

DID YOU KNOW

New \$500 AIA Vitality Silver Status Reward

May 2024



HEALTHIER, LONGER,
BETTER LIVES

From 1 April 2024, if a new AIA Vitality member achieves Silver Status within six months of their AIA Priority Protection commencing, they receive a \$500 AIA Vitality Silver Status Reward and unlock further benefits within AIA Vitality.

The following table quantifies the rewards and benefits and the consequential impact on the client's net outlay, or hip pocket cost, in relation to a new AIA Priority Protection policy. It applies to members who achieve Silver Status within 6 months of policy commencement.¹

Hypothetical Year 1 Bundled Premium	-	(\$4,000[^])
less AIA Vitality membership fee	-	(\$138)
add back AIA Vitality Silver Status Reward cash payment	+	\$500*
add back 20% cashback on eligible partner airline flights	+	\$200 ^{^^}
add back \$20 shopping rewards voucher for achieving Silver Status	+	\$20
add back 50% off Hoyts movie vouchers * [^]	+	\$80
add back 50% off annual gym membership fees - Virgin Active, Fitness First and GoodLife	+	\$650 ^{**}
equals Year 1 net outlay	=	\$2,688
		(equivalent to a further 33% discount to headline Year 1 premium)

Adviser commission payable on \$4,000 Year 1 premium per Life Insurance Framework

* Based on client achieving AIA Vitality Silver Status within 6 months after policy commencement. Paid into the client's nominated bank account.

^{^^} Based on a return Virgin Australia flight to Nadi, Fiji, priced in May for travel in June 2024

[^] 4 x adult tickets @ \$10.50 each and 2 x Lux tickets at \$20 each. Cannot be used after 2pm Saturday and Sunday. Not valid for public holidays.

^{**} 50% off a Fitness First 'Passport' annual membership (NSW)

¹ Subject to Terms and Conditions. Different qualifying criteria for other member scenarios also apply. Please refer to the Member Terms and Conditions and Adviser Terms and Conditions for full details of the qualification and eligibility rules relating to this offer

Three easy ways to get started towards Silver Status



Some AIA Vitality members have been reaching Silver Status in just a few days, by focussing on these three quick wins:

- 1** Completing four activities on the AIA Vitality App
UP TO 3,750 POINTS
- 2** Completing a FREE AIA Vitality Health Check when using our pharmacy partners
UP TO 7,000 POINTS
- 3** Completing a Bulk Billed Eye Check
1,000 POINTS

The majority of our Health and Life clients that reach Silver Status go on to reach Gold. For our Priority Protection clients, that means maintaining their 17.5% lump sum and 7.5% income protection insurance premiums discounts in Year 2.

They commonly get from Silver to Gold Status by tracking their steps or workouts through their phone or wearable device, and completing their annual dental and check-ups.

AIA Vitality's impact in Australia

AIA Vitality is a personalised, science-backed health and wellbeing program that encourages healthier lifestyle choices. The program uses behavioural science to incentivise members to move more, eat well and complete regular health checks.

AIA Australia engaged RAND Europe for an independent study using Australian AIA Vitality data. The study examined the impact of this program on our members' health outcomes.

PHYSICAL HEALTH

THE CURRENT STATE OF PLAY



2 in 3

Australian adults are overweight or obese*



If this trend continues, by 2030



Australians will be overweight or obese

*Australian Bureau of Statistics National Health Survey 2017 - 2018

MENTAL WELLBEING

THE CURRENT STATE OF PLAY



44% of Australians aged 16 - 86 are estimated to have experienced a mental disorder at some time in their life*

AUSTRALIA'S MOST COMMON MENTAL ILLNESSES

- Anxiety disorders (e.g., social phobia)
- Affective Disorders (e.g., depressive episodes)
- Substance abuse disorders (e.g., alcohol dependence)

*Australian Institute of Health and Welfare 2022

THE AIA VITALITY IMPACT



10% of members with a BMI in the overweight range moved into a healthy range within 2 years



150 DAYS of engaging in AIA Vitality is all it takes to achieve a healthier BMI



Ageing can make weight maintenance more difficult but AIA Vitality helps members maintain their weight

Data was collected for the period September 2013 to July 2022.

THE AIA VITALITY IMPACT



50% of members experiencing mental health distress moved into the low distress range within 2 years



250 DAYS of engaging in AIA Vitality is all it takes to achieve lower levels of mental distress



A combination of mental and physical wellbeing activities contributed to improved mental health

Data was collected for the period September 2013 to July 2022.

Source: AIA Vitality Impact data from RAND, AIA Vitality in Australia Research Report. Find out more in [The AIA Vitality Program in Australia report](#).

For more information about the new AIA Vitality Silver Status Reward, visit our [AIA Vitality Silver Status Reward site](#) or contact your AIA Client Development Manager.

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