

Investor Presentation

AGBA

2023

Disclaimer and Confidentiality



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We are a One-Stop Financial Supermarket



Operating Track Record	30 Years
Major Shareholder	Mr. Richard Tsai
Workforce	2,600
Products	Insurance: 700+ Investment: 1,800+

Product Vendors (100+ in total)



Largest Independent Financial Advisor in Hong Kong

~1,600 financial advisors ~200,000 customers ~US\$160m projected normalized revenue



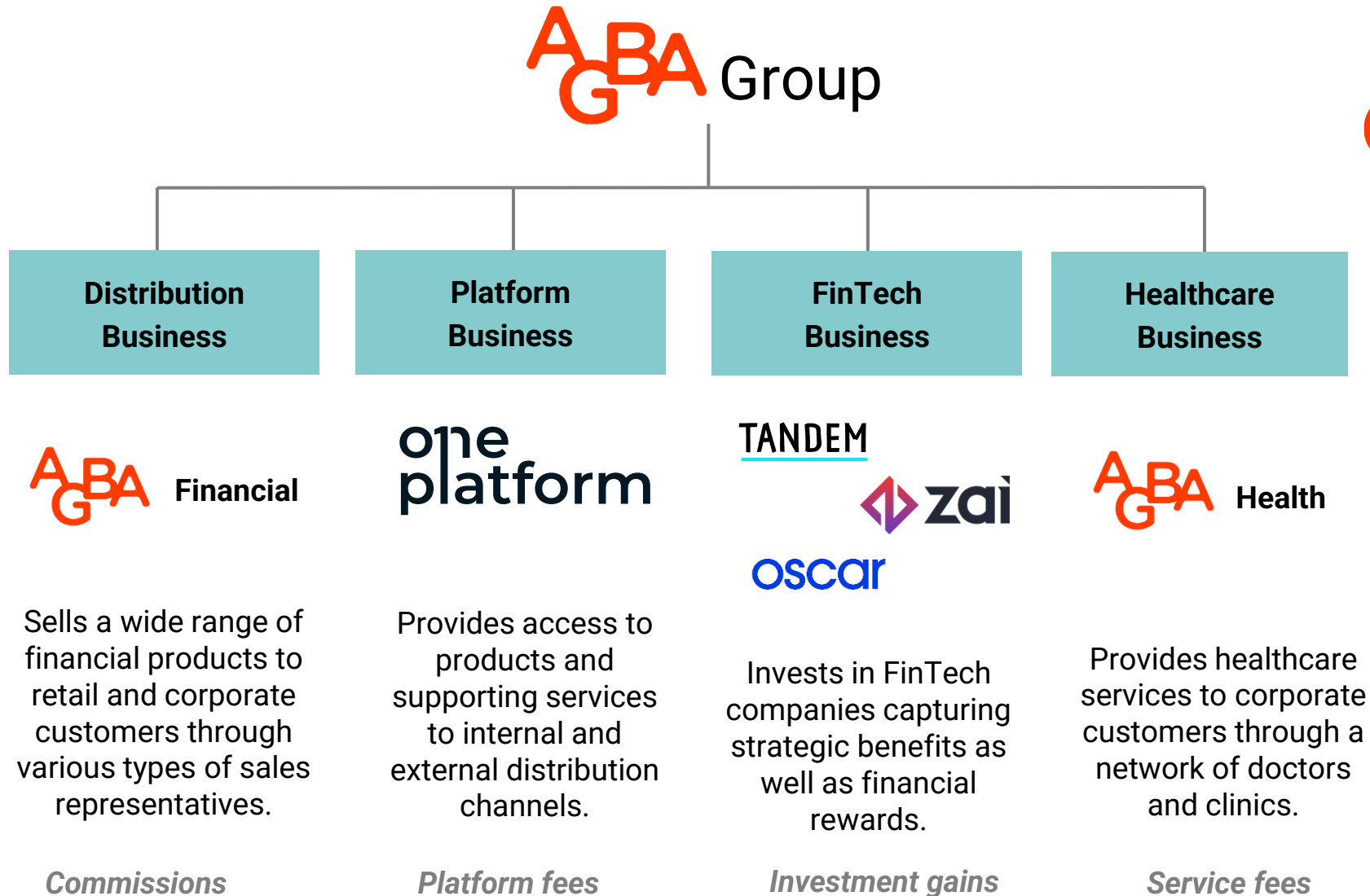
Largest Healthcare Brand in Hong Kong

~800 affiliated clinics ~1,200 doctors and specialists ~300,000 corporate and individual customers

(1) Source: various internal and external studies

Organized into Four Principal Business

How we make money....





Group

Key Investment Highlights



1. Positioned for growth and profits:
 - B2B: unique, tech-enabled broker management platform for advisors.
 - B2C: largest independent distribution channel with market leading portfolio of wealth and health products.
2. Significant unrealized value (FinTech and Healthcare).
3. Core markets are large and growing.
4. Compelling business model economics.
5. Experienced management team.
6. Backed by Impeccable Shareholders.

Positioned for Growth and Profits Distribution Business



Summary Description of Business

FOCUS is one of the largest and most well established licensed financial advisory teams in Hong Kong, serving over 400,000 customers.

The team serves nearly 200,000 customers in the Greater Bay Area. We help with insurance, MPF, funds, international properties, mortgage and more.

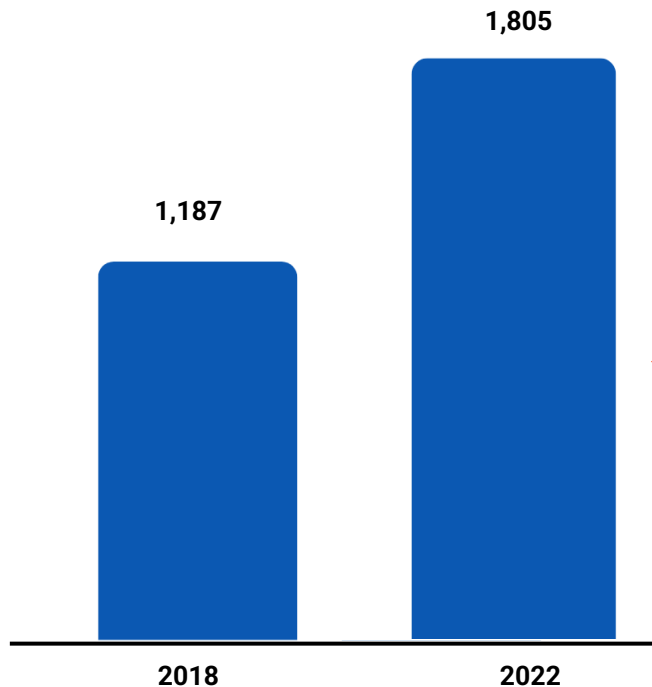
Through our brands such as Perform and Focus, AGBA community members enjoy access to more than 1,800 financial products.

Distribution Business: #1 Independent Broker in Hong Kong

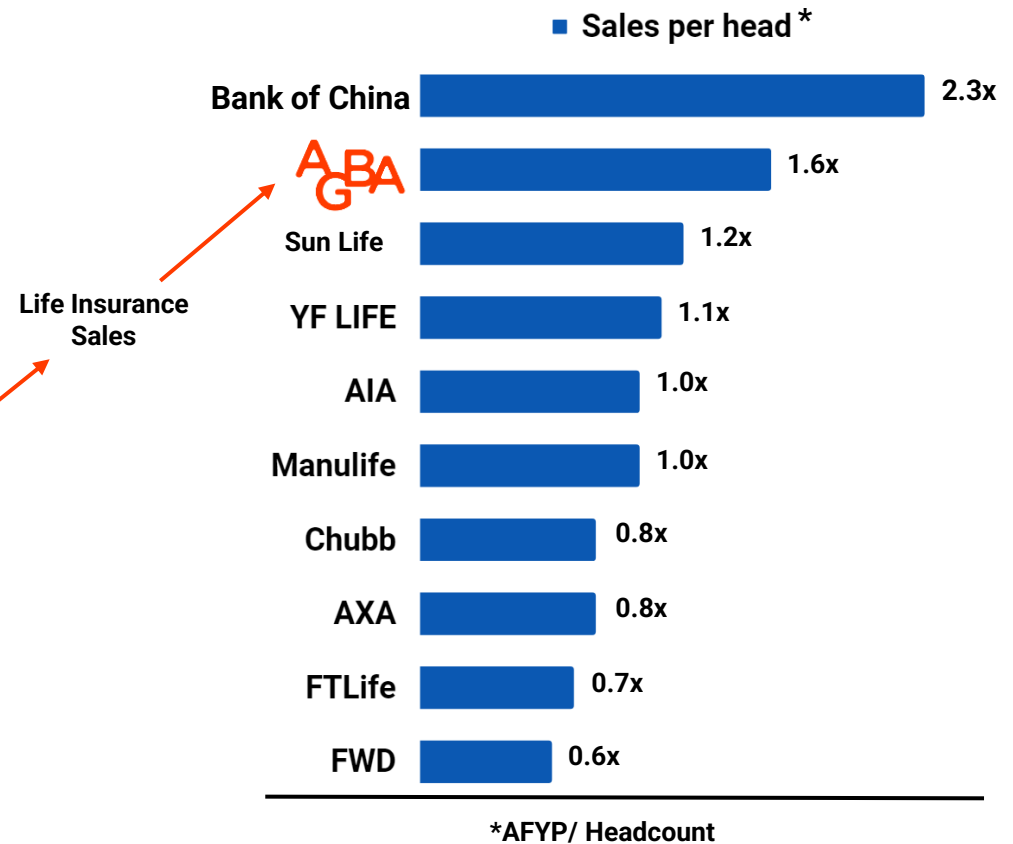


Independent Largest Financial Advisors for both Insurance and Funds

AGBA Financial Advisors



... Top sales team in terms of productivity



Positioned for Growth and Profits

Platform Business

Summary Description of Business

OnePlatform, our unique omnichannel one-stop financial business solution platform, expands business opportunities and enhances business productivity for financial advisors, licensed brokers and licensed financial institutions. Financial professionals can plug into OnePlatform easily and power up your business instantly. You get everything necessary from client servicing to backend operations support.

- **20+** years of brokerage servicing experience
- Serve **1/6+** of the IA licensed Technical Representatives (brokers) in the city
- Provide health protection and wealth management to nearly **200,000** customers

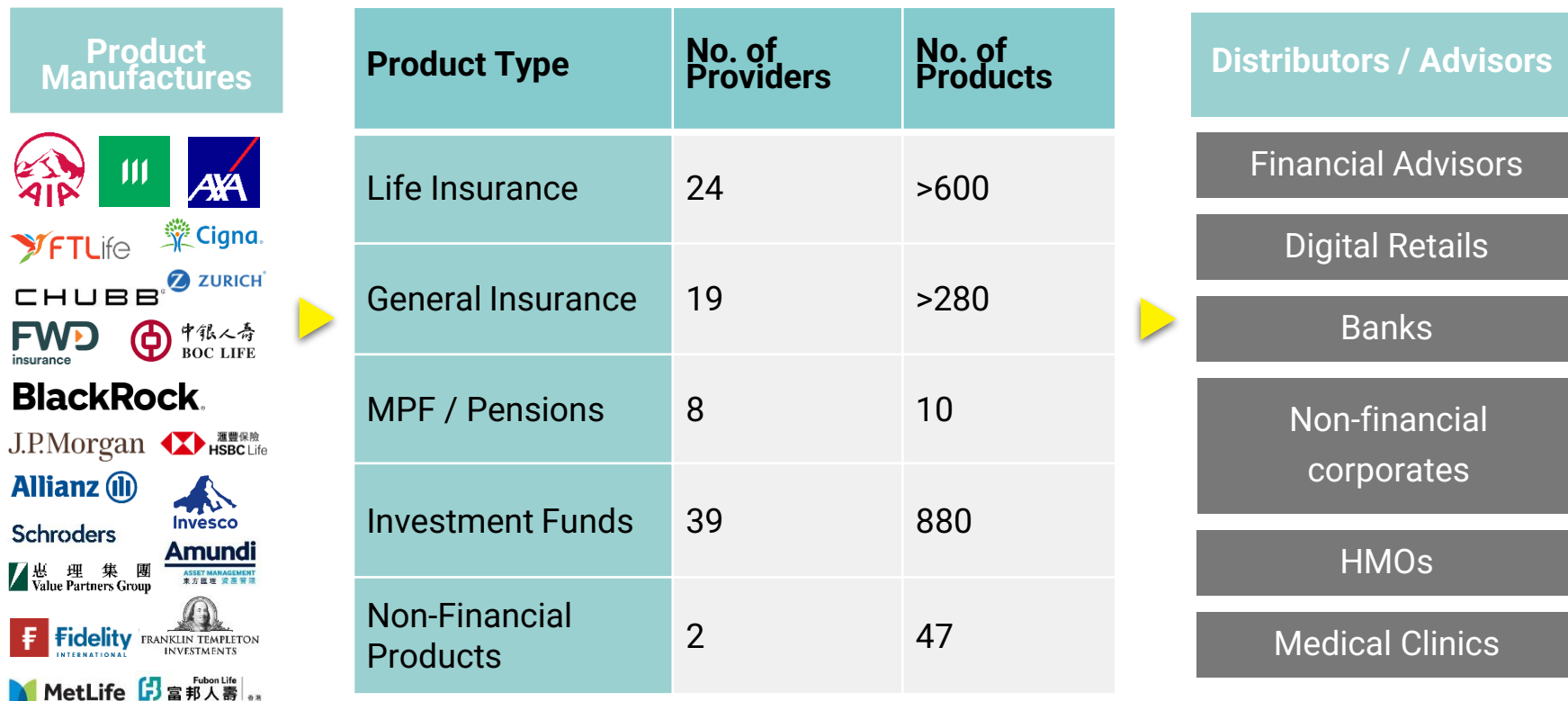


Platform Business

Unique One-Stop Platform

- Unique 'universal' one-stop financial business solution platform serving financial advisors, brokers and financial institutions.
- Already servicing 16% of the Hong Kong broker market and reaching more than 200,000 end customers in the GBA.

one platform



Platform Business Tech-enabled Infrastructure



- Financial professionals plug into OnePlatform easily and power their business instantly. OnePlatform offers everything necessary from front-end client servicing to back-end operations support.

A unique large-scale financial supermarket

- 20+ years** of brokerage servicing experience*
- Serve **1/6+** of the IA licensed TR (broker) in the city*
- 4 Licences***
 - SFC
 - IA*
 - MFPA
 - Money Lender

Provide health protection and wealth management to nearly **200,000 customers***

Committed to serving customers in **Greater Bay Area**, with operations support in **Qianhai**

Widest range of products & services

- 2,000+** financial products & services covering **10+** product categories from nearly **100** financial product providers*
- 1,000+** products
- 50+** insurance & MPF providers.
- 800+** funds
- Nearly **40** fund houses
- 50+** alternative products*

A hassle-free customer experience

- Hotline
- Customer centre
- Live chat

*By the company's data. ABA OnePlatform Head of Management claims. All numbers are estimates and may vary. All numbers are for general information only and do not constitute an offer. Investment and/or financial products are subject to market risk. © 2022 ABA. All Rights Reserved. Investment is not suitable for all investors. Please consult your broker for more information.

Updated November 2022

Powering financial business easy as 1 2 3

About OnePlatform
Our unique omnichannel one-stop financial business solution platform, excels in business opportunities and enhances business productivity.

OnePlatform簡介單張

11月更新版
上環匯豐銀行樓下
設有「OnePlatform」

業務範疇知多點

- OnePlatform業務重點介紹
- OnePlatform之知識
- OnePlatform與客戶及產品供應商的關係

開啟了新世界

OnePlatform OnAir

READ MORE

- [FUND] 直播財經快訊**
【FUND】直播財經快訊 2023年第一季 基金投資策略
【FUND TV】3月1日 法巴德華 護理新基金
【Insurance】MCV Star Product Video Sharing - 友邦保險 AIA (普通話)

ABA one platform

Welcome to Client Portal

Login

OR

First Time Login

ABA one platform

Welcome to Client Portal

Login

First Time Login

ABA one platform

My Portfolios

My Business

My Customer

My Performance

ABA one platform

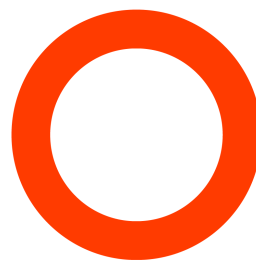
My Portfolios

My Business

My Customer

My Performance

Significant Unrealized Value Fintech Business



Summary Description of Business:

We bring health and wealth together with digital services designed to make it easy to develop financial and personal wellness.

The Group has an ensemble of leading FinTech assets and businesses in Europe and Hong Kong through a number of key investments into 'TANDEM', 'Zai', 'Oscar' & 'Nutmeg'. We will continue to derive substantial knowledge transfers from our investment companies, supporting the development and growth of the Group's new business models.

FinTech Business

Financial and Operational Benefits

- AGBA is one of the leading names in the corporate FinTech investment sector
- Goal: financial gains + knowledge transfers = develop and grow new business models

Investment	Description
TANDEM	UK digital challenger bank offering a full suite of products across savings and lending
zai	Global technology driven currency exchange and international payments company. Formerly CurrencyFair
oscar	US digital health insurance company
nutmeg	UK digital wealth management platform (monetized in 2021)

Highly successful monetization of Nutmeg in 2021 at a sizeable gain

Remainder of FinTech investments have seen major capital contributions from its largest shareholders

All investment companies have large addressable markets, ambitious strategic plans and are driven by capable management teams

All investment companies are either profitable or have established a clear path to near-term profitability

Significant Unrealized Value Healthcare Business

Summary Description of Business:

Founded on the belief that health and wealth go hand-in-hand, AGBA offers access to a range of health and wellness solutions.

The Group has also strategically partnered with JFA through the brand 'AGBA Health' to provide convenient, high quality medical services to more than **200,000** people and over 500 corporate clients across HK and Macau.

Members can receive services from nearly **800** network health service providers, such as general and specialist practitioners, physiotherapy, Chinese medicine, dental, vaccination, X-ray and imaging labs.

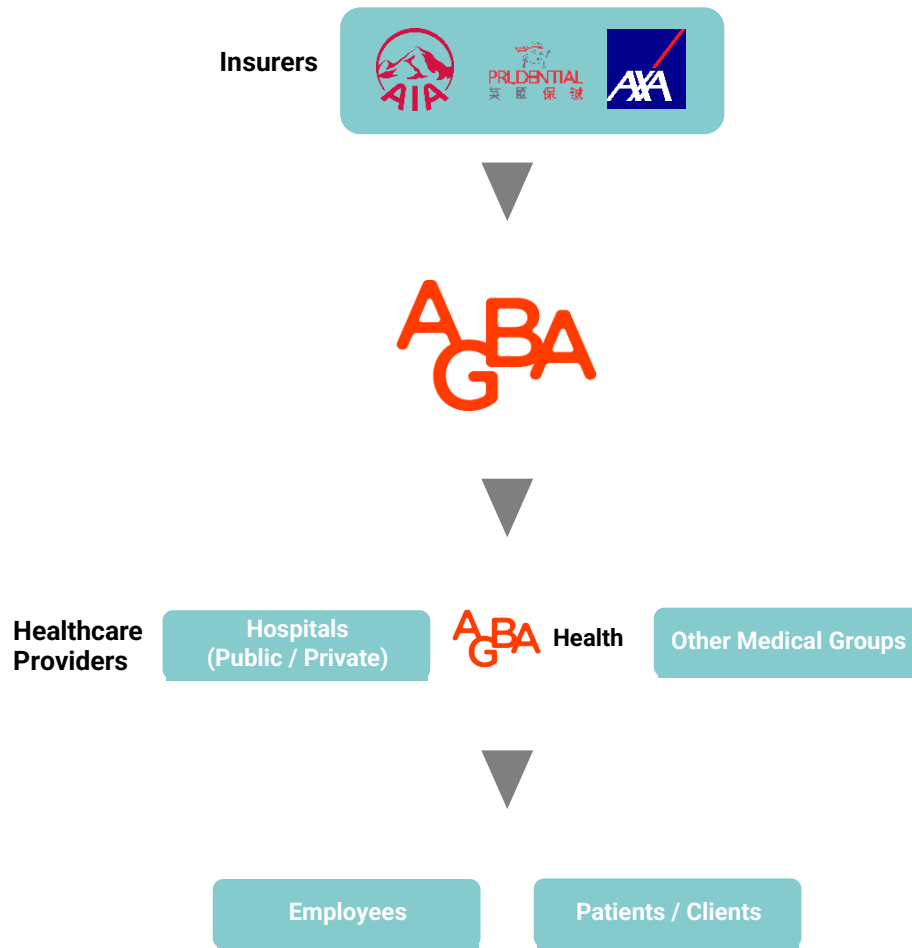


We integrated our Healthcare Business in 2021

- Healthcare providers are in the driving seat of the ecosystem, influencing both quality of treatments and cost of service.
- By combining JFA Health into AGBA, AGBA can better orchestrate the ecosystem, providing higher quality treatment while controlling cost.



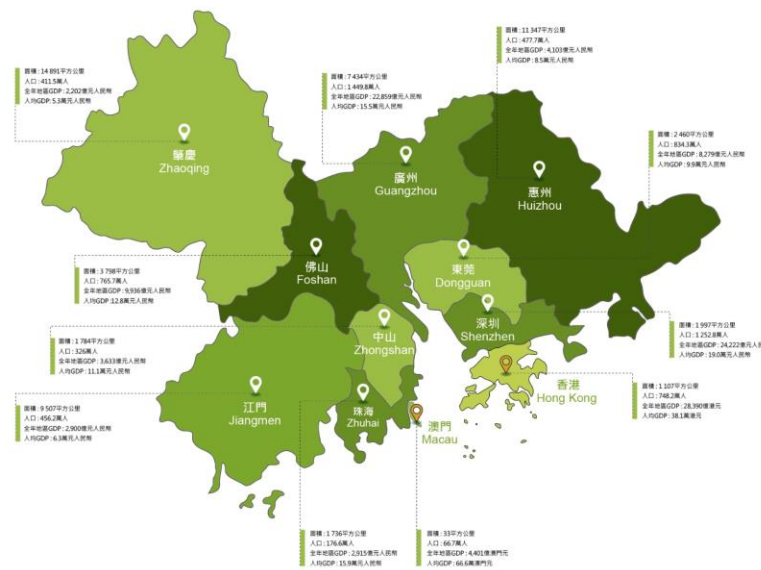
Founded: 1979
 Integrated: 2021
 Doctors: 1,200+
 Clinics: 800+



Core Markets Are Large and Growing

GBA Integration and Expansion

Opening up of Greater Bay Area leads to Huge Opportunities



Life insurance:

- Low penetration in the rest of GBA
- HK has the most attractive products
- Established practice of “fly-to-buy”

Asset Mgt:

- Continued high saving rates
- HNWI in GBA is keen to invest abroad
- Diversification away from cash

Healthcare:

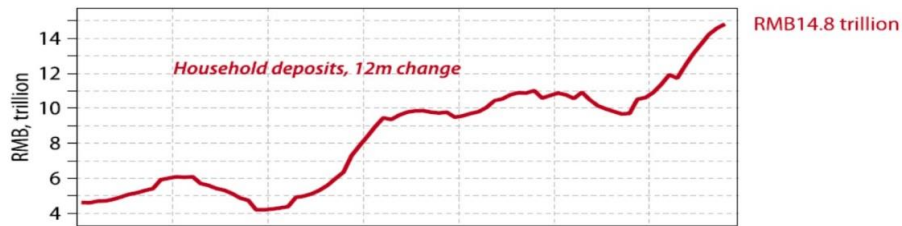
- Sophistication of HK medical services
- Mainland China “medical tourism”
- 13% China economy
- US\$2.0 trillion GDP
- 86 million population
- 2-hour living circle from Hong Kong

Core Markets Are Large and Growing

GBA Integration and Expansion

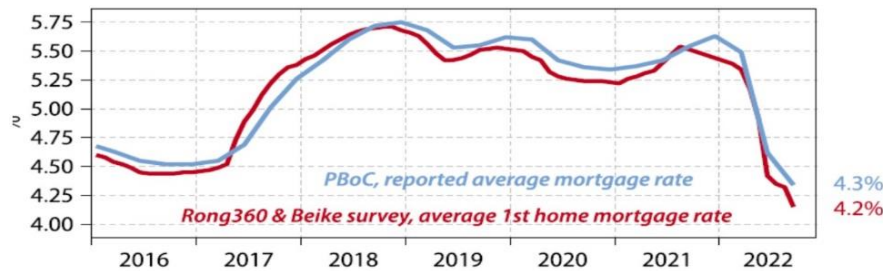
Opening up of Greater Bay Area leads to Huge Opportunities

Chinese households are cashed up ...



Best economic background for our business since 2003

... mortgage rates are down



Core Markets Are Large and Growing

Hong Kong is Back



Hong Kong's economy grew 2.7 per cent in first quarter, John Lee reveals

City leader hails 'golden week' tourism as another boost for economy, projecting 600,000 mainland visitors to converge on city by Wednesday.

2 May 2023 - 10:58PM

Hong Kong insurance industry expected to rebound in 2023

HK exits recession with 2.7pc growth

Top News | Agencies and staff reporter 3 May 2023



Tradition and consumption have been boosted by large-scale promotional events, sparking the economy. SMO TAO, EL COMBERG

Economics

Hong Kong Exits Recession as Spending Boom Revives Growth

- Economy grew 2.7% in the first quarter from a year earlier
- Expansion beat median estimate of 0.5% by economists

China Opening Revives Wealth Pipeline to Hong Kong Finance Hub

- HSBC, StanChart see rush of customers opening accounts
- Affluent Chinese coming to buy insurance, make investments

'Worst is over for Hong Kong's economy'

2023-05-02 HKT 18:05

Recommend 0 Share this story



Gross domestic product grew 2.7 percent year-on-year in the first quarter. File photo: RTHK



'Worst is over', Citi official says as bank looks to increase staff in Hong Kong

Citigroup, the biggest foreign lender in Hong Kong, will increase staff at its commercial banking unit in the city by 100 to tap growing opportunities in the Greater Bay Area, according to a senior executive.

2 May 2023 - 9:05AM

Inbound Travel Driving HK Retail Rebound

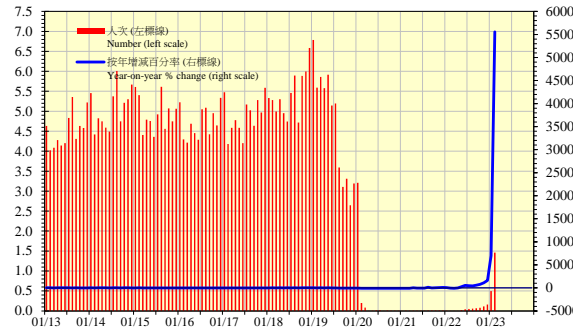
零售業銷貨量

Retail sales in volume terms



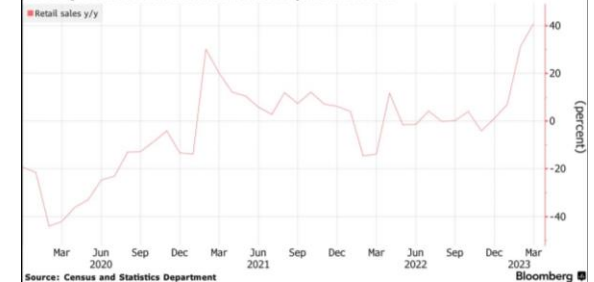
訪港旅客

Visitor arrivals



Hong Kong's Retail Sales Reach New Heights

Sales by value accelerated at the fastest pace on record



Source: Census and Statistics Department

Source: Hong Kong Government Census and Statistics Department

Experienced Management Team

Deep Management Bench of Specialists



Jin Yi Lee
Senior Advisor



Wing-Fai Ng
Group CEO



Desmond Shu
Acting Group Chief
Financial Officer



Jeroen Nieuwkoop
Group Chief
Strategy Officer



Almond Wong
Group Chief
Operating Officer



Arthur Wong
Group Chief
Information Officer



Angela Lui
Deputy Group Chief
Financial Officer



Richard Kong
Deputy Group Chief Financial
Officer and
Company Secretary



Jean Kam
Group Chief
Human Resources Officer



Anthony Jim
Group Chief Marketing
Officer



Anthony Chung
General Counsel, Group Chief
Legal & Compliance Officer



Daryl Choy
Co-Head of Digital
Distribution



Dr Wong Shiu Man
CEO
JFA (AGBA Health)



Thomas Wu
Chief of Business Platform,
OnePlatform



Kevin Mo
Chief of OnePlatform,
China



Venus Chiu
Chief Investment Business
Officer, OnePlatform



Henry Shin
Chief Business Officer,
IFA and GBA Business,
OnePlatform



Wei Wei Lee
Senior Manager,
Internal Audit

We came from



Backed by Impeccable Shareholder Respected and Reputable



- Mr. Richard Tsai is the largest shareholder of AGBA. He will remain the largest shareholder of AGBA post NASDAQ listing
- The Tsai Family is one of the wealthiest and most respected families in Asia
- Mr. Tsai is the Chairman of Fubon Financial and Fubon Group of companies
- Fubon Financial is one of the largest home-grown financial institution in Asia with a market value in excess of US\$30bn and assets of almost US\$400bn
- He has been in the forefront in investing and developing in technologies, fintech and healthcare globally

ABA
G

All greater together

Forward Looking Plans #1 Focus: Execution

- Continue to participate in Hong Kong rebound, especially during 2H 2023 and beyond.
- Further integrate our Wealth and Health businesses.
- Expand further into Greater Bay Area and S.E. Asia.
- Make strategic investments / acquisitions in FinTech and distribution.

Appendix

1. Financial Projections and Valuation
2. Summary of AGBA's FinTech Capabilities



Financial Projections and Valuation



Financial Projections and Valuation

Q1 2023 Enterprise Value

Enterprise Value / Revenue multiple of 0.6x based on estimate of full year 2023 revenue.

Benchmark	Value	Footnotes
Share Price	US\$ 1.50	(a)
Shares Outstanding	61,750,898	(b)
FD Market Capitalization	US\$ 92,626,347	(a)
Total Debt	US\$ 6,251,749	(c)
Cash and Cash Equivalents	US\$ 3,653,778	(c)
Enterprise Value	US\$ 95,224,318	(d)
2023E Revenue	US\$ 159,000,000	(e)
Enterprise Value / Revenue	0.6x	

(a) Closing price as of May 12, 2023.

(b) Current shares outstanding.

(c) Based on audited financial accounts as of March 31, 2023.

(d) Represents FD Market Capitalization plus Total Debt Less Cash and Cash Equivalents.

(e) Company estimate of 2023 full year revenue.

Financial Projections and Valuation

Review of Comparable Companies

AGBA Group is a unique business, combining a number of inter-related, synergistic business models. There are no direct comparable companies publicly traded in the US, Europe or Asia-Pacific region.

There are companies with business models that contain elements similar to what we do.

And of course, companies that operate in similar business environments as us.

While these companies are different from AGBA Group, it is helpful to track their operating and trading performance.

We break these comparable companies down into the following categories:

Category	EV to Sales
Insurance Brokerage	5.9x
Tech-Enabled Wealth Platforms	3.8x
Healthcare Services	4.8x
Wealth Distribution	2.1x
China FinTech	3.1x
China Financial Services	2.6x
Hong Kong Capital Markets	40.9x
Overall Comparable Universe	3.8x
AGBA Group	0.6x

The information provided below and summarized in the table above is based on publicly available information only.

Share prices are as of May 24, 2023.

Financial information for each company (Sales, EBITDA, Cash, Debt) is as of or for the year ended December 31, 2022.

The Enterprise Value to Sales Multiple for AGBA Group is based on estimated revenue for 2023.

We believe that the most relevant categories for comparison are Insurance Brokerage and Tech-Enabled Wealth Platforms.

Financial Projections and Valuation

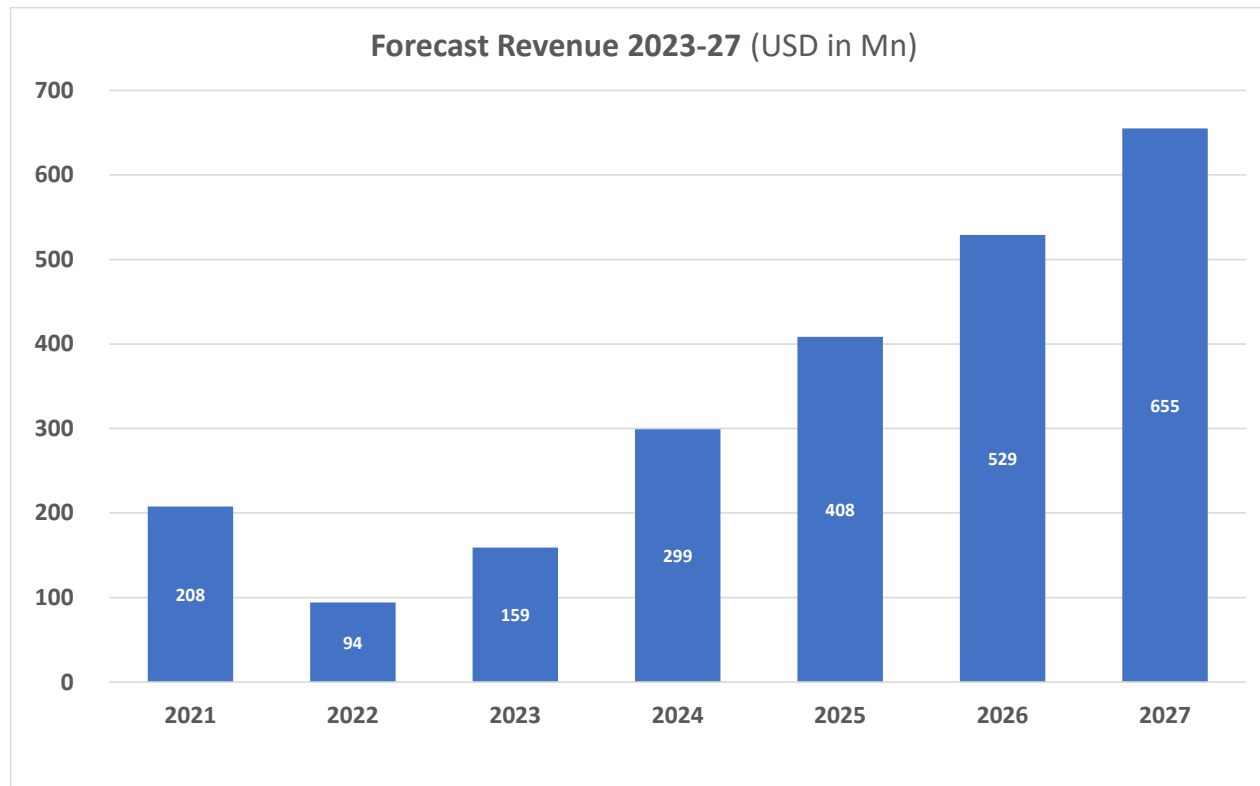
Comparable Company Statistics As of May 24, 2023

USD in Billions

Company	Ticker	Market Capitalization	Enterprise Value	Enterprise Value to:		Company Description
				Sales	EBITDA	
<i>Insurance Brokerage</i>						
Aon	AON	\$64.0	\$73.1	5.9x	19.2x	Wealth, health and reinsurance.
Arthur J. Gallagher & Co.	AJG	43.6	49.7	6.0	20.4	Insurance brokerage firm.
Brown & Brown	BRO	17.9	21.4	6.0	18.6	Insurance brokerage firm.
Ryan Specialty Holdings	RYAN	4.6	5.8	3.4	13.8	Specialty insurance provider.
Category Median				5.9x	18.9x	
<i>Tech-Enabled Wealth Platforms</i>						
SEI Investments	SEIC	\$7.7	\$6.9	3.4x	13.0x	Investment management solutions.
Allfunds	ALLFG	3.9	2.7	4.1	62.3	B2B WealthTech platform.
Envestnet	ENV	2.9	3.5	2.8	36.7	Investment solutions for financial advisors.
AssetMark	AMK	2.1	2.0	3.2	12.4	Asset management platform for advisors.
Praemium	PPS	0.3	0.3	4.9	20.6	Managed accounts platform.
PensionBee	PBEE	0.2	0.2	8.9	(7.3)	Online pension provider.
Category Median				3.8x	16.8x	
<i>Healthcare Services</i>						
R1 RCM	RCM	\$7.0	\$8.6	4.8x	49.4x	Technology-driven provider solutions.
Category Median				4.8x	49.4x	
<i>Wealth Distribution</i>						
State Street Corporation	STT	\$23.1	\$40.1	3.3x	NM	Investment management, research and trading.
Raymond James Financial, Inc.	RJF	19.2	22.6	2.1	NM	Fin planning, investment banking and asset mgt.
LPL Financial	LPLA	15.2	17.5	2.0	11.2	Investment solutions for financial advisors.
Morningstar, Inc.	MORN	8.4	8.7	4.6	28.2	Investment research and management services.
Stifel Financial Corp.	SF	6.1	6.1	1.4	NM	Wealth mgt and investment banking company,
Category Median				2.1x	19.7x	
<i>China Fintech</i>						
Futu	FUTU	\$5.5	\$5.5	5.3x	NM	Online retail brokerage platform.
OneConnect Financial	OCFT	4.7	4.7	7.5	NM	Financial technology solutions for banks.
Lufax	LU	3.2	3.2	0.3	0.7	Personal financial services platform.
360 DigiTech	QFIN	2.3	2.3	1.0	1.8	Online Credit Tech platform.
FinVolution	FINV	1.1	1.1	0.7	1.3	Online platform for peer-to-peer lending.
UP Fintech	TIGR	0.4	0.4	15.1	NM	Online retail brokerage platform.
Category Median				3.1x	1.3x	
<i>China Financial Services</i>						
Waterdrop	WDH	\$1.0	\$1.0	2.6x	14.4x	Insurance and healthcare technology platform.
Noah	NOAH	0.9	0.9	2.1	5.2	Wealth and asset management services provider.
Puyi	PUYI	0.5	0.5	2.7	NM	Wealth management services.
Fanhua	FANH	0.4	0.4	1.1	15.9	Online-to-offline financial services provider.
Qudian	QD	0.3	0.3	4.2	NM	Online consumer credit provider.
Category Median				2.6x	14.4x	
<i>Hong Kong Capital Markets</i>						
AMTD Digital	HKD	\$1.2	\$1.2	48.9x	108.8x	Digital financial platform.
Top Financial	TOP	0.3	0.3	40.9	91.7	Online brokerage.
Magic Empire	MEGL	0.0	0.0	27.3	NM	Corporate finance and advisory.
Category Median				40.9x	100.3x	
Overall Median				3.8x	15.9x	
AGBA Group	AGBA	\$0.1	\$0.1	0.6x	NM	Based on 2023 estimated revenue.

Financial Projections and Valuation

Key Driver: Strong Revenue Growth

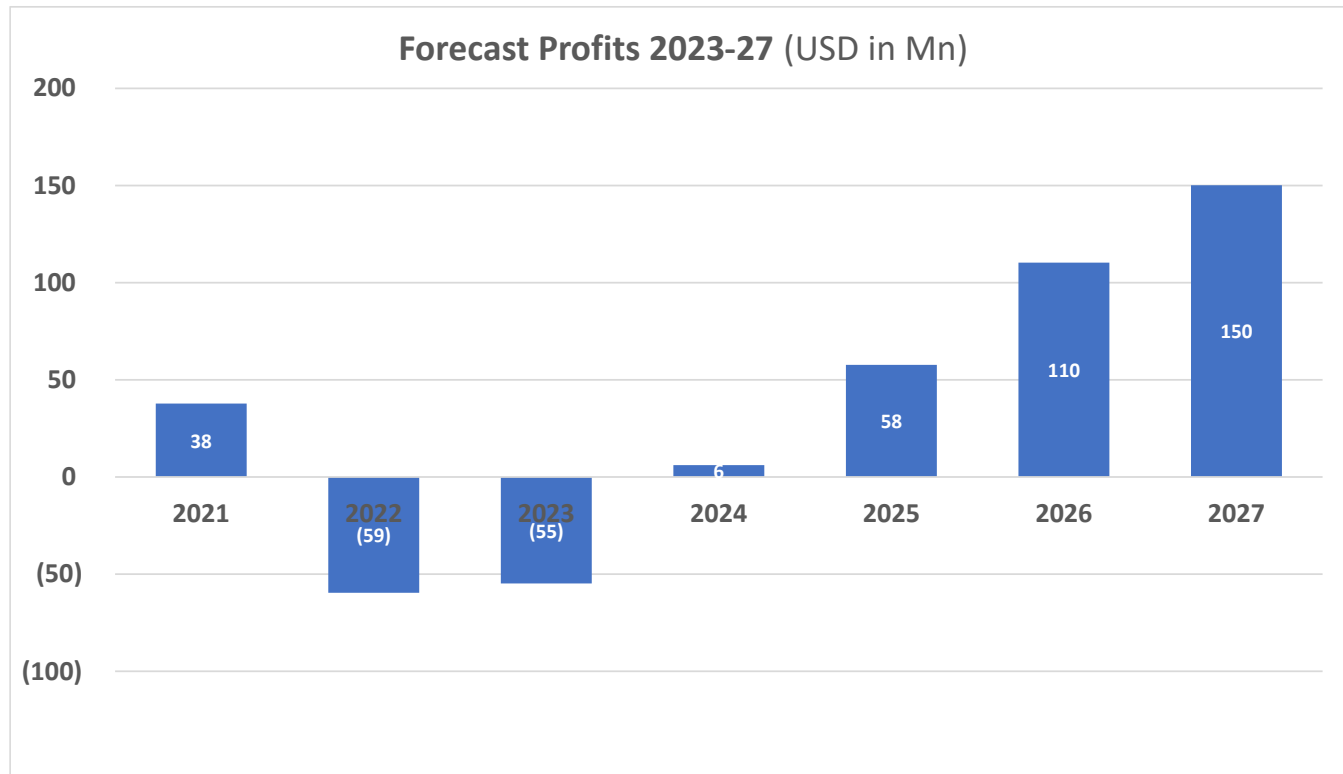


Financial Outlook:

- Revenue recovering to pre-pandemic levels during 2023 and 2024.
- Continued growth afterwards driven by further expansion of distribution footprint.
- Further revenue boost provided by penetration of large, existing customer base.

Financial Projections and Valuation

Back to Profitability in 2024



Financial Outlook:

- While revenue is expected to continue to grow by 40%+, cost base is expanding modestly.
- Cost control: platform scalability, improved margins in distribution, operational cost reduction.
- As a result, strong increase in margins and sharply accelerating profits in 2024 and beyond.

Summary of AGBA's FinTech Capabilities



AGBA's FinTech Capabilities

Our Digital Solutions Make Life Easier for Financial Advisors

1. Wealth Management Advisory
2. eApplications (Multiple-vendors and All Products)
3. Sales Support Tools
4. Performance Management Tools

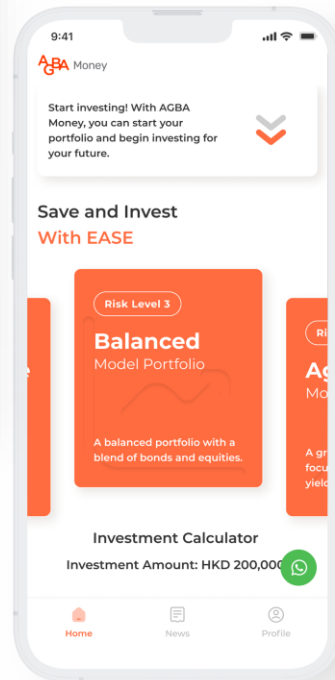
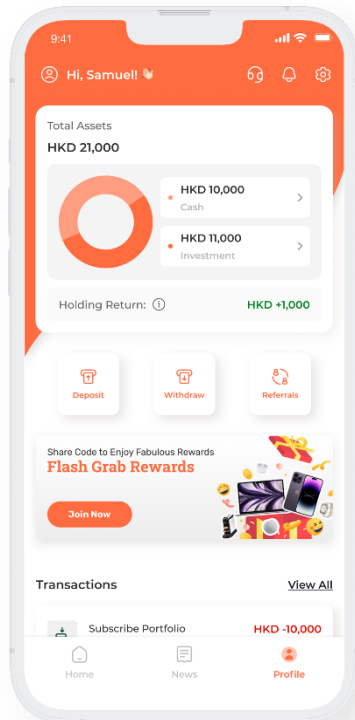
The collage illustrates various digital solutions for financial advisors:

- Portfolio Summary:** Shows a client's assets net worth of HKD \$1,538,765.00 and a trend chart from 1993 to 2023.
- Search Clients:** A web interface for searching clients by HKID No. with options to create new clients or view saved ones.
- Client Application:** A mobile app interface for submitting client applications.
- Product Comparison:** A dashboard comparing Golden Years Income Plans from AIA, Sun Life, and BOC Life, showing details like issue age, premium, and coverage period.
- Portfolio Review Report:** A detailed report for consultant use, including a table of fund holdings.

Fund Code	Fund Name	Currency	Local Allocation (%)	Local Allocation (%)	Total Assets	Total Assets	Exchange Rate	Exchange Rate	Price Date	Fund Performance	Relative Performance
F004	Amundi Funds - Core Asia (USD) (EUCS)	USD	100.00%	100.00%	10,000.00	10,000.00	1.0000	1.0000	2023-02-28	100.00%	0.00%
F000	Banque Paribas Hong Kong China Fund	USD	7.38%	7.38%	24,883.24	24,883.24	1.0292	1.0292	2023-02-28	24,883.24	0.42%
F021	BlackRock Global Funds - Sustainable Energy Fund (USD)	USD	15.52%	15.52%	50,286.24	50,286.24	1.0292	1.0292	2023-02-28	50,286.24	-0.39%
F021	BlackRock Global Funds - Sustainable Energy Fund (USD)	USD	22.28%	22.28%	70,916.36	70,916.36	1.0292	1.0292	2023-02-28	70,916.36	0.27%
F027A	BlackRock Global Funds - Sustainable Energy Fund (USD)	USD	12.51%	12.51%	40,158.88	40,158.88	1.0292	1.0292	2023-02-28	40,158.88	0.17%
F027A	BlackRock Global Funds - Sustainable Energy Fund (USD)	USD	7.31%	7.31%	23,586.47	23,586.47	1.0292	1.0292	2023-02-28	23,586.47	-0.23%
F159	JPMorgan Funds - Global Research Fund (USD)	USD	8.83%	8.83%	28,270.11	28,270.11	1.0292	1.0292	2023-02-28	28,270.11	-0.49%

AGBA's FinTech Capabilities

AGBA Money - Saving and Investing Made Easy



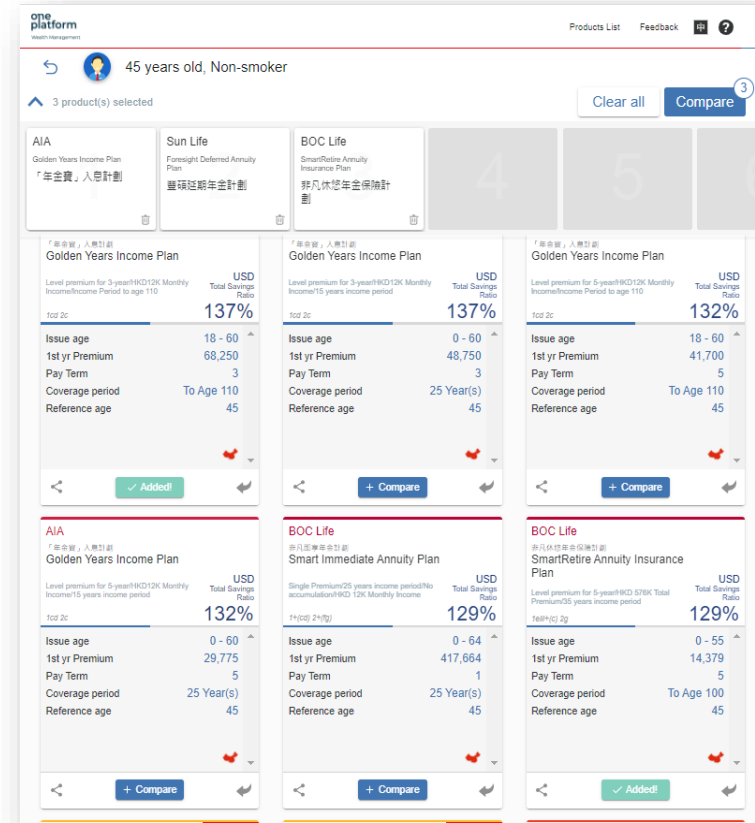
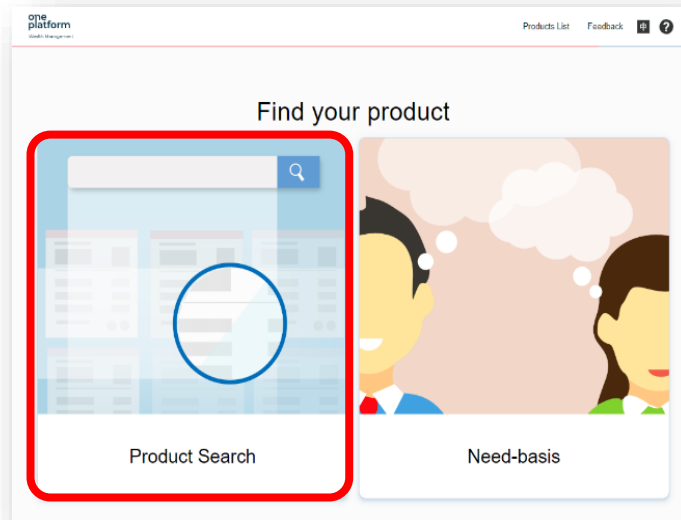
- AGBA Money is a digital wealth management platform that helps investors grow their wealth with ease.
- AGBA Money makes Saving and Investing easy!
- We provide everyone access to safe and affordable investment options, regardless of their financial background or experience.

AGBA's FinTech Capabilities

Wealth Management Advisor - iCompare App

- 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



AGBA's FinTech Capabilities

AI – Enhanced Servicing and Customer Journey

AGBA - AI Curriculum

	101 AI Basic	201 AI + Write	202 AI + Slides	301 AI + Analyze	302 AI + Draw
Audience	2020+ General Staff & Financial Advisor located in HK and China				
Objectives	To gain a 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 questions and graphics
Content	1. Introduction to AI Overview of what AI is and how it works 2. Applications of AI Explanation of different functions where AI is being used, with real-world examples 3. Implications of AI Discussion of the potential benefits and challenges of AI	1. Introduction to AI applications in writing 2. Use AI + writer Tools like a GPT 3. Examples of AI-generated writing prompts and exercises	1. Understanding A.I. and Slides 2. Tools For Creating Slides with AI 3. Best Practices for Creating Slides with AI	1. AI and Analytics 2. How to Use AI Analytical Tools 3. Basic Concepts in AI Analysis	1. Introduction to AI in Art and Design 2. AI-powered Drawing Tools 3. Collaborative Creativity
Outcomes	Explain the basic concepts of AI and how it is being used	<ul style="list-style-type: none"> Please name 3 popular VHIS products with dental cover for a 45-male The 3 popular VHIS products with dental cover for a 45-male are: <ul style="list-style-type: none"> - AIA xxx plan - Cigna How would you compare AXA xxx plan vs Cigna yyy plan? The AXA xxx plan and Cigna yyy plan are both popular investment linked assurance schemes. While the product natures are similar, their major differences can be summarized in the following 4 aspects: What financial products can I offer to my client during a bear market? During a bear market, when stock prices are generally falling, investors tend to be more conservative. Here are some products that your client may consider buying during a bear market: <ul style="list-style-type: none"> - Insurance saving plan with guarantee returns - Structured products with put option - Alternate investment (hedge fund) 			
Master Champion					



Proprietary product library with details of all products in the market

Our Edge: Data, Data and Data

- AGBA has the richest product databases in HK: 1000+ insurance products and 800+ funds from different providers
- Product Comparisons – Provide Consultants a quick search in the entire product library based on each client’s needs and requirement.
- Healthcare Applications - provide responses to patient questions that are of comparable quality and empathy to those written by physicians.
- Internal AI Curriculum for 2600+ Employees – boost productivity, efficiency and enhance customer journey.

Life Insurance: Strategic Partnership with HSBC Life

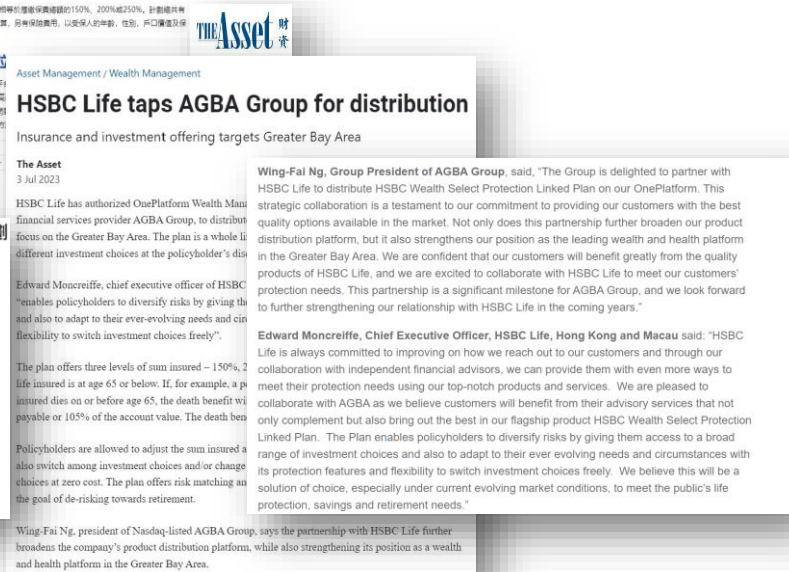
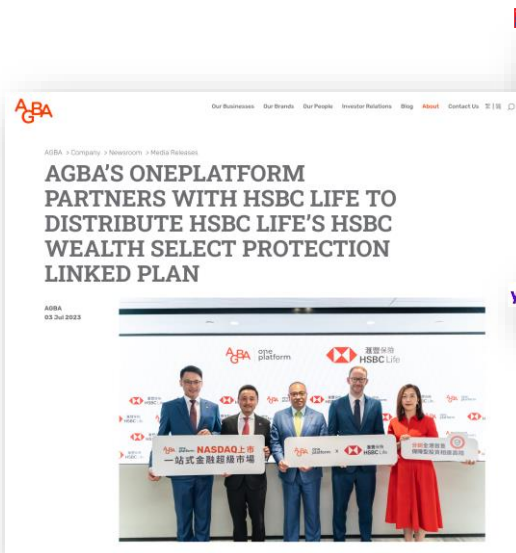


one platform

x



滙豐保險
HSBC Life



Distribute HSBC New ILAS Plan

- HSBC Life is the leading life insurer in Hong Kong.
- OnePlatform authorized to distribute HSBC Life's **first-in-market** new investment-linked insurance plan.
- Working with HSBC Life to be the sole independent distributor of their flagship plan demonstrates AGBA's commitment to providing best value to its customers.
- Looking to broaden relationship with HSBC Life in the coming years.

THANK YOU

For further information, please visit www.agba.com



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