



Wednesday's INVESTOR Q&A:

Question Topic: WealthTech and HealthTech Innovations

Date: 8 November 2023

1. AGBA's FinTech Capabilities

AGBA's FinTech capabilities have significantly enhanced its wealth management advisory services, providing customers with seamless and efficient solutions. One notable feature is the automated product mapping and matching tool, which analyzes individual customer demographics and needs to offer personalized recommendations from a vast array of wealth and insurance products. This tool consolidates all the latest products from multiple providers into a single depository, making it easy for customers to access and download the relevant information.

The implementation of eApplications further simplifies the digital application process for customers, offering flexibility and convenience. With the ability to prepare policy applications anytime and anywhere, customers can eliminate the need for carrying bulky application forms and enjoy a streamlined experience. The direct and simple interfaces enable quick submissions while saving time on document delivery and scanning. This streamlined process reduces the chance of manual errors, ensuring faster policy issuance for customers.

To support the sales process, AGBA has developed OnePortal, a dedicated sales-oriented portal for financial advisors. This platform offers up-to-date market news and product knowledge, equipping advisors with the necessary tools to serve their clients effectively. Additionally, OnePlatform provides performance management tools and reports, enabling financial advisors to efficiently manage client portfolios and track their performance.

AGBA also prioritizes continuous learning and professional development for advisors. Through the E+ Training program, over 160 professional courses are available to enhance advisors' knowledge in product, sales skills, and compliance. The integration of an eCPD program allows advisors to fulfill regulatory training requirements online, eliminating the need for additional time spent on physical course enrollment and travel.

Additional technological solutions to support our financial consultants and customers include:

- Product library: all our latest products and services available for download in a single location.
- Comparison: Automated product mapping and matching tool basing on individual customer's demographics and needs – covering all wealth and insurance products from all product manufacturers.
- Performance: a variety of performance tools and reports to help financial advisors to manage the performance of their client portfolios.
- Client portal: central gateway for customers to check their portfolio and statements.

These FinTech capabilities offered by AGBA not only simplify and streamline processes but also empower financial advisors with the necessary tools and



knowledge to deliver exceptional services to customers. By leveraging technology and digital solutions, AGBA is committed to providing a seamless and efficient wealth management experience.

2. Highlights of Digital Offerings in AGBA

AGBA has expanded its digital offerings with the launch of OneGI, a digital sales platform specifically designed for general insurance products. This comprehensive platform provides a range of functionalities, including product comparison, straight-through purchase and quotation capabilities, and advanced management information modules. By leveraging the power of technology, AGBA aims to streamline the insurance purchasing process, making it more convenient and efficient for customers.

To support its digital offerings, AGBA has built extensive digital marketing ecosystems. From paid media to search marketing, digital display, outdoor/atl, social media, and content marketing, AGBA utilizes various channels to reach its target audience and promote its products and services. By harnessing cutting-edge AI technology, such as ChatGPT and MidJourney, AGBA maximizes efficiency and reduces costs in its marketing efforts.

Furthermore, AGBA leverages advanced marketing tools developed by Microsoft Dynamics 365 to connect all its services and offerings, allowing for the synergistic utilization of multidimensional data. This integration enables AGBA to gain valuable insights into customer behavior and preferences, enhancing its ability to deliver personalized and targeted marketing strategies.

AGBA also emphasizes the importance of building a customer ecosystem, fostering business partnerships, and acquiring new customers. By surrounding people's daily lives with its services and offerings, AGBA aims to create a seamless and integrated experience for its customers, further strengthening its position in the market.

3. Tell us about AGBA Money

AGBA Money is a digital wealth management platform that is expected to be launched in early 2024. AGBA Money is designed to simplify saving and investing, providing individuals with accessible and affordable investment options regardless of their financial background or experience. This digital platform empowers investors to grow their wealth with ease, leveraging intuitive features and user-friendly interfaces.

4. AI is now the Trend, how is AGBA catching this trend?

AGBA is taking significant steps to revolutionize its wealth management business through the strategic implementation of digital tools. One of the key focus areas is enhancing user experience and internal productivity. By leveraging digital tools, AGBA aims to provide a seamless and engaging experience for its customers, enabling them to access and manage their financial portfolios with ease.

AGBA's substantial in-house data warehouse, which encompasses a vast collection of over 1,000 funds accumulated over the years, serves as a valuable asset for the company's AI deployment. This proprietary data is a secret weapon that empowers



AGBA to leverage artificial intelligence effectively and gain insights that drive informed decision-making.

The company has identified three AI-enabled streams to optimize its operations and services. Firstly, AGBA is developing AI literacy to enhance staff efficiency and productivity. By equipping employees with the necessary knowledge and skills to leverage AI tools and technologies, AGBA aims to streamline internal processes and enable staff to deliver enhanced services to customers.

AGBA plans to implement AI chatbots to handle general inquiries from both front-end users and internal staff. These chatbots will utilize natural language processing and machine learning algorithms to provide accurate and timely responses, improving customer service and reducing the workload on human agents.

For more details of our WealthTech and HealthTech Innovations, please visit our presentation filed on May 2023,
https://www.agba.com/media/2023/05/AGBA_OnePlatform_Tech_Public.pdf

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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