



Wednesday's INVESTOR Q&A:

Question Topic: Product Offerings and Operations

Date: 11 October 2023

1. What new products or any offerings do you have in the pipeline that we can anticipate in the upcoming quarters?

On the products side, AGBA has an exciting lineup of new products in the insurance sector and the asset management sector. As a leader in ILAS products, the recent collaboration with HSBC Life resulted in the launch of a groundbreaking ILAS product in July 2023. AGBA experienced growth driven by both inbound tourism and domestic demand during the first half of 2023, and this positive trend is expected to continue and gain momentum for the rest of the year and the next.

In the asset management sector, AGBA has expanded its product selection with the introduction of eight new SFC authorized funds, catering to a wide range of investment goals. Additionally, AGBA has significantly broadened its general insurance product range by partnering with over 14+ new providers. With a focus on innovation and strong collaborative relationships, AGBA is well-positioned to deliver compelling products and services in the coming quarters.

2. What do you consider to be your most significant competitive advantage in terms of product offerings and operational logistics?

AGBA maintains its position as the industry leader in Investment Linked and Saving Substitute Insurance Products. Through continuous innovation and a comprehensive range of offerings, we provide tailored solutions that meet individual's financial goals. We focus on strengthening our core businesses by expanding product offerings, driving distribution growth, and launching a direct-to-consumer business. We have invested significantly in developing a diverse and innovative range of products that cater to the evolving needs of our customers.

Today, we provide more than 2,000+ financial products and services to over 400,000+ individual and corporate customers in Hong Kong and China's Greater Bay Area. AGBA is a balanced combination of market-leading businesses as well as emerging business models. We continuously strive to enhance our OnePlatform through technology and innovation to deliver comprehensive and tailored solutions that encompass financial goals and even life insurance protection. We drive distribution growth through our MCV business and strategic partnerships with new distribution partners and a bank.

3. Can you provide an update on your technology, what was the rationale?

Technology drives all aspects of our business operations. Decades of investment into our technological infrastructure have created an in-house proprietary system that integrates a wide range of innovative financial and



healthcare solutions. With decades of investment in our technological infrastructure, we have built an in-house proprietary system that seamlessly integrates a wide range of innovative financial and healthcare solutions. This technology plays a crucial role in both our B2B and B2C operations.

We provide our financial advisors, brokers, and financial institutions with advanced technology-driven tools. These tools, along with our digitalized and automated operational support, rival those offered by the most advanced financial service providers in Europe and the US. By leveraging these technologies, we empower our partners to enhance their productivity and deliver improved services to their customers, ultimately driving better outcomes.

4. Are there new technologies that you are currently working on?

For our B2B customers, we are continuously striving to enhance our technologies to support and empower financial advisors. We have newly launched OnePortal, the portal is a comprehensive suite of five fintech capabilities, including Wealth Management Advisory, eApplications, Sales Support Tools, Performance Management Tools, and Sales Support: E+ Training. These streamlined digital tools are designed to make selling and customer retention easier for our financial advisors. With just one click, advisors can access the latest news, gain insightful product knowledge, and equip themselves for their daily business activities.

For our B2C Customers, - we are developing several customer engagement and acquisition tools, including the soon to be launched AGBA Money, a mobile app that enables everyone to invest and grow wealth in a simple, safe and affordable way. AGBA Health will provide direct-to-consumer health-related services. Through AGBA Money, AGBA Health and similar direct-to-consumer digital channels, we expand our presence as a one-stop-shop platform and enable ever more people to make educated decisions related to their wealth and health challenges.

5. Can you shed light on your customer retention strategies? What measures are you implementing to ensure customer loyalty and repeat business?

We place a strong emphasis on understanding their needs and working together to find the best solutions.

In B2C, we act as trusted advisors, assisting individuals in navigating their financial and health challenges. Through tech-enabled financial planning tools, we offer personalized recommendations and grant access to safe, affordable, and user-friendly products.

In B2B, we support independent advisors by providing them with a wide array of high-quality products, operational assistance, and sales tools. By leveraging technology, we streamline operations, reduce administrative burdens, and enhance productivity for both advisors and customers. This enables advisors to dedicate more valuable time to their clients, fostering stronger relationships and encouraging customer loyalty. Our customer-centric, tech-enabled



approach positions us to capitalize on the significant growth potential in the market.

About AGBA Group:

Established in 1993, AGBA Group Holding Limited (NASDAQ: “AGBA”) is a leading one-stop financial supermarket based in Hong Kong offering the broadest set of financial services and healthcare products in the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) through a tech-led ecosystem, enabling clients to unlock the choices that best suit their needs. Trusted by over 400,000 individual and corporate customers, the Group is organized into four market-leading businesses: Platform Business, Distribution Business, Healthcare Business, and Fintech Business.

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