



Polyfintech Hackathon 2022

1 April 2022

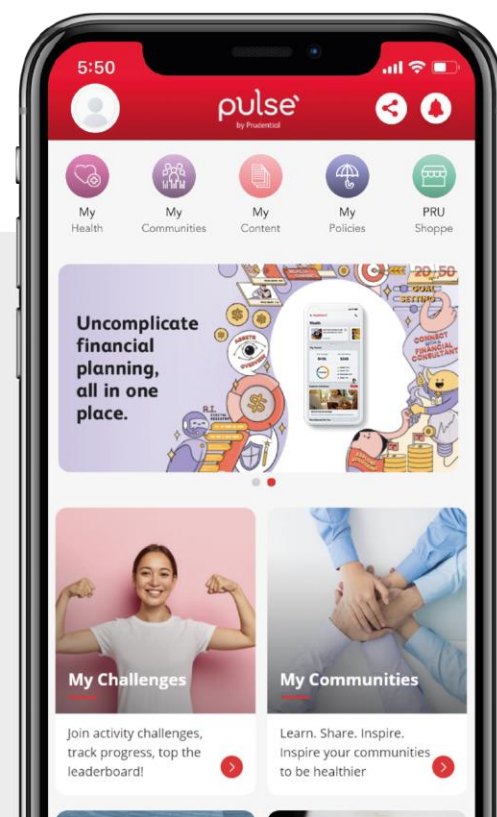
Innovation



pulse[®]

by Prudential

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- ✓ Personalised AI-powered and data-driven insights
- ✓ Support customer in their journey towards a healthier and wealthier life.

- ✓ Easy to use financial planning tools to help you plan for any goal
- ✓ Get relevant health insights

Digital Health & Wealth Application



At Prudential, our purpose is to help everyone (even people who are not yet our customers) get the most out of life.



Health outcome:

- Obesity is one of the top concerns that lead to other health issues. How might we help Gen Z lead a healthier lifestyle?
- An active lifestyle leads to healthier you. How might we help you to kick at fitness journey?



Wealth outcome:

- Reaching your first \$100k is a big challenge. How might we help you along the way?
- Insurance has made it possible to safeguard our assets. How can help you to extend it beyond yourself. (eg. Parents, children)

What new feature can we build or what new partner can we collaborate with that helps our community of users, especially Gen Z or Millennial users, to regularly interact with Pulse and to encourage their friends to do so as well?

You may also use AI to make recommendations or deliver behavioral nudges for better health and/or wealth outcomes, and also have elements that encourage a viral network effect.

Problem Statement

How might we create so much value for our customers that they will gladly subscribe to a paid plan that will help them improve their health or wealth outcomes and/or invite their family, friends, and community to actively participate on Pulse?