



## AIA Singapore

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## Media Release

### **AIA SINGAPORE LAUNCHES “AIA VITALITY” TO ENCOURAGE IMPROVED HEALTH FOR SINGAPOREANS**

*First-in-market science-backed, wellness initiative influences long-term behavioural change towards living healthier lives*

**Singapore, 17 July 2013** – AIA Singapore today launched AIA Vitality, a science-backed wellness proposition that provides participants with the knowledge, tools and motivation to help them achieve their personal health goals. The programme, part of AIA’s commitment to champion healthy living and preventive care for families in Singapore, is a joint venture between AIA and Discovery, a specialist insurer headquartered in South Africa. It is aligned with the Singapore government’s Healthy Living Master Plan, which aims to develop initiatives that ensure all Singaporeans have access to an affordable healthy lifestyle.

AIA customers who choose to participate in AIA Vitality, which has built an outstanding record of success since Discovery first launched it in South Africa in 1997, will complete in-depth health assessments to understand their current state of health. They will then receive a set of clearly defined personal health goals and earn “Vitality Points” that will be used to track their progress in meeting those goals. The customers will move to higher Vitality Health Status as they earn more Vitality points. AIA Vitality members will get bigger rewards as they improve their Vitality Health Status.

“AIA pays close attention to issues and trends that are influencing the lives of our customers throughout the Asia-Pacific region. We know that as Singapore experiences continued growth and prosperity, as all 17 of our markets across the region, the lifestyles of Singapore families are changing with a risk of developing dietary and lifestyle habits that put long term health at risk, giving rise to an urgent need for an increased focus on healthy living. AIA Vitality is a transformational initiative to support healthy living habits, signalling AIA’s commitment to engaging with our customers in ways that both encourage and empower them to make real improvements in their health and to reward them for doing so,” said Mr. Mark Tucker, Group Chief Executive and President of AIA Group.

To coincide with the launch of AIA Vitality, AIA Singapore also released a white paper, entitled, **‘Investing in Singapore’s Health’**, which contains an analysis and recommendations on improving the nation’s overall state of health. This follows from AIA’s 2012 Vitality Age Survey of 1,000 people, which found that Singaporeans are on average four years older than their chronological age due to some

unhealthy lifestyle choices they make every day. The survey also revealed that one in two Singaporeans have more than five out of thirteen risk factors outside of the healthy range as suggested by guidelines set by the Health Promotion Board (HPB).<sup>1</sup> This also underscores the value of investing in preventive care for all Singaporeans to reduce healthcare costs in the long-term.

“Maintaining a healthy lifestyle is the key to improve quality of life and enjoy good health through old age. We are encouraged by AIA Singapore’s efforts to motivate and empower Singaporeans to take better care of their health through the AIA Vitality programme. HPB will continue to support similar initiatives by the industry which invests in Singaporeans’ health,” said Mr. Zee Yoong Kang, Chief Executive Officer, Health Promotion Board.

AIA Singapore is the first insurer in Singapore to offer premium discounts that are dependent on their Vitality Health Status throughout the duration of an insurance policy. AIA Vitality members who sign-up for selected new AIA health and life policies<sup>2</sup> will enjoy a 5% upfront discount upon purchase of the new AIA plan<sup>2</sup> and may earn up to a 15% discount<sup>2</sup> on their initial premium at each renewal year to the extent they maintain participation in programmes tailored individually to promote their health.

“AIA Singapore’s continued growth is closely linked to the wellbeing of the communities we serve and since health is our business, it makes perfect sense for us to invest in Singapore’s future health while we address issues facing Singaporeans in the wellness space. As “The Real Life Company”, the introduction of AIA Vitality will bring real change to Singaporeans and provide them with the accessibility, knowledge and motivation to live a healthier lifestyle so that they can enjoy happier and fuller lives with their families,” added Mr. Tan Hak Leh, Chief Executive Officer of AIA Singapore.

In preparing for the launch of AIA Vitality, AIA Singapore has created a nationwide network of partners offering products and services to reward the healthy behaviour of those taking part. The benefits provided by these partners include cashback on healthy food at Cold Storage<sup>3</sup>, discounts on gym membership, sports apparel and smoking cessation courses, among others.<sup>4</sup> Other rewards include discounts on airline tickets and cruises, with the amount saved correlating to members’ Vitality status. The complete programme is available to AIA policyholders at a nominal fee of S\$9 per month.<sup>5</sup>

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<sup>1</sup> Source: Vitality Age Survey 2012

<sup>2</sup> The applicable plans are AIA Complete Critical Cover (S\$), AIA HealthShield Gold Max Essential, AIA Premier Disability Cover, AIA Recovery Lifeline, AIA Secure Critical Cover and AIA Secure Term Plus. Discount is not applicable to foreigner plan for AIA HealthShield Gold Max Essential. 5% discount is only applicable to first year premiums based on a standard life and is not applicable to AIA HealthShield Gold Max Essential. Discount from the second policy year onwards will depend on the Vitality Status attained. Visit [AIAVitality.com.sg](http://AIAVitality.com.sg) for more details.

<sup>3</sup> Cashback on healthy food at Cold Storage is available from November 2013. However, from now till 31 October 2013 (HealthyFood™ Fast Start Period), AIA customers who sign up for AIA Vitality and activate the HealthyFood™ Benefit will receive full cashback\* in the form of Cold Storage e-vouchers and earn full Vitality Points\*, without purchase of any HealthyFood™ item at Cold Storage. (\*The list of HealthyFood™ items will only be available for purchase at Cold Storage from November 2013. \*Monthly cashback and Vitality Points are calculated based on the monthly HealthyFood™ spend cap of \$160. Cashback will be in the form of Cold Storage e-vouchers in denominations of \$5 and \$10. These will be electronically mailed to you in the middle of the following month.)

<sup>4</sup> Refer to Appendix 1 for the full list of AIA Vitality partners and benefits offered to members

<sup>5</sup> Price includes 7% GST in Singapore

“Discovery Vitality has a successful 16-year track record as the world’s largest and longest-standing wellness programme, with more than 5 million customers across 4 continents. Its global success is testament to the programme’s effectiveness in encouraging healthy living using a combination of financial incentives and principles of behavioural economics. AIA is a leading Asian life insurer, making it the ideal partner for us to introduce the Vitality programme in the region,” said Mr Adrian Gore, Founder and CEO of Discovery Holdings Ltd.

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### **About AIA Group**

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$134,439 million as of 30 November 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 25 million individual policies and over 13 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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Appendix 1: List of Vitality partners and benefits

# The science-backed wellness programme that rewards you for getting healthier



**KNOW YOUR HEALTH**  
Do health and fitness assessments to understand your health and set your health goals.

**IMPROVE YOUR HEALTH**  
Access our online tools and partner discounts to make healthy living easier.

**ENJOY THE REWARDS**  
As you get healthier, your Vitality Points add up to improve your Vitality Status, giving you bigger rewards + AIA Vitality Insurance Premium Discount

**ADVANCED HEALTH SCREENINGS**  
Exclusive Health Screening packages from \$99  
*WELLBESSON*

**VITALITY FITNESS ASSESSMENT**  
Just \$35 for a Fitness Assessment Test  
*TRUE FITNESS*

**VITALITY HEALTH CHECK**  
Receive a \$10 voucher when you do the Vitality Health Check at \$15  
*guardian*

**DENTAL ASSESSMENTS**  
Exclusive Dental Maintenance package at \$72.75  
*全民 Q&M*

**MOVIE REWARDS**  
Only \$5 for a weekday movie  
Only \$8 for a weekend movie  
*CATHAY*

**HEALTHY EATING**  
Up to 15% off Healthy Food™ range at Cold Storage  
*Cold Storage*

**GYM & FITNESS**  
65% off gym membership  
*TRUE FITNESS*  
50% off yoga membership  
*TRUE YOGA*  
*Bikram*  
25% off extensive range of regular-priced products  
*adidas*

**FITNESS DEVICES**  
33% off exercise tracking devices  
*POLAR*  
25% off exercise tracking devices  
*fitbug*  
*microcoach*

**STOP SMOKING**  
30% off Allen Carr's EasyWay To Stop Smoking package  
*Allen Carr's EasyWay*

**TRAVEL REWARDS**  
Up to 50% off\* cruises  
*Royal Caribbean*  
Up to 50% off\* international flights  
*Emirates*  
*AirAsia*

**AIA VITALITY INSURANCE PREMIUM DISCOUNT**  
Up to 15% off\* selected new AIA Insurance plans  
*THE REAL LIFE COMPANY*

**AIA Vitality**

Terms and conditions apply. Discount promotion for Emirates and AirAsia will commence in September 2013. \*Status dependent offers. Discounts vary depending on Vitality Status attained.

**Appendix 2: How AIA Vitality works**

**AIA Vitality programme will propel you into leading a healthier life.**

**Make AIA Vitality rewards part of your daily life.**

Meet Jo, a 35-year-old mother and business consultant. As a hardworking corporate executive, her big concern is to get healthier so she can live out her dreams. She has never successfully stayed on track, until she discovered AIA Vitality. After completing her Vitality Health Review, Jo finds out that her Vitality Age is higher than her actual age. She then embarks on a wellness journey to get healthier, earning rewards along the way. Having been on the programme for 3 months, she has already attained Gold Vitality Status, allowing her to enjoy even greater discounts and rewards.

**38 Vitality Age**

- Completes Vitality Health Check (guardian)
- Joins the gym (Saves \$1,482 (60% off \$2,280) TRUE FITNESS)
- Goes for Advanced Health Screening (Saves \$110 (20% off \$550 for Advanced Screening) ELECTROVISION)
- Joins the gym (Saves \$1,080\* (50% off annual premium of \$2,160) AIA)
- Buys HealthyFood™ (Saves \$288 (10% off \$2,880) Cold Storage)
- Buys a fitness device (Saves \$158 (20% off \$790) POLAR. LET'S GO TO YOUR BODY)
- Goes on a holiday with husband twice a year (Saves \$1,030 (20% off member's flight; 5% off for accompanying person) Emirates)
- Buys fitness gear (Saves \$125 (20% off \$625) adidas)
- Buys AIA Insurance plans (Saves \$1,080\* (50% off annual premium of \$2,160) AIA)
- Brings daughter for a movie twice a month (Saves \$168 (for 2 tickets on Tuesday) CATHAY AIRWAYS)

**Total \$4,441\* savings**

**35 Vitality Age**

*Continue the journey for more savings*

Note: The illustrations provided in this presentation are based on various assumptions, including the benefits selected and also the actual Vitality Score of the member. The actual benefits and savings obtained by the AIA Vitality member may differ and is dependent on various factors including the status of the utilization of the benefits and the Vitality Score attained. Please refer to AIA Vitality booklet for the full terms and conditions, and product benefit guide. Discount provided by: Singapore and AIA will commence 1st September 2023. \*Saves include the candidate's AIA Vitality insurance premium discount received up to the 3rd policy anniversary.