



**THE REAL LIFE
COMPANY**

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Real change to health begins at
AIAVitality.com.sg

Media Release

Healthy eating made easy with AIA Vitality HealthyFood™ Benefit

Singapore, 12 December 2013 – AIA Singapore today launched the AIA Vitality HealthyFood™ Benefit, a first-in-market initiative rewarding AIA Vitality members up to 15% cashback for every HealthyFood™ purchase at Cold Storage; and the opportunity to earn AIA Vitality points leading to savings of up to 15% off AIA Singapore insurance premiums, as well as 50% discount off travel.

This is one of AIA Singapore's numerous efforts to encourage healthy living and preventive care, by partnering with Cold Storage to make healthy food accessible and identifiable to AIA Vitality members. Known as "The Fresh Food People", Cold Storage is committed towards promoting a healthy lifestyle for the family and encourages healthy eating. In recent years, Cold Storage has expanded its wellness range of products available in stores to provide customers with more healthy options.

The AIA Vitality HealthyFood™ Benefit provides AIA Vitality members with a wide range of more than 6,000 HealthyFood™ items across Cold Storage's nationwide network of 47 supermarkets, making it easy to select nutritious food while enjoying the accompanying savings. AIA Vitality members can view the list of HealthyFood™ items, track their AIA Vitality Status and Points, utilise the GPS exercise tracker and food log on the AIA Vitality mobile application, available for download on Apple iTunes and Google Play (Refer to the Appendix for more details). AIA Vitality members can also access these online tools from the AIA Vitality web portal. (https://www.aiavitality.com.sg/vitality_aia_sg/web/linked_content/pdfs/benefit_guides/healthy_food.pdf)

HealthyFood™ items include vegetables, fruits, high fibre carbohydrate-rich foods, protein-rich foods, dairy products, lentils and legumes, and healthy fats and oils that can help prevent lifestyle-related chronic diseases such as diabetes and heart disease.

Ms Melita Teo, Chief Corporate Solutions Officer of AIA Singapore, said, "AIA Singapore and Cold Storage have a shared vision of encouraging families to live healthier and fuller lives. We have worked closely to ensure a seamless integration of our systems, so that AIA Vitality members can easily purchase HealthyFood™ items, enjoy the cashback and earn AIA Vitality Points, all at the same time. This is part of AIA Singapore's continued efforts to expand our nationwide network of AIA Vitality partners and make healthy living accessible for all. As The Real Life Company, AIA Singapore is invested in Singapore's health and we will constantly find ways to effect real change in the lives of families here."

Singaporeans are living longer but spending more years in poor health¹. According to the AIA Vitality Age Survey 2012, Singaporeans are on average, four years older than their chronological age due to some unhealthy lifestyle choices they make every day².

The survey also revealed that 95% of Singaporeans are not consuming enough healthy food of two servings of fruit and vegetables everyday, as suggested by the guidelines set by the Health Promotion Board. In fact, Singaporeans are consuming unhealthy food in excess, which could result in weight gain. However, while almost all Singaporeans agree more can be done to improve their health (96%), such awareness has not yet prompted Singaporeans to adopt a healthier lifestyle³.

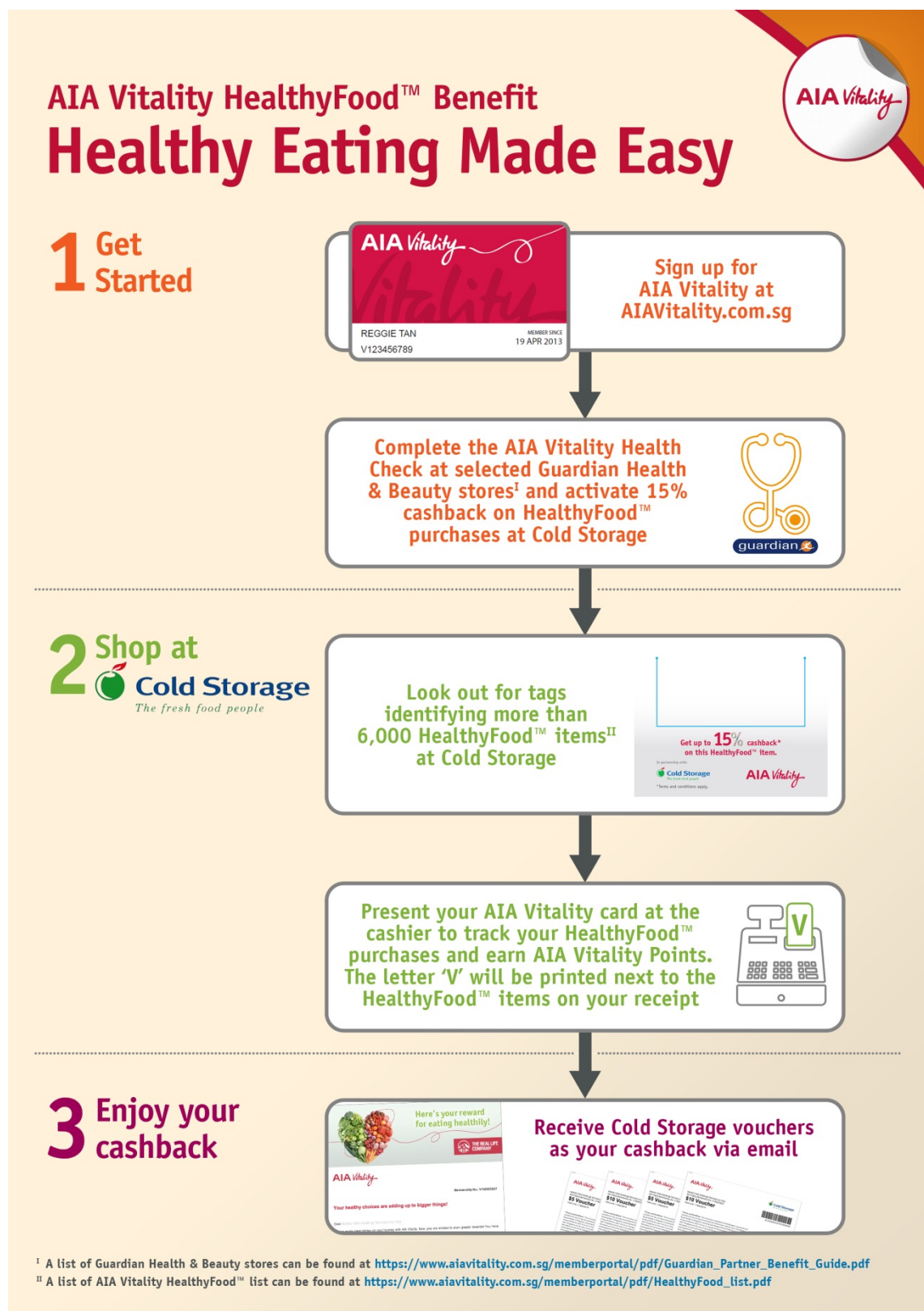
Importantly, studies have found out that by performing three activities of healthy eating, physical activity and tobacco abstinence, it is possible to prevent 80% of premature heart attacks, stroke and type II diabetes, as well as

¹ 'Singaporeans 'Living longer in good health – and bad' (December 19, 2012), *The Straits Times*

² Based on results from the AIA Vitality Age Survey 2012

³ Source: 2013 AIA Healthy Living Index

40% of cancers⁴. This underscores the value of eating well which can be easily achieved with the AIA Vitality HealthyFood™ Benefit.



⁴ Source: World Health Organisation, Oxford Health Alliance

Further Efforts to Encourage Healthy Living Amongst Singaporeans

Placing a key focus on healthy living, AIA Singapore also engages our employees and the public in various community wellness activities. This includes being the presenting sponsor of the annual nationwide Jurong Lake Run community event and the inaugural AIA Sports Day in 2012 for employees and AIA Financial Services Consultants (FSCs).

AIA Singapore believes in creating real value for families in Singapore and will continuously find innovative ways to effect real change in their lives.

About AIA Vitality

AIA Vitality is a FIRST-in-MARKET science-backed health and wellness proposition which combines financial incentives and principles of behavioural economics to get people living healthier.

The AIA Vitality programme is based on three distinct stages: (1) Know your health (2) Improve your health and (3) Enjoy the rewards.

It has been proven that AIA Vitality members have significantly lower healthcare costs compared to those who are not engaged in AIA Vitality.

AIA policyholders or those insured with AIA, and are 18 or older, may sign up for AIA Vitality through AIAVitality.com.sg at an annual membership fee of S\$108 (per member).

To kick-start the AIA Vitality programme, members log into the AIA Vitality portal to complete online assessments such as the AIA Vitality Health Review (VHR) to know their health and how to improve it.

Concurrently, members may go for a S\$15 AIA Vitality Health Check at selected Guardian Health & Beauty stores. The check identifies the risk for chronic disease of lifestyle by checking your Body Mass Index, blood pressure, and blood glucose level. Members will also receive a S\$10 voucher to spend at Guardian Health & Beauty.

As members take steps to improve your health, they will be awarded with AIA Vitality Points. Members' AIA Vitality Points add up and help them achieve an AIA Vitality Status starting from Bronze and moving up to Silver, then Gold and ultimately Platinum.



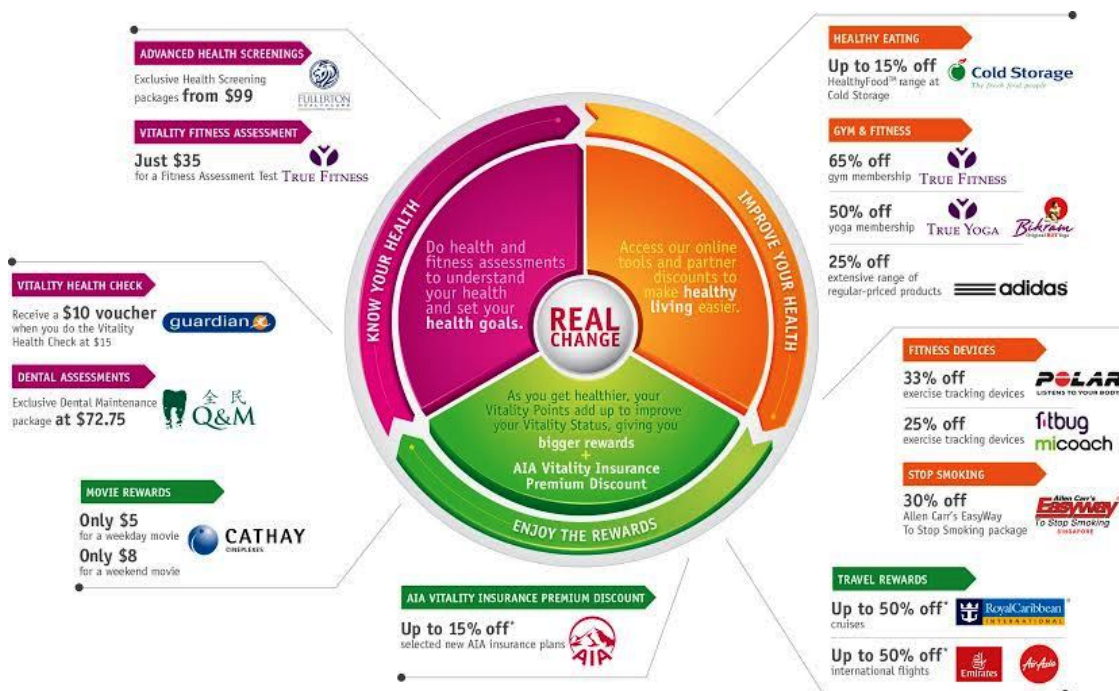
The higher the AIA Vitality Status, the greater the rewards. This includes an upfront premium discount of 5%⁵ on selected AIA insurance policies. Potential premium discounts of up to 15% may also be enjoyed based on your AIA Vitality Status when you renew your policy each year.

AIA is the FIRST INSURER in Singapore to offer a premium discount for the duration of a customer's policy as they embark on the journey to get healthier.

AIA Vitality also has a range of high quality partners, they include – Cold Storage, Guardian Health & Beauty, Fullerton Healthcare, Q&M, Allen Carr, True Fitness, adidas, Fitbug, Polar, Emirates, AirAsia, Royal Caribbean and Cathay Cineplexes among others, offering deep discounts to incentivise and reward AIA Vitality members as they

⁵ 5% discount is only applicable to first-year premiums based on a standard life plan. Discount will not be applicable on any extra premiums due to loading. First year premium discount is not applicable to AIA HealthShield Gold Max Essential. Discounts applicable from the second policy year onwards will depend on the AIA Vitality Status attained.

work to affect real change on their health and lifestyle. With the commitment and joint effort of these partners, we hope to drive real behavioural change and encourage a healthier community.



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About the AIA Group

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group in the world. It has wholly-owned main operating subsidiaries or branches in 14 markets in Asia Pacific – Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau and Brunei and a 26 per cent joint venture shareholding in India.

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\$119,494 million as of 31 May 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement planning, 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 24 million individual policies and over 10 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

The AIA Vitality mobile application

Please find below the functional benefits of using the AIA Vitality mobile application, available for download on Apple iTunes and Google Play:

