

Fanhua Inc.

Nasdaq: FANH

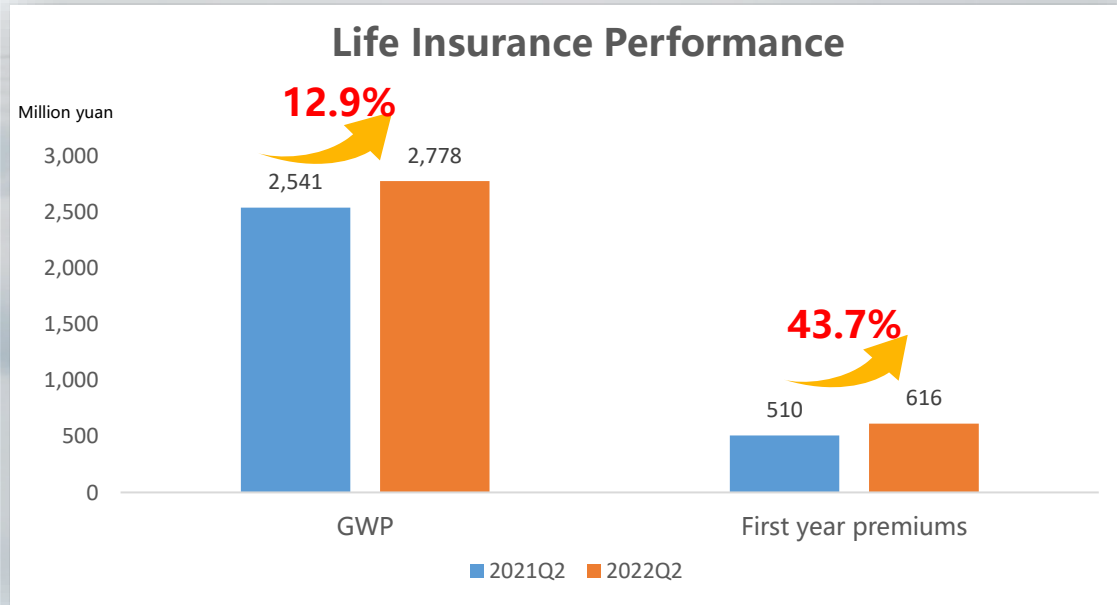
Second Quarter and First Half 2022 Earnings Release Conference Call

2022/08/23 (Tuesday) 21:00



New Strategies Showing Positive Results, with substantial improvements across various operating metrics

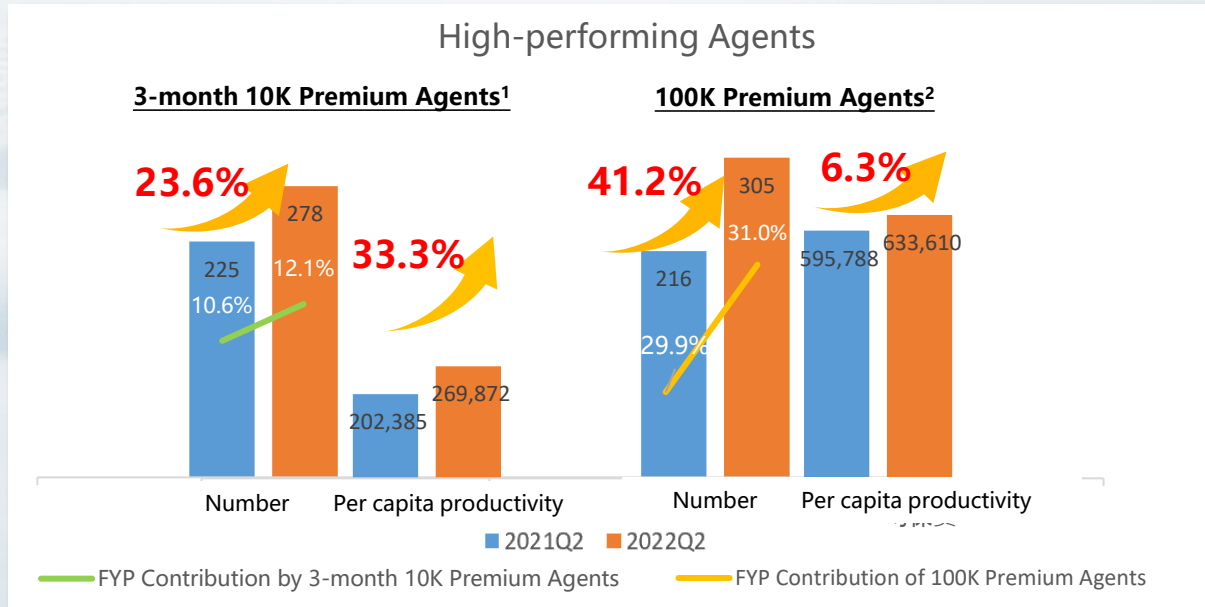
First Year Premiums Grew by 43.7% Year-over-Year





New Strategies Showing Positive Results, with substantial improvements across various operating metrics

Number and Productivity of high-performing agents are on the rise.



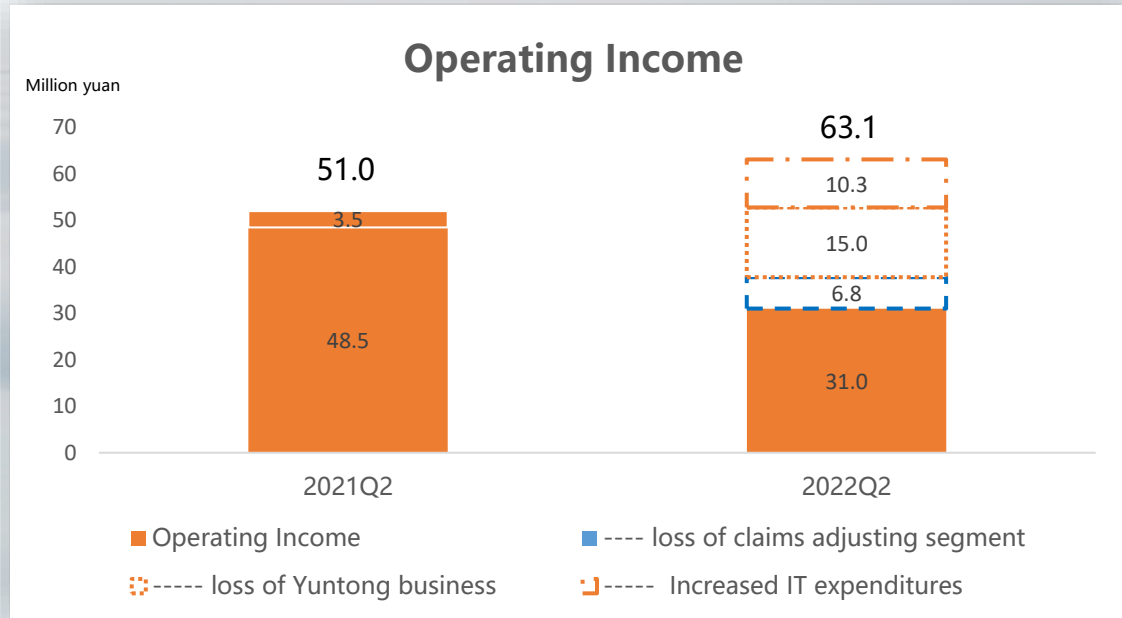
Note:

- "3-month 10K Premium Agents" refers to agents contributing over RMB10,000 annualized premiums equivalent ("APE") monthly for 3 consecutive months
- "100K Premium Agents" refers to agents contributing over RMB100,000 APE during Q2



New Strategies Showing Positive Results, with substantial improvements across various operating metrics

Operating Income Well Exceeding Our Prior Expectation



1. Recruitment and training of top talents to build a highly productive sales force

1

- Further expanding the coverage of Family Office Consultants (“FOC”) and Family Retirement Planners (“FRP”) training programs among high-performing agents
- Starting to initiate training and certification programs for Family Policy Managers

Experts on
Insurance
Products

Experts on
Family-based
Asset Allocation

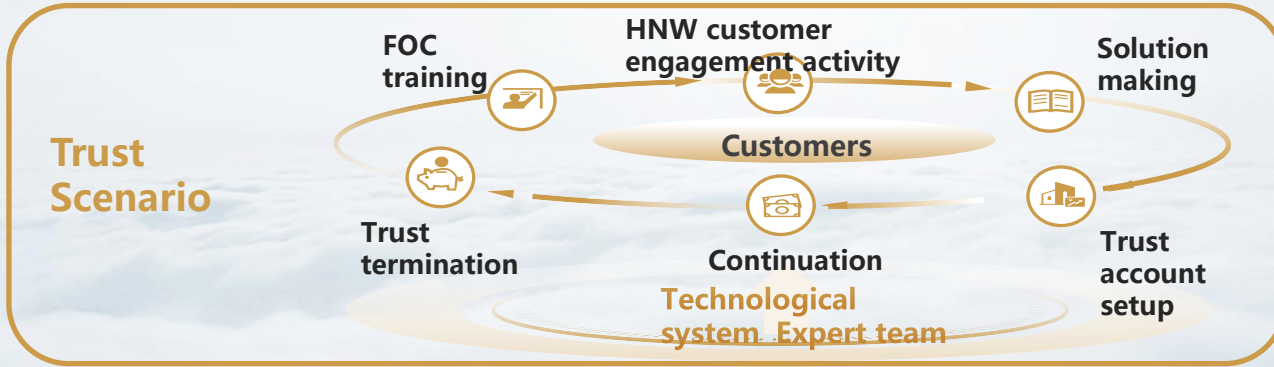
Experts on
Elderly Care and
Legacy
Management

2

- Leveraging our advantages in insurance trust services and health care services + triple-R marketing model to draw high quality talents, especially MDRT members
- To grow 100K Premium Agents by 30% YoY

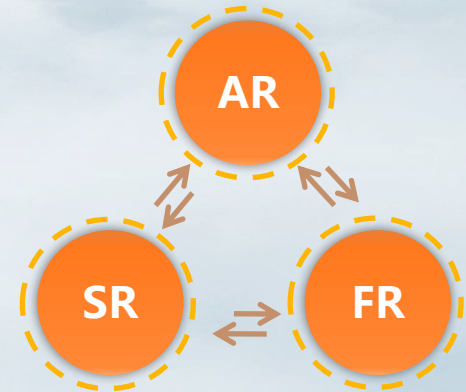
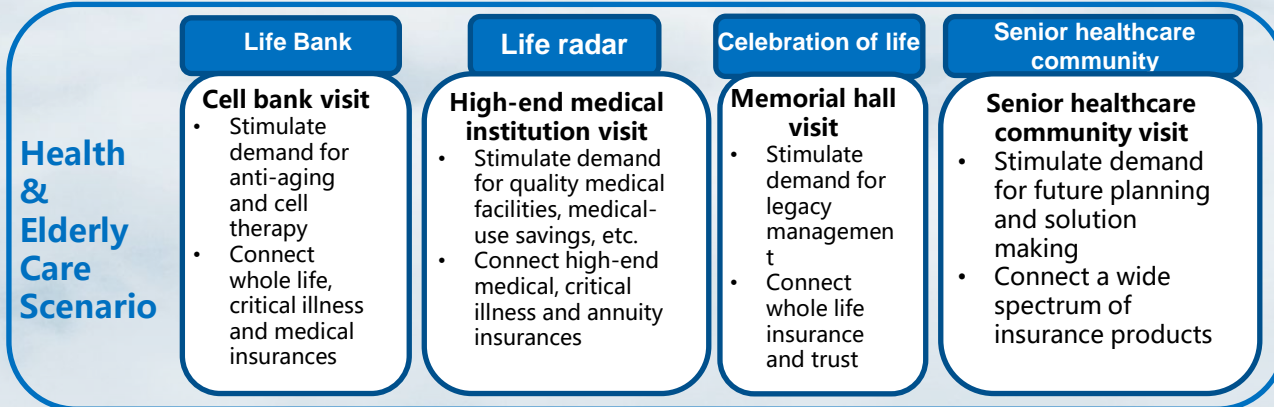
Part 2. Strategic Initiatives for Second Half 2022

2. Insurance Trust + Insurance & Healthcare and Elderly-care Services + Insurance



Services + Insurance, Insurance + Trust + Mutual Fund

Triple-R Marketing Model:
1+1+N, Professional platform + Elite entrepreneurship





3 Upgraded Lan Zhanggui App to realize digitalization

1. Since Lan Zhanggui 3.0, the number of active agents on the platform up by ~50%;
2. Productivity of agents using our digital tools was nearly 1.5 times that of agents otherwise;
3. Productivity of agents that have become a Guanjia was about 20% higher than that of those otherwise.

Trading Mid-office

Underwriting assistant, product (plan) comparison, simple double-recording and intelligent underwriting; to enhance product operation, and integrate the data and services of insurance companies.

Policy Custody

Policy identification, comprehensive functions for customers, family asset analysis; Product library, FPC project, national promotion of integrated business, and in-depth operation.

Digital Operation

Active practice project, segmented community operation, strengthening WeCom operation, nationwide promotion of online customer service and work order platform, activity mid-office, upgrade and promote Guanjia dashboard.

Recruitment

All-round upgrade in recruitment function, to integrate the "321" empowerment system, basic law management, and recruitment courses and contents, align new agent management with business supervision, and digitalize of the whole recruitment process.

Fanhua Academy

All-round upgrade in UI, design and user experience improvement, and the cash withdrawal of course income; creator projects and access to external courses.

RONS Live

To upgrade RONS Live 3.0 for multi-party connection interaction, multi-type document presentation, rewarding blessing bags, red envelope rain, etc. Strengthen operations in combination with business operation scenarios.

THANKS

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