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3.1.1 Expanding the Health Ecosystem

|| Leveraging Technology for Health Management

• FitBack App

Cathay Life launched the health promotion platform FitBack app, leveraging data and digital technologies to safeguard user health. With the application, users can enjoy discounted premiums for spillover policies by completing health missions as well as discounts from Cathay's partners (e.g., President Chain Store Corporation, ITRI, Great Tree Pharmacy, etc.). As of the end of 2024, FitBack boasts around 1.25 million users. To ensure better health for policyholders, Cathay launched the "SIX" Health Services on FitBack app to better align with user health promotion and preventative care needs. For past achievements of the FitBack App, please refer to [Table 22 in the Appendix](#).

Note: The SIX Health Services are Eat Well, Move Well, Sleep Well, Good Mood, Good Tests, and Good Care.



Fitback App Achievements in 2024

- Reached **1.25** million registered users
- Accrued a total of **1.71** trillion steps

SIX Health Services: Good Tests & Good Mood

Good Tests: Cognitive Function Testing

To give users insight into their brain health and prevent dementia, Cathay launched "Cognitive Function Testing" services with ITRI in 2023. Users can play games such as "Train Your Brain" ^(Note), "What is Your Brain Age?" ^(Note), and "Brain Gym Exercises" to earn points and rewards.

Note: Train Your Brain is a two-minute interactive gamified exercise offered to FitBack app users every week. What is Your Brain Age is a 15-minute testing service provided to Cathay Life's spillover policyholders each month.

✓ Cathay's "Cognitive Function Testing" services were accessed one million times in 2024



Cognitive Function Testing launched in collaboration with ITRI

Good Mood: Meditation Missions

To provide policyholders with diverse services and advocate for mental health, Cathay Life and Couchspace launched mindfulness meditation lessons for five topics ^(Note) to help policyholders find their inner peace.

Note: The five topics include Mindful Breathing, Neuro-Linguistic Programming, Emotional Awareness, Muscle Relaxation, and Sleep Meditation.



Mindfulness health missions on FitBack

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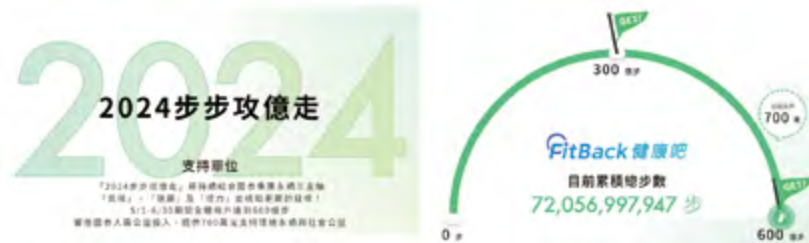
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• Every Step Counts

Cathay Life has hosted "Every Step Counts" since 2022 to convert steps into support for sustainability. With the "Every Step Counts" campaign, Cathay Life will make donations when FitBack users complete certain step goals. The donations are used to fund rural education, environmental conservation, and renewable energy development, transforming user steps into tangible acts of charity. In 2024, over 273,000 participants logged 72 billion steps. Since 2022, participants have logged 164.5 billion steps over the course of three years. Throughout the program's lifetime, Cathay has donated up to 19.7 million to five charity projects, including "Green Energy" and "Rural Development."

Note: For outcomes of Every Step Counts, please refer to [Cathay Sustainability Story IV](#).

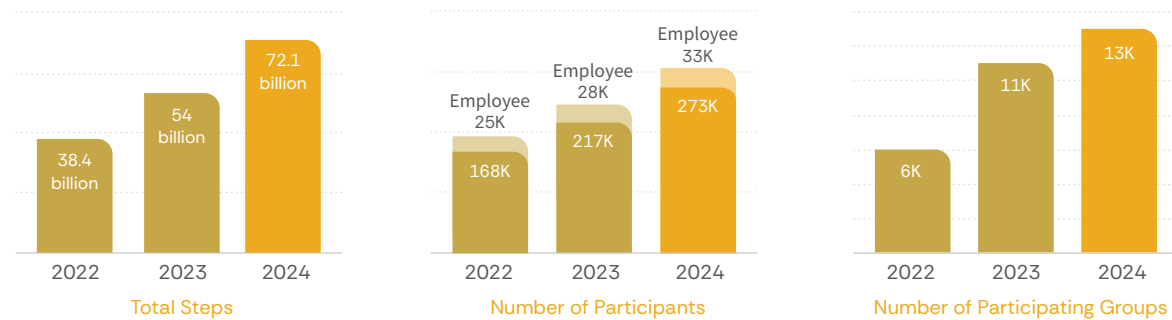
2024 Every Step Counts Achievements



Donations from Every Step Counts

- Reached NT\$ **19.7** million
- Supported **five** charity projects

2022-2024 Every Step Counts Achievements



→ The cumulative total steps, number of participants, and number of Participating Groups have all increased year by year

• FitBack Corporate Edition

To introduce healthy lifestyles to workplaces, Cathay Life launched a corporate edition of the FitBack App in 2023, offering corporate employees health solutions and becoming a partner to corporations looking to promote health in their workplaces.

Note: The Number of businesses is counted by separate tax ID numbers.



FitBack Corporate as of the end of 2024

- **60** corporate clients
- Reached **58,000** corporate employees

• Diverse Spillover Policies

Cathay Life has always strived to support policyholders toward healthier lifestyles. As such, Cathay has continued to develop diverse spillover policies for catastrophic illnesses, hospitalization, cancer, long-term care, dementia, and life insurance, and leverages the FitBack App to embed itself into policyholders' lives. With the introduction of the new health proposition of "Empower Your Health" in 2024, Cathay Life will be embedding spillover measures in all future health insurances, transforming them into spillover policies.



Spillover Policies in 2024

- **427,000** spillover policies sold



[Cathay Life's Spillover Policy Section](#)