



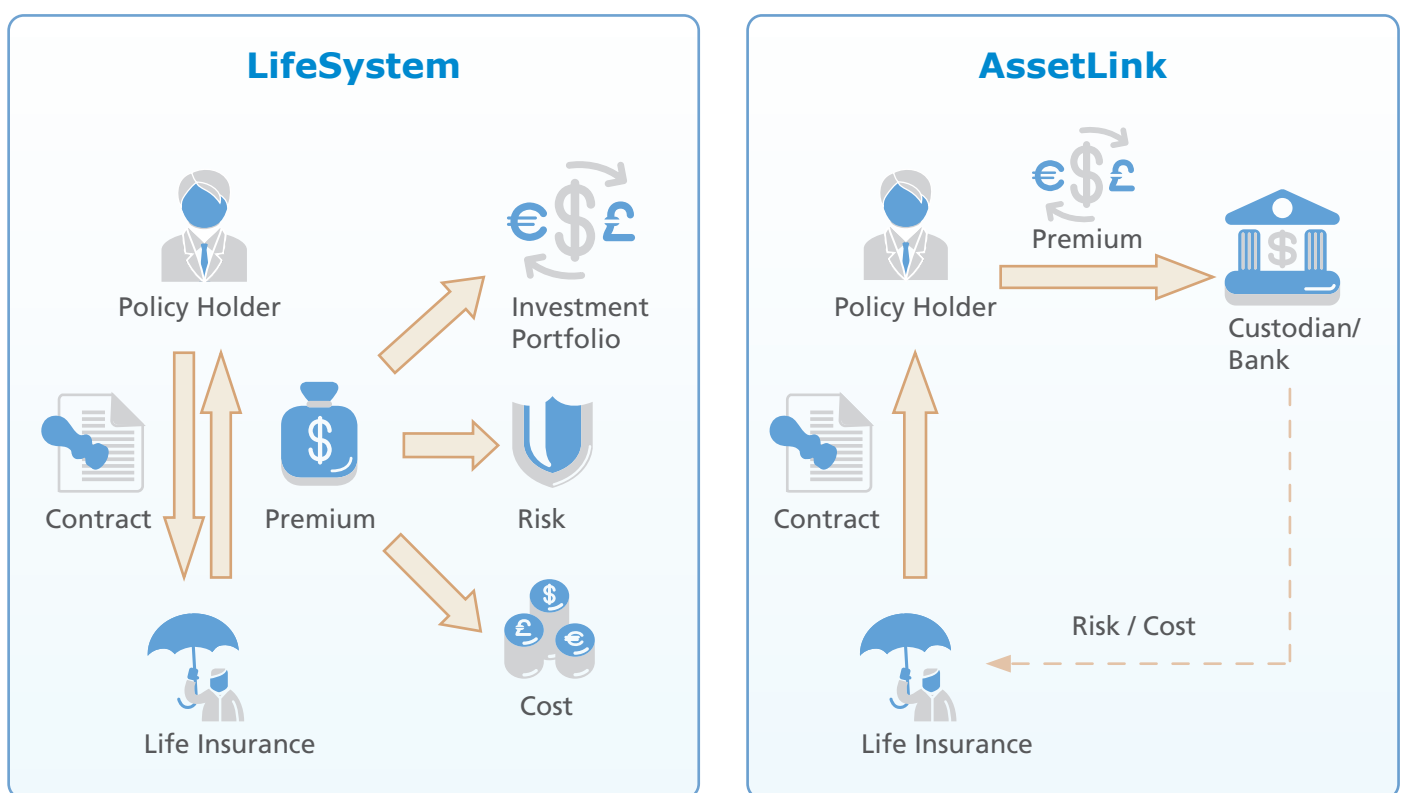
eBaoTech AssetLink supports the new generation of asset management products that go beyond Unit Link or Investment Link products. It combines wealth management with high-end life insurance, integrating client predefined investment portfolio into a sophisticated life insurance policy.

Executive Summary

AssetLink is an application to support mainly “wrapper”-type policies for the affluent client segment, a derivative product of eBaoTech LifeSystem with additional comprehensive functionality to support the management of custodians and independent assets, with full IFRS reconciliation capability on individual trading level.

What Makes AssetLink System Different from eBaoTech LifeSystem?

With eBaoTech LifeSystem, policy holders pay premium to insurers and insurers manage investment, risks and costs. On the other hand, AssetLink system enables policy holder bring the full range of investment opportunities or assets offered by custodian/bank into an insurance policy, and benefit from the risk protection and inheritance granted to life insurance.



Benefits at a Glance

Substantially Lower Costs

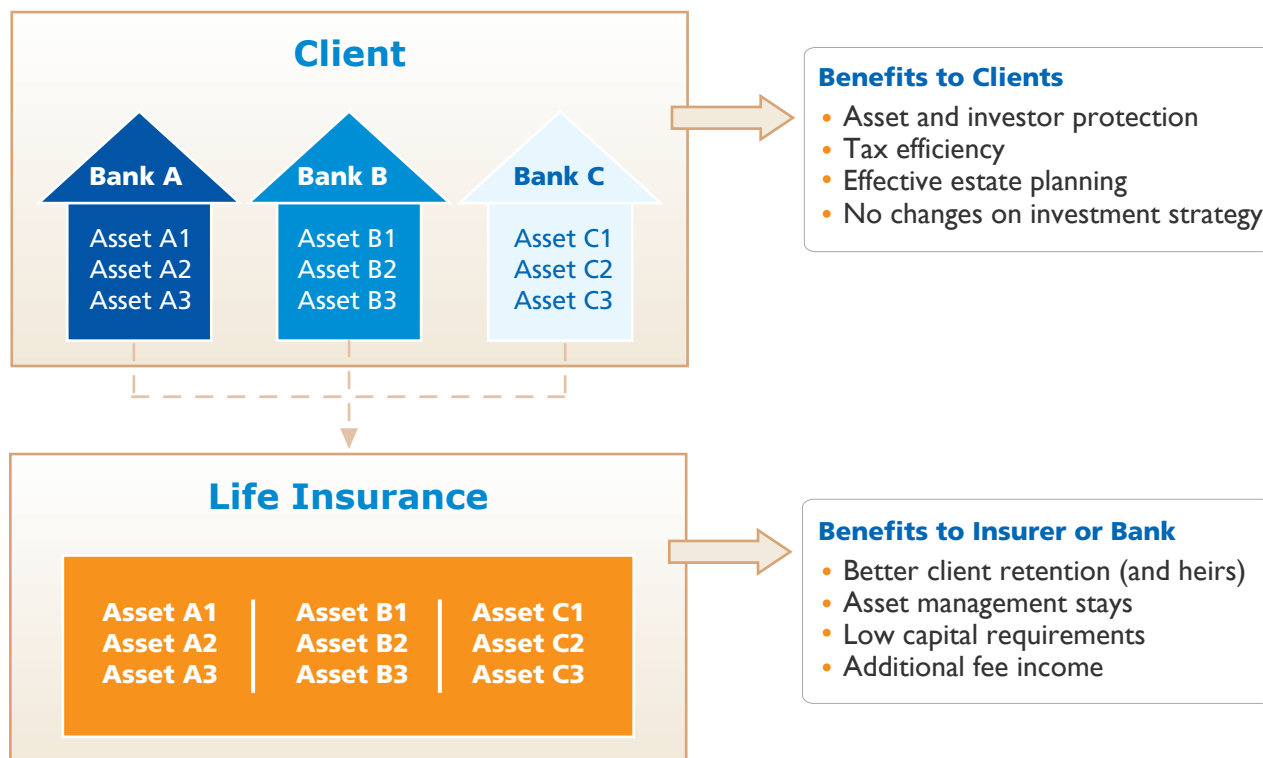
AssetLink system leverages web technology to eliminate decentralized maintenance costs. Embracing web technology also provides flexibility to insurers in their selection of hardware, operating systems and middleware, leading to lower costs.

Significantly Improve Customer Service

AssetLink system centralizes customer information across product lines and sales channels to enable a single customer view. This enables better customer service than traditional environments in which the customer information is segregated in different subsystems.

Reduce Product Lead Time

AssetLink's fully parameterized product definition system enables you to quickly configure a new product or modify an existing product. With this feature, you can cut the product lead time from months to days, which is a major competitive advantage in this highly dynamic market-place with frequent product innovations and regulatory changes.



Functionality Overview

eBaoTech AssetLink comprises of the following application components:

Product Management

Formula-driven & table-driven Product Management supports complex actuarial methods, and its flexible parameter-driven configuration allows launch of quick-to-market products.

Core Business

AssetLink core business covers the whole policy life cycle as life system, in which contains sophisticated features such as new business with initial contributions, additional contributions, full range of customer service items, underwriting, claims, renewal, survival payment etc.

Sales Management

Sales management offers standardized approach for efficiently managing various sales channels & distributors, with unlimited hierarchies, full history recording. Sophisticated commission management component provides easy-setup features such as commission generation, claw back, adjustment etc.

Risk Management

Risk management component manages real-time financial records generation, accounts receivable and payable, payment, also general ledger.

Custodian Management

By deploying various data exchange methods with

custodian/banks, custodian management manages transactions between custodian/bank with insurer, including contribution update, position update, trading request and asset movement etc.

Party Management

Be the part of customer-centric design, party management centralized entities of individual, organization and their relationships within system, and enables comprehensive searches within granted authority.

Being able to breakdown the entities to policy, product and transaction level, its provides full transparency on specific customer's portfolio.

Integration & Interface

Tailor-made application & Interface to external system data exchange (Agent Portal, Customer Portal, Custodian/Bank data exchange etc.). Internal 3rd party system integration/interface (General Ledger, integrated printing solution, MIS, data warehouse etc).

Others

Inherited from eBaoTech LifeSystem, AssetLink System also offers ancillary components including, printing, scanning & image management, query & report, document & letter management.



Technical Overview

AssetLink has the same technical structure as our flagship LifeSystem as below:

- **N-tiered SOA architecture, using Enterprise Service Bus**
- **Multi-component integrated**
- **Visual Configurability**
- **Paperless & Configurable Workflow Collaboration**
- **Rule-based automatic processing**

eBaoTech

Innovative Solutions for Insurance

About eBaoTech

eBaoTech delivers standard-based, highly configurable insurance software suites to both property and casualty (P&C) and life insurers. Its future-proof product offerings enable insurers to realize the cost-effective, scalable, flexible and highly automated insurance operations in the ever changing environment. With offices in ten countries across Europe, Asia and the Americas, eBaoTech has an extensive global coverage to serve leading insurance companies.

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