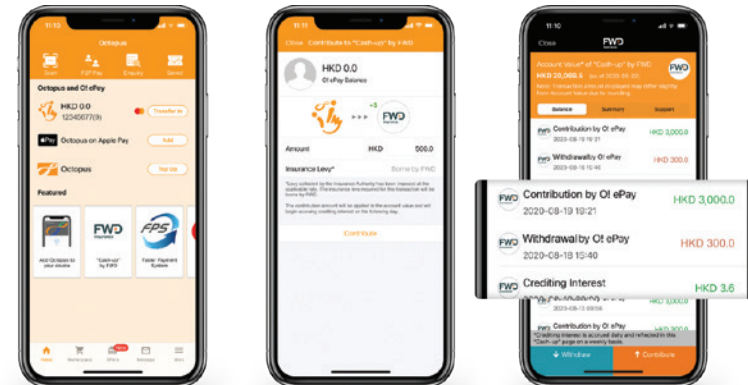


MOST INNOVATIVE
Product/Service
 AWARD
 LIFE INSURANCE (WEALTH)

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.

THE TOP 3



◀ Cash-up is a universal life product for savings integrated with digital wallet facility, letting users enjoy 24/7 flexible contributions and withdrawals without any charges, and convert funds for spending.



◀ Capturing the generation's eagerness for Fintech engagement, Cash-up brings an Insurtech awareness to customers, helping to expand FWD's digital insurance market.

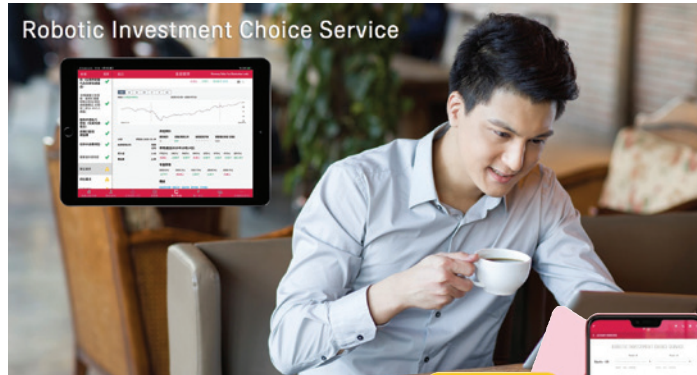
Cash-Up

Cash-up Insurance Plan, FWD's Insurtech initiative, is a universal life product integrated with a digital wallet environment that offers customers a unique Fintech experience. Leveraging the convenience of a stored value facility (SVF), Cash-up creates a new ecosystem among insurance, savings, and daily spending.

From simplified application, identification verification, premium payment to fund conversion and transfers, Cash-up customers go through an effortless journey all at their fingertips. Customers enjoy a high degree of flexibility in premium contribution and

withdrawal, any time anywhere, all without any charges. With the Live Statement, Cash-up provides customers with a high level of transparency by showing all transactions and crediting interest details, encouraging proactive monitoring of policy account value on the go.

As funds between the Cash-up policy and digital wallet can be transferred seamlessly, the easy earn-and-spend experience makes Cash-up an ideal product to cultivate a new kind of Insurtech awareness and savings habit in the young generation that is Fintech ready and thirsty.



Robotic Investment Choice Service

◀ AIA Hong Kong launched the insurance industry's first robotic investment choice service in Hong Kong.



▲ Through an interactive platform, the service enables our customers who confirmed to purchase investment linked assurance schemes policies to build quality personalised investment portfolios under their investment linked assurance schemes policies easily.

Robotic Investment Choice Service

Understanding that some customers may find it difficult to select investment options comprehensively and systematically under Investment-linked Assurance Schemes (ILAS) policies, with its wide range of investment options, AIA Hong Kong launched the first Robotic Investment Choice Service in Hong Kong's insurance industry to help customers who confirmed to purchase ILAS build their investment portfolios that suit their individual risk tolerance levels and investment preferences.

The Robotic Investment Choice Service integrates professional analysis and

expertise from AIA Investment Management HK Limited to provide customers with more than 120 personalised reference portfolios based on their financial needs. In addition, if a customer is interested in a particular market or asset class under the ILAS investment options, the service will also provide a Best-In-Class Fund out of all the investment options in the relevant category for the customer's reference.

This service is a validation of our commitment to understanding and addressing our customers' needs, and in turn providing them with a relevant value-added solution.



◀ Blue leveraged the power of KOLs to promote WeSave S1 Insurance Plan which is well suited for a wide spectrum of customers, for example, families, investors and pre-retirees.



▲ Blue's WeSave S1 Insurance Plan offers a competitive guaranteed return of 3% p.a. and allows full withdrawal anytime without any charge.

WeSave S1 Insurance Plan

Blue is Hong Kong's first digital life insurer - in fact we are more than that. As a joint venture between Aviva plc., Hillhouse Capital, and Tencent Holdings Ltd, Blue was launched in 2018 with a founding vision to design simple and flexible insurance solutions with customers, for customers.

Blue conducted proprietary research that there is a strong demand for insurance savings products that offer both guaranteed returns and flexible withdrawal.

We acted upon the feedback and launched "WeSave S1 Insurance Plan" - a

5-year USD-denominated plan features a unique combination of appealing guaranteed returns of 3% p.a. and withdrawals at any time with zero fees, enabling customers to achieve their financial goals and enjoy flexibility when navigating life's challenges.

The launch of **WeSave S1 Insurance Plan** bridges the product gap in the market and sets a new standard for insurance savings products in Hong Kong. It reflects Blue's vision to shape the future of insurance for customers, fulfilling our promise to create simple, flexible, and valuable solutions for customers.