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Media Release

AIA STUDY REVEALS: SINGAPOREANS AMONG THE LEAST HEALTHY IN THE REGION

ONLY 16% ADOPTING SEVEN OR EIGHT OF THE EIGHT KEY INGREDIENTS FOR LIVING HEALTHIER, LONGER, BETTER LIVES

SINGAPORE 10 December 2020 – AIA Group Limited ("AIA" or the "Company": stock code: 1299) has released findings from a ground-breaking research initiative, "Healthier Together", revealing the eight key ingredients that go into living Healthier, Longer, Better Lives. These insights will inform upcoming initiatives by AIA as the leading Pan-Asian life and health insurer continues to spearhead health and wellness programmes across Singapore and the region. According to the survey, the ingredient that Singaporeans need to work on the most is "being active and engaged" in more holistic ways – not just physically but mentally, socially, and financially as well.

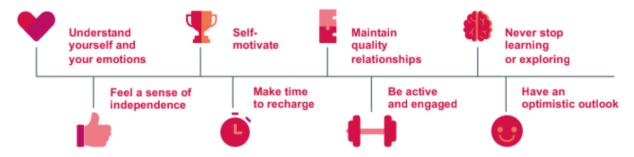


Figure 1: The eight key ingredients for living Healthier, Longer, Better lives

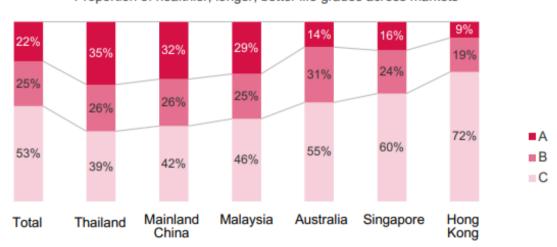
The study was conducted by global data insights company Kantar Group and involved in-depth interviews with more than 80 experts from a broad spectrum of professional disciplines in Singapore and across Asia-Pacific. Study findings were then validated through a survey of 6,000 consumers in the region, including 500 people in Singapore.

Out of the six Asia-Pacific countries surveyed, Singapore recorded the second-lowest proportion of respondents living Healthier, Longer, Better Lives, ahead of Hong Kong. Only 16% rated themselves as adopting seven or eight of the eight ingredients (below the regional average of 22%), with about 40% saying they were achieving four or more ingredients (below the regional average of 47%). 60% of the Singaporeans surveyed said they were achieving three or fewer of the key ingredients.

Analysis of all markets identified the power of optimism as the strongest ingredient for a healthier, longer, better life. Singaporeans do recognise this, indicating "having an optimistic outlook" as the most important ingredient in leading a healthier, longer, better life.

Although optimism is the strongest ingredient across the region, a pathway to improved health and wellness and one that is the easiest first step for Singaporeans to take is "being active and

engaged". This is also the greatest opportunity for Singaporeans, as only 25% achieved this ingredient, despite identifying it as the third-most important ingredient in driving better life outcomes.



Proportion of healthier, longer, better life grades across markets

Grade	Number of ingredients a person feels they achieved (i.e. scores in the top 2 boxes)
Α	7 or all 8
В	4, 5, or 6
С	3 or fewer

Figure 2: Thailand (#1) is the country where most people live healthier, longer, better lives, followed by Mainland China (#2), Malaysia (#3), Australia (#4), Singapore (#5), Hong Kong (#6)

Mr Stuart A. Spencer, AIA Group Chief Marketing Officer, said: "The AIA purpose, which underpins everything we do, is to help people live Healthier, Longer, Better Lives. It's therefore critical to gain a deep understanding of what people can actually do to achieve this, and how we can help them, beyond the obvious steps of exercising, eating healthily and getting sufficient sleep, particularly in the context of COVID-19."

Ms Melita Teo, Chief Customer and Digital Officer, AIA Singapore, said: "As a leading insurer and partner to our customers, we have always taken a holistic approach in protecting our customers' health and wellbeing. But, there's still more to be done. Through these new insights, we hope to be able to explore more means to reach out to our customers, supporting them to take simple and actionable steps that can make the biggest difference in truly living healthier, longer, better lives for the long haul."

A significant body of new insights and data was gathered from interviews with academics, life-coaches, psychologists, mental health experts, influential authors, healthcare representatives and influencers from leading institutions, business and government.

The study produced eight specific behaviours that are most influential in helping people live healthier, longer, better lives. These were:

1. **Have an optimistic outlook:** Look for the positive things in everyday situations, not letting negative events of the past affect the present and finding enjoyment in work.

- 2. **Be active and engaged:** Be an active member of your wider community, remain socially active with friends and family, and remain physically and mentally active.
- 3. **Self-motivate:** Focus on your own personal goals, look for ways to make work/tasks/chores more engaging, and see setbacks as learning opportunities.
- 4. **Understand yourself and your emotions:** Understand what motivates you in life, understand what is important to you in life, and understand your limits/strengths/weaknesses.
- 5. **Feel a sense of independence:** Feel confident identifying what is right for you, focus time and energy on things you can control, and be capable of improving your mental health.
- 6. **Maintain quality relationships:** Focus on giving people your full attention, be open and honest with others, and seek out like-minded people who share similar interests.
- 7. **Never stop learning or exploring:** Explore new ideas and engage with new things, challenge your own thinking, and be open to change.
- 8. **Make time to recharge:** Create clear boundaries between work and personal time and find ways to recharge your energy levels.

The survey asked the 6,000 participants to rate their performance across these criteria, including 500 people in Singapore. Other key findings for Singapore included:

- An alarming 91% of those surveyed in Singapore rated themselves as not sufficiently adopting all eight ingredients, leaving just 9% who believed they are adopting all eight. The group of "high performers" in living healthier, longer, better lives reported that COVID-19 had less of a negative impact on their health and wellness efforts.
- "Being active and engaged" in life takes into account physical, mental, social, and financial health facets. In Singapore, however, being physically active is seen as more important than mentally active. Whereas for most other markets, being active and engaged mentally is either more important or on par with being active and engaged physically.
- Saving money is the number one activity people in the region do for their financial wellbeing. Singaporeans ranked the highest in terms of choosing to 'save money' for better financial health, instead of other aspects like 'investing' or 'reading/learning about finances'.
- Under the "Never Stop Learning and Exploring" ingredient, the top two actions that helped people in Singapore prioritise continuous learning and exploration are 'read to learn new things' and 'spend time learning new skills'. However, the frequency of people in Singapore actually engaging sufficiently to achieve this is slightly lower than the regional average.
- By far the most important ingredient across all markets was "having an optimistic outlook", which was 2.3 times more common amongst the group of people that scored highest on the survey. In Singapore, the top actions to improve optimism were to 'take time to reflect on the things that bring me joy' and 'take time to reflect on things that I am thankful for'.

Stuart A. Spencer added: "This is really exciting because the findings of this unique piece of research now deliver to us a clear pathway to living Healthier, Longer, Better Lives. Healthier Together identifies real actions people can take to improve their physical and mental well-being, and real clarity about how to live Healthier, Longer, Better Lives, which has never been more important to us all than it is right now."

The complete findings of the AIA Healthier Together study can be viewed at: www.aia.com/healthiertogether.

As part of its continued focus on a comprehensive approach to health and wellness, AIA recently concluded AIA Live, an online event where AIA Global Ambassador David Beckham, award-winning chef Jeremy Pang and celebrities from across Asia Pacific came together to explore how to achieve healthier, longer, better lives together. Singapore's local celebrities Andie Chen, Andrew Marko, and Amanda Chaang were part of the exciting line-up. AIA Live covered multiple aspects of health and wellness including sessions on fitness, meditation, making healthier meals, body positivity, and more. A recording of the full AIA Live programme is available for viewing here: https://bit.ly/AIALive2020SG

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About AIA

AlA Group Limited and its subsidiaries (collectively "AlA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – whollyowned branches and subsidiaries in Mainland China, Hong Kong SAR¹, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Taiwan (China), Vietnam, Brunei, Macau SAR², New Zealand, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. 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\$291 billion as of 30 June 2020.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 36 million individual policies and over 16 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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¹ Hong Kong SAR refers to Hong Kong Special Administrative Region.

² Macau SAR refers to Macau Special Administrative Region.