Money

- Mobile investment app of AGBA Group.
- Safe, simple and affordable investment options for everyone.
- Regardless of your financial background or experience.
- Saving and investing made easy!









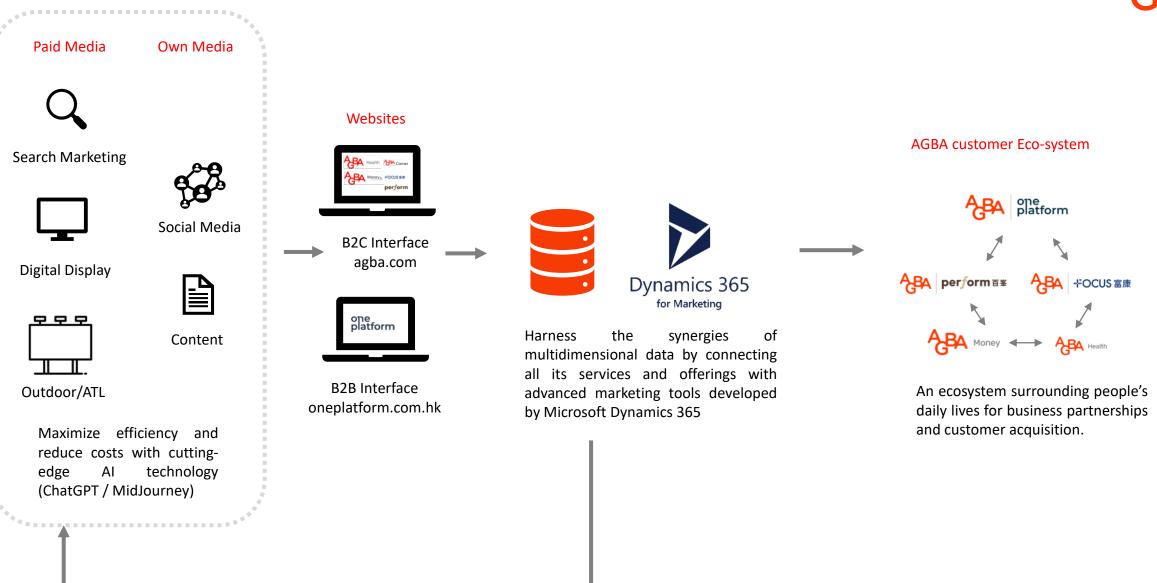




Digital Marketing

AGBA Digital Marketing Ecosystem





AGBA Health



AGBA Health – HMO



eVoucher System

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eMedical Card in eWallet and Mobile App



AGBA Health – Clinic

Equipment of Smart Clinic



CHECKUP KIOSK 自助體懷站 NEXT TICKET C001 ESTIMATED WAITING TIME : 5 Minute DR. MAK TIK MAN 座油空警生 NEXT TICKET A004

DR. LEUNG YIN CHING 梁羔莆醫生 NEXT TICKET B001 ____ ESTIMATED WAITING TIME : 5 Minutes

Kiosk with Ticketing, Clinic Information Display.

Self Checkup Booth – for BP, BMI, Blood Oxygen, etc





TV for Clinic Queue display

ePayment – Visa, Master, Unionpay, Wechat, AliPay and Octopus Payment



Technology & Talent



Our Technology and Team





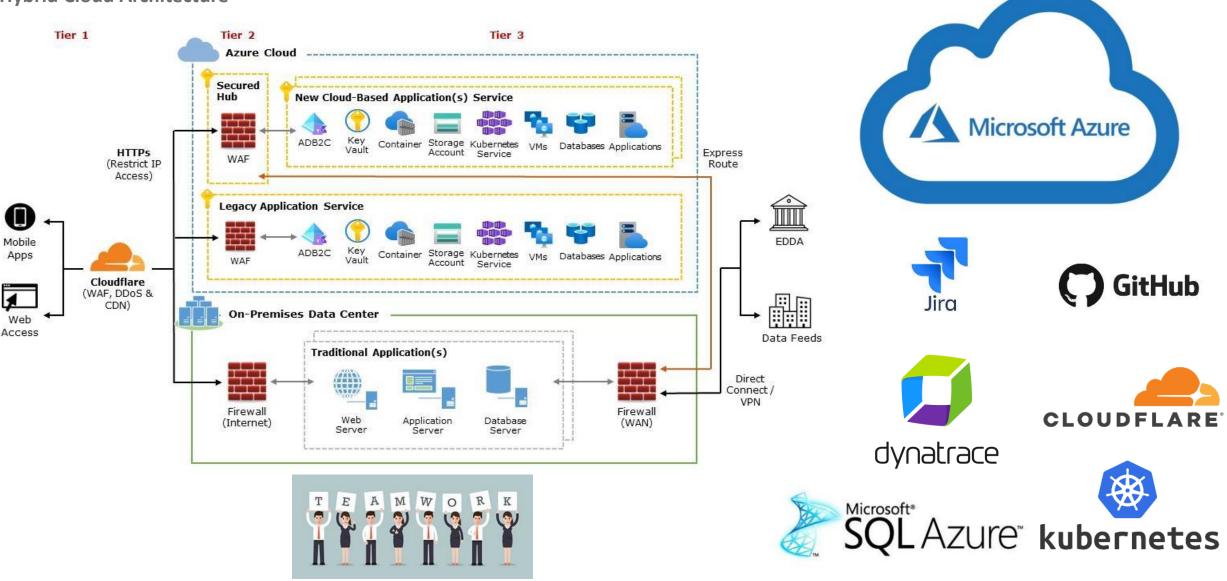


As a Nasdaq listed company, technology is the foundation of our Wealth and Health Management platform.

AGBA's technology-enabled platform offers a wide range of financial and healthcare products.

Enterprise-Grade Systems

Hybrid Cloud Architecture



Professional Tech Team

Best of Breed Tech

one platform

Digital & Technology Team



Quick Facts of our Tech Team:

- 3 locations (HK, SZ and KL) with over 100+ developers and IT professionals
- Experienced professionals with strong banking, insurance and FinTech knowledge
- Young, energetic and passionate team members













Culture: Work Hard and Play Hard

AI Curriculum for Employees



AGBA - AI Curriculum

	101 Al Basic	201 AI + Write	202 AI + Slide	301 AI + Analyze	302 AI + Draw					
Audience	2600+ General Staff & Financial Advisor located in HK and China									
Objectives	To gain basic understanding of what AI is and how it works	To learn how to create AIGC	To learn how AI can be used to create visually appealing presentations	To learn how AI can be used to analyze data and generate insights	To learn how AI can be used to create custom illustrations and graphics					
Content	 Introduction to AI: Overview of what AI is and how it works Applications of AI: Explanations of different functions where AI is being used, with real-world examples Implications of AI: Discussion of potential benefits and challenges of AI 	 Introduction to Al applications in writing Use AI + Write Tools like a pro Examples of Al-generated writing prompts and exercise 	 Understanding AI and Slides Tools for Creating Slides with AI Best Practices for Creating Slides with AI 	 AI and Analysis Easy-to-Use AI Analytical Tools Basic Concepts in AI Analysis 	 Introduction to Al in Art and Design Al-powered Drawing Tools Collaborative Creativity 					
	'Meet-up' mini-session to further equip and sustain AI skills learned during workshop									
Outcomes	Explain the basic concepts of AI and how it is being used	Generate written content for various purpose	Create presentations with customized design elements and templates	Analyze data and generate insights for various purposes, such as business decision-making	Create custom illustrations and graphics for marketing or social media content					

AGBA - AI Curriculum

Three tiers of people

Master Champions those who use AI tools for work

Champion those who are interested in AI but not yet able to play with AI

Baby those who are not sure about AI An comprehensive approach to Artificial Intelligence Adoption by engaging all 2,600+ team members in AI initiatives







AGBA embraces #Artificialintelligence as part of the group's initiative



THANK YOU

For further information, please visit agba.com

