



HEALTHIER, LONGER,
BETTER LIVES

THE AIA HEALTHIER TOGETHER STUDY

80+ Experts and 6,000 People

Discover the Eight Ingredients to Living
Healthier, Longer, Better Lives



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ABOUT AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR¹, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei, Macau SAR², New Zealand, 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”).

Notes:

Hong Kong SAR refers to Hong Kong Special Administrative Region.

Macau SAR refers to Macau Special Administrative Region.



ABOUT THE AIA HEALTHIER, TOGETHER STUDY





WHAT WE SET OUT TO DO

Healthy Living Index

Since 2011, AIA has conducted four Asia-Pacific-wide Healthy Living Index Surveys.

Despite its success we sought to evolve the work with the objective of playing a more active role in people's lives.

We realised that providing tangible steps towards living a healthier, longer, better life is how we can play a more active role and truly deliver on our promise.

So we evolved the index into a benchmark.

The objective was to identify what people that live a healthier, longer, better life do, so that the rest of the population can decide which of those things they want to, and can, incorporate into their lives.

Lastly, we were also clear that we wanted to look beyond just "health advice" and dig deeper to understand other core drivers towards living a healthier, longer, better life. So we decided to look broadly and engage with experts on what to do to live a healthier, longer, better life.

**Benchmarks are active.
They tell people what works.**



In other words, our objective was to identify tangible, insightful and forward-looking steps that help people live Healthier, Longer, Better Lives.

We first talked to more than 80 experts across six markets in the Asia Pacific region to identify the actions and attitudes people engage in when looking for a healthier, longer, better life. The experts we talked to cover a wide range of topics. They are all professionals who have dedicated years to the study of how to live a better life.

We distilled the common topics from those interviews, making sure we captured the consensus of what constitutes a healthier, longer, better life. With that information we created the benchmark, and then we took it to a quantitative study with a representative sample of the population of the countries covered to validate it.

The impact of COVID-19 was taken into account, and we have included a note about COVID-19 towards the end of this paper. Interestingly, the pandemic helped to differentiate clearly what our benchmark people do differently, so it strengthened the results from the study.



EXECUTIVE SUMMARY





**People want to live
Healthier, Longer, Better Lives...**

**But despite all the literature, most of us
don't know yet how to achieve it.**

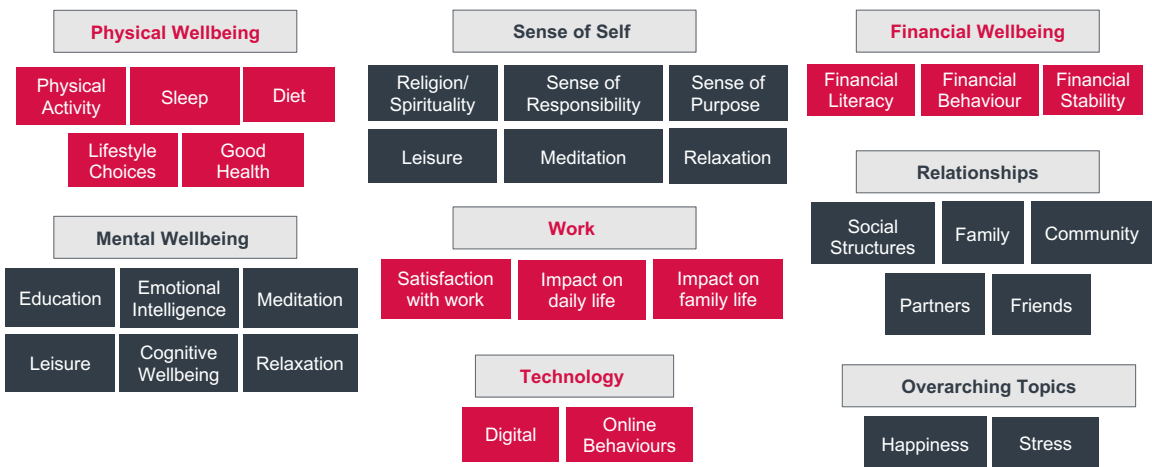


We have created an **actionable** approach to help people achieve Healthier, Longer, Better Lives built on significant research and analysis.

We conducted over **80 in-depth interviews with experts** across the region.

Multiple disciplines, multiple markets... From academics, to life coaches, authors and institutions... All professionals **who have dedicated years to answering how to live a better life.**

The range of topics we covered was as broad as possible





And then our work was to **distil the main ideas they all agreed** on and validate it through a quantitative study.

We identified – and validated – **“the how”** and **“the what”** that help people feel they’re living Healthier, Longer, Better Lives.



Our benchmark is a “How” model. It is composed of eight ingredients.



And within each ingredient, we have a series of “What” actions to bring them to life.

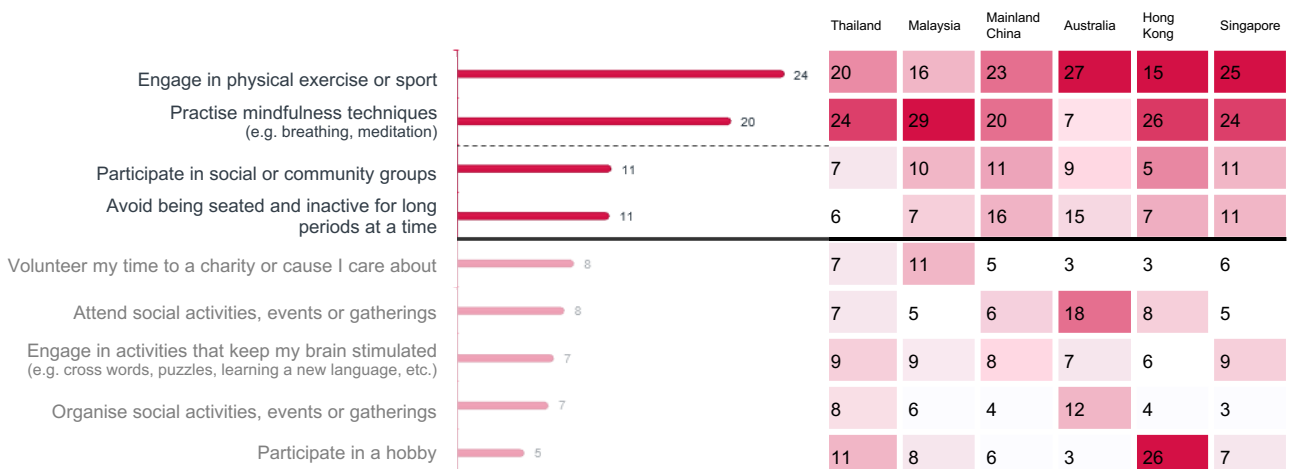
Using regression, we identified the relative contribution of each action in driving people’s overall sense of achievement on the ingredient. This gave us an indication of the key actions people can focus on to improve.

We were able to compare the results for each of the six markets involved in the study: Australia, Mainland China, Hong Kong SAR, Malaysia, Singapore and Thailand.

For example... **Be active and engaged**

Action to help feel more active and engaged in life

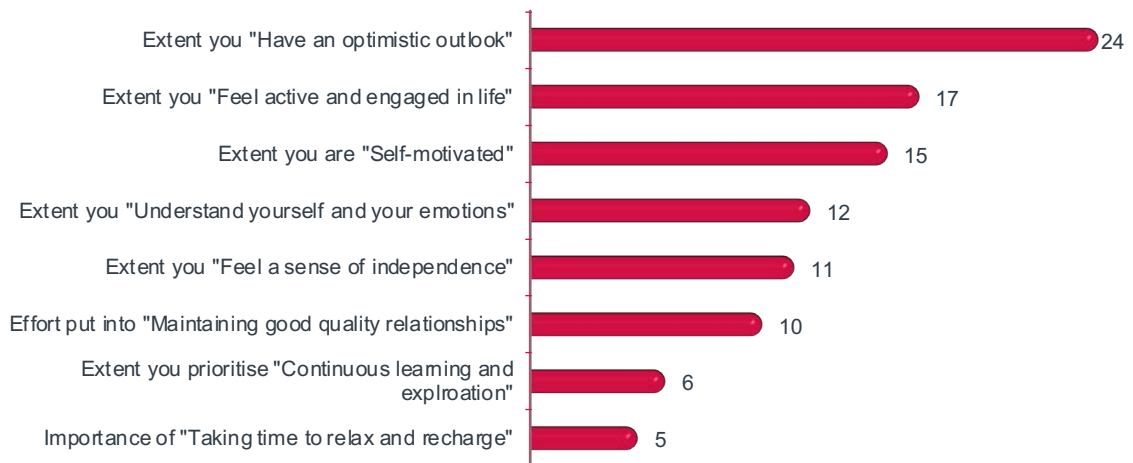
Relative power of actions to help drive the feeling of being active and engaged in life





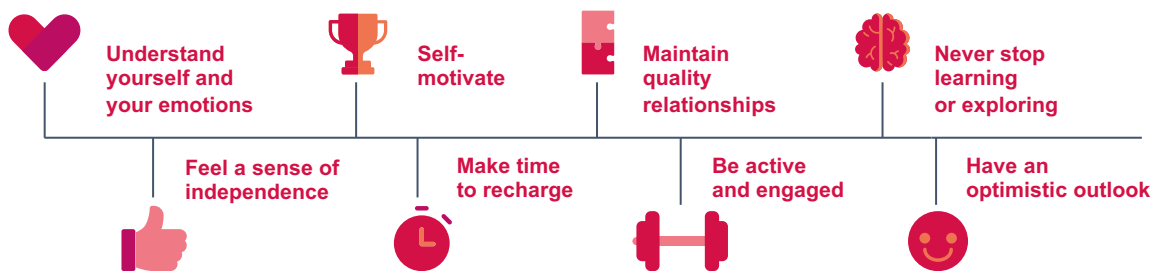
All eight ingredients are important, but **“Have an optimistic outlook”** stood out significantly.

Relative power of the ingredients in driving better life outcomes



To determine the extent a person is leading a healthier, longer, better life, we created an **ABC grading system**.

The grade represents a person's performance across the eight ingredients.

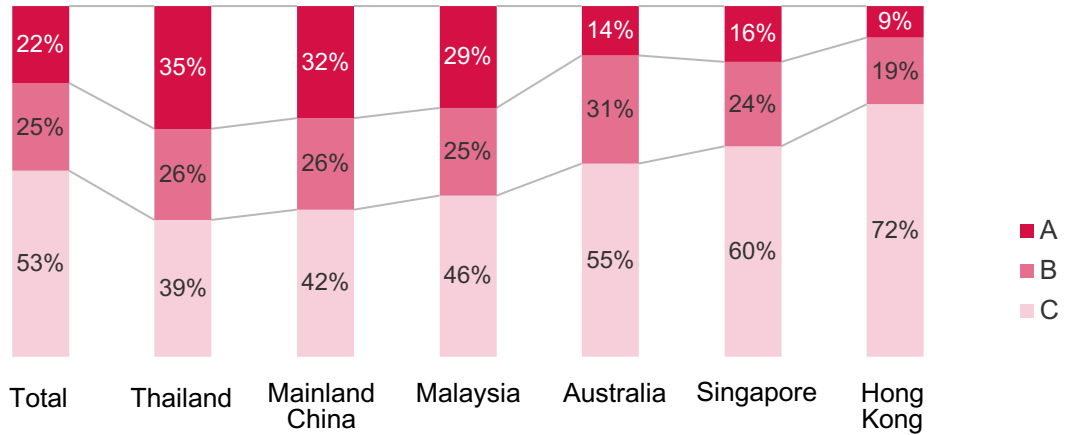


Grade	Number of ingredients a person feels they achieved (i.e. scores in the top 2 boxes)
A	7 or all 8
B	4, 5, or 6
C	3 or fewer



This grading showed that **Thailand** is the country where most people live Healthier, Longer, Better Lives, followed by Mainland China.

Proportion of healthier, longer, better life grades across markets





METHODOLOGY





METHODOLOGY

We conducted 87 in-depth interviews with experts in the fields of:

- Financial wellbeing (e.g. financial literacy, behaviour and stability)
- Happiness and Stress
- Mental wellbeing (e.g. education, emotional intelligence, meditation, cognitive wellbeing)
- Physical wellbeing (e.g. sleep, diet, lifestyle, health)
- Relationships (e.g. social structures, family, community, partner and friend relationships)
- Sense of self (e.g. religion, meditation, relaxation)
- Technology (e.g. online behaviours, role of technology)
- Work (e.g. satisfaction at work, work/life balance)

The objective of the interviews was to arrive at a hypothesis of the benchmark of the attitudes and actions that people who live Healthier, Longer, Better Lives do and have.

The interviews were conducted across the following markets:

- Australia (15 interviews)
- Mainland China (14 interviews)
- Hong Kong (14 interviews)
- Malaysia (15 interviews)
- Singapore (14 interviews)
- Thailand (15 interviews)



Some of the roles included in the in-depth phase of the work

AUSTRALIA

- Clinical Psychologist
- Leadership and Learning Specialist at top university
- Senior Lecturer in Psychology at top university
- Operations Manager at research institute
- Co-Founder of wellbeing institute
- Ambassador non-for-profit
- Organisational Psychologist
- Professor of Psychology at top university
- Professor at top university and member of Financial Literacy Board at institution
- Lecturer in Education, Maths Education at top university
- Adjunct Professor of Positive Psychology and Chief Happiness Officer at non-for-profit
- Senior Lecturer of Physical Activity and Health at top university
- Professor of Physical Activity, Lifestyle, and Population Health at top university
- Senior Lecturer of Physical Activity and Health
- Lecturer in Innovation, Entrepreneurship, and Organisational Design at top university

MAINLAND CHINA

- People Strategy and Leadership Development Advisor
- Registered Dietician
- Training director at Psychologists at mental health care
- Committee member of Beijing Association for Mental Health
- Founder of research institute
- Senior Counsellor, Author and Family Psychologist at institution
- Marketing and Operations Partner at non for profit
- Financial Advisor at top company
- Professor at the School of Psychology and Cognitive Science of top university
- Chairman at non-for-profit
- Experiential Learning Facilitator for Happiness and Wellbeing
- Deputy Director of department of the General Administration of Sport of China
- Professor at top university
- Founder and CEO at institute

HONG KONG

- Facilitator at Academy and CEO and Life Coach at institute
- Associate Director at consulting
- Tutor and Writer
- Health Coach Lead at institute
- Author, Keynote Speaker, Corporate Trainer and Executive Coach of Consulting
- CEO at institute
- Assistant Professor (Research) in Psychiatry at top university
- Member of World Economic Forum
- Spiritual Response Therapy Teacher at institute
- Clinical Psychologist
- Investment Manager at company
- Group Chief Economist, Managing Director at company
- Registered Clinical Psychologist at top hospital
- Principal, Consultant and Trainer at institute

MALAYSIA

- Chief Education Officer at institute
- Co-Founder at Studio and Performance coach at institute
- Head Counsellor at top university
- Mental Health Counsellor
- Financial coach at Academy
- Professor at Faculty of Management at top university
- Relationship counsellor at institute
- Assistant Professor at Psychology Department at top university
- Industry Manager at company and Co-Founder at institute
- Analytical Consultant at company
- Partner at institute
- Wellness Health Coach
- Managing Director at recruitment company
- Founder at Consulting
- Counselling Psychologist at institute

SINGAPORE

- Research Assistant Professor at top university
- Positive Psychology Coach
- Professor Director of Communication & Technology at top university
- Positive Psychology Expert and Founder at institute
- Assistant Professor of Management at university
- Assistant Professor of Communications and Media at university
- Assistant Professor at university
- Research Fellow (Ageing) at institute
- Assistant Professor of Sociology at university
- Principal Psychologist at institute
- Lecturer at university
- Chair of institute (Financial Literacy) & Senior Lecturer at institute
- Founder at Centre
- Professor at university

THAILAND

- Deputy Director at foundation
- General Counsellor at clinic
- Nutritionist at hospital
- Fitness advisor
- User experience expert at institute
- Digital marketer at company
- Life Coach
- Religious leader
- Psychologist at hospital
- Pastor at church
- Academic
- Academia, Page Owner blog
- Academic
- Client Advisor at bank
- Senior Director at institute



We analysed all the insights gathered from the interviews to come up with the benchmark hypothesis. The benchmark is the sum of the attitudes and actions that people that live Healthier, Longer Better Lives have and do.

We then validated the benchmark through a 20-minute quantitative online survey in each of the aforementioned markets.

- **Australia (n= 500)**
- **Mainland China (n= 1,500)**
- **Hong Kong (n= 500)**
- **Malaysia (n= 1,500)**
- **Singapore (n= 500)**
- **Thailand (n= 1,500)**

The survey consists of a representative sample of the population (based on sex, age, and geographic region) and a wide-spread of income ranges for each market.

As part of the interviews, we asked the experts not only for the attitudes and actions that “healthier, longer, better-living people” have/do, but also for the “markers” with which anyone could identify these people.

As a result, we ended up with 10 clear “markers” or reference outcomes which, in the quantitative phase, we asked people to self-assess on a 7-point scale. This helped us create a score, which is a person’s average across the ten markers.

The ten markers were as follows:

- 1. Happiness**
- 2. Satisfaction**
- 3. Control**
- 4. Purpose**
- 5. Resilience**
- 6. Motivation**
- 7. Belonging**
- 8. Connection**
- 9. Mood**
- 10. Optimism**



Presumably, people who live Healthier, Longer, Better Lives have a higher score for the reference outcomes than the average person, so we defined the subset of the population who lead the best lives as those who score 6 or 7 for ALL reference outcomes.

This subset of the population is our Reference Group, and their data was used to validate our Healthier, Longer, Better Lives model. Our Reference Group perform better than the average person across our eight ingredients, indicating our model is valid and associated with better life outcomes.

	Total	TH	MY	CH	AU	HK	SG
Initial Reference Group	13% 921 / 6000	16% 237 / 1500	15% 225 / 1500	18% 302 / 1500	15% 72 / 500	6% 28 / 500	11% 57 / 500

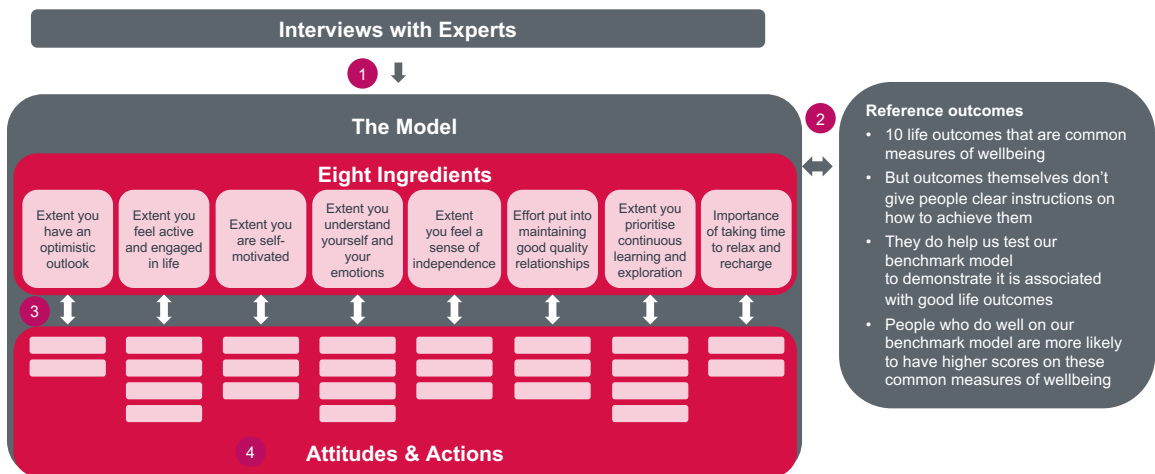
However, due to comparatively low scores in Hong Kong, we slightly relaxed the criteria to allow for a greater proportion of people in the Reference Group.

	Total	TH	MY	CH	AU	HK	SG
Final Reference Group	15% 956 / 6000	16% 237 / 1500	15% 225 / 1500	18% 302 / 1500	15% 72 / 500	13% 63 / 500	11% 57 / 500



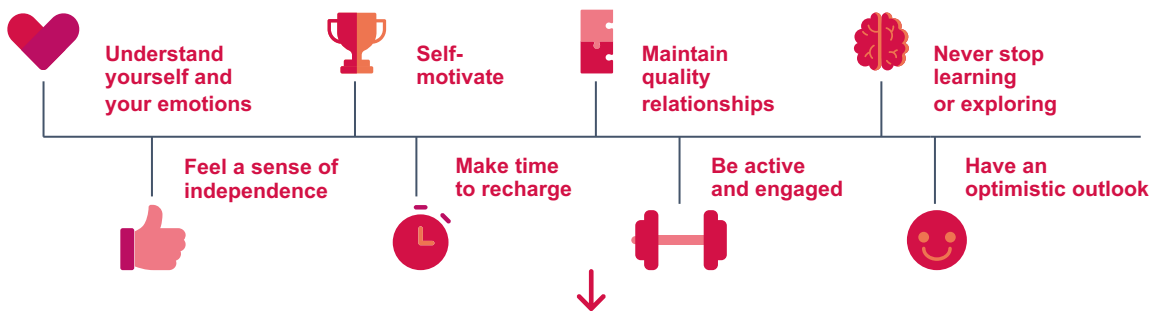
The flow for the creation of the benchmark in summary:

1. Interview experts to develop a model of factors that lead to Healthier, Longer, Better Lives
2. Check the model quantitatively by exploring the relationship between our ingredients and reference outcomes
3. Determine the strongest attitudes and actions that contribute to the ingredients in our model
4. Provide clear recommendations



To determine the extent a person is leading a healthier, longer, better life, we created an ABC grading system.

The grade represents a person's performance across the eight ingredients of our validated benchmark.



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



THE BENCHMARK FOR HEALTHIER, LONGER, BETTER LIVES





Our benchmark is a “How” model: how to progress to living a healthier, longer, better life.

It groups proven actions into eight ingredients.

There are eight ingredients that create the benchmark for a healthier, longer, better life.

These ingredients are major groupings of a series of actions that were identified through the interviews with experts and were validated through the quantitative survey.



**Have an
Optimistic
Outlook**



This is about looking for the positive things in everyday situations, not letting negative events of the past affect the present and finding enjoyment in work.

**Be Active
and Engaged**



Being an active member of your wider community, remaining socially active with friends and family, and remaining physically and mentally active.



Self-Motivate



Focusing on your own personal goals, looking for ways to make work/tasks/chores more engaging, and seeing setbacks as learning opportunities.

Understand Yourself and Your Emotions



Understanding what motivates you in life, understanding what is important to you, and understanding your limits/strengths/weaknesses.



**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.

**Maintain
Quality
Relationships**



Focusing on giving people your full attention, being open and honest with others, and seeking out like-minded people who share similar interests.

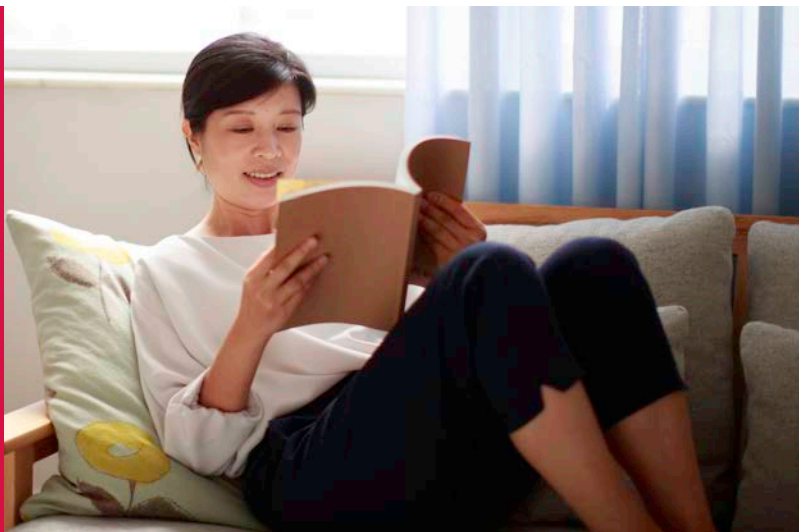


**Never stop
Learning and
Exploring**



**Exploring new ideas and engaging with new things,
challenging your own thinking, and being open to change.**

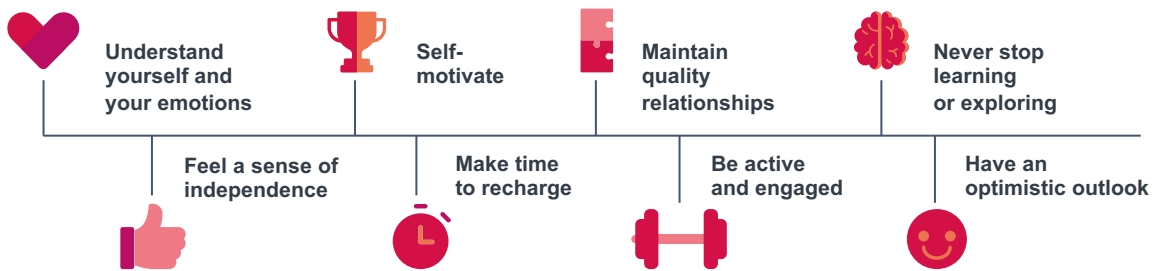
**Make Time
to Recharge**



**Creating clear boundaries between work and personal
time and finding ways to recharge your energy levels.**



THE BENCHMARK FOR HEALTHIER, LONGER, BETTER LIVES



Analysis shows optimism is crucially important for better life outcomes, but it's not easy to do or achieve.

So although critically important, it's likely not the first place the average person should start on their quest to living a healthier, longer, better life.

We conducted regression analysis and determined the overall strength of the ingredients in driving the reference outcomes.

The data is clear: "Have an Optimistic Outlook" is by far the strongest ingredient for a healthier, longer, better life.

In a second tier, "Feel Active and Engaged in Life" and "Self-Motivate" are strong ingredients.

"Understand Yourself and Your Emotions", "Feel a Sense of Independence" and "Maintain Quality Relationships" come next, followed by "Never Stop Learning or Exploring" and "Take Time to Relax and Recharge".

It is important to note that, although these two latter showed up as the least strong, they are by no means less important in contributing to a healthier, longer, better life.

Relative power of the ingredients in driving better life outcomes



Note: Ordered logit regression used with relative importance scores representing the weighted sum (weights add up to 100) of the squared regression coefficients.



We were able to see how consistent the results were for each of the markets involved in the study. The power of optimism cannot be ignored – it is the strongest driver of higher reference outcome scores in five of the six markets.

Thailand is the only market where optimism is surpassed by a stronger driver, self-motivation, but the difference is only marginal, optimism is still strong in Thailand.

Relative power of the ingredients in driving better life outcomes

	Total	Thailand	Malaysia	Mainland China	Australia	Hong Kong	Singapore
Extent you "Have an optimistic outlook"	24	19	18	23	35	26	25
Extent you "Feel active and engaged in life"	17	15	15	17	19	22	15
Extent you are "Self-motivated"	15	20	14	13	15	14	14
<hr/>							
Extent you "Understand yourself and your emotions"	12	12	14	12	8	10	16
Extent you "Feel a sense of independence"	11	14	14	9	10	9	10
Effort put into "Maintaining good quality relationships"	10	9	12	10	7	12	11
Extent you prioritise "Continuous learning and exploration"	6	7	7	7	4	5	5
Importance of "Taking time to relax and recharge"	5	6	6	7	3	2	5

More important within market

Less important within market

Note: Ordered logit regression used with relative importance scores representing the weighted sum (weights add up to 100) of the squared regression coefficients.



SIGNIFICANT ACTIONS WITHIN EACH INGREDIENT





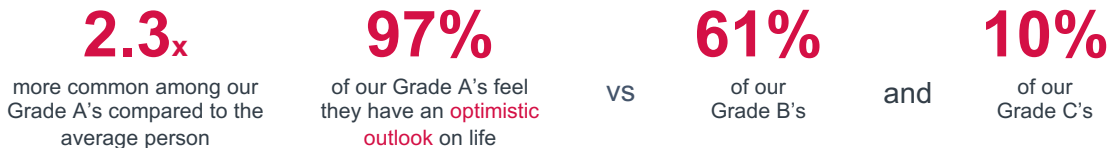
Have an
Optimistic
Outlook



WHAT THIS INGREDIENT IS ABOUT

This is about looking for the positive things in everyday situations, not letting negative events of the past affect the present and finding enjoyment in work.

How prevalent it is:



To be optimistic is a proactive decision, made and maintained throughout life.

It is more than just a way of looking at the world, optimism unlocks the ability to act, gives people the belief in a better future and the courage to pursue it. It is important to note that experts say that genuine optimism is not divorced from the realities of life, it takes into account negative situations and supports persistence and resilience against them.

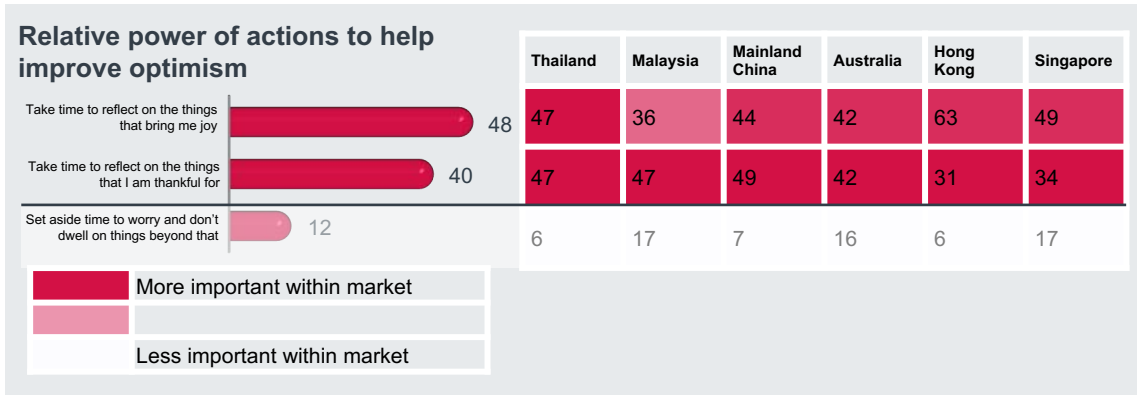
- 97% of our Grade A's feel they have an optimistic outlook on life compared to 61% and 10% of our Grade B's and Grade C's respectively.

Across all markets an optimistic outlook is defined as looking for and being able to find the positives in everyday situations, not dwelling on negative events of the past or allowing them to influence the present and finding enjoyment in the work you do.

- For Australia and Singapore an optimistic outlook also means finding something to look forward to every day, no matter how small.
- For Hong Kong, not letting negative events of the past affect the present is the most relevant and common expression of optimism.



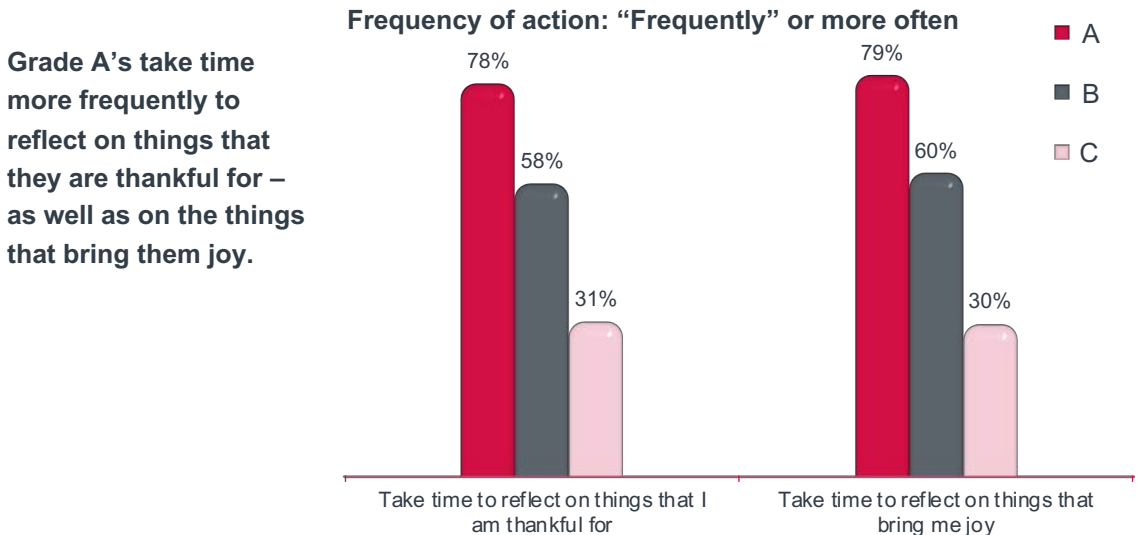
ACTIONS TO HELP DRIVE FEELINGS OF OPTIMISM



The most important actions in order to foster and build an optimistic outlook are consistent across all markets. One is about focusing on finding the positives in life or things that bring you joy, whilst the other is about finding moments of gratitude and the things you are thankful for in life.

- Whilst both actions are important in developing an optimistic outlook; ‘Taking time to reflect on the things that bring me joy’ is significantly more important in Hong Kong.
- Malaysia stands out against other markets where gratitude is more important in driving optimism than joy, with ‘Taking time to reflect on the things that I am thankful for’ the number one action.

Mental health experts spoken to for this research emphasize the importance of regularity and frequency of action in order to build towards the overall outcome of an optimistic outlook. The experts equate building an optimistic and positive outlook with building muscles or losing weight. Both are seen to require regular attention, ongoing effort and the higher the frequency of action the better the end result.

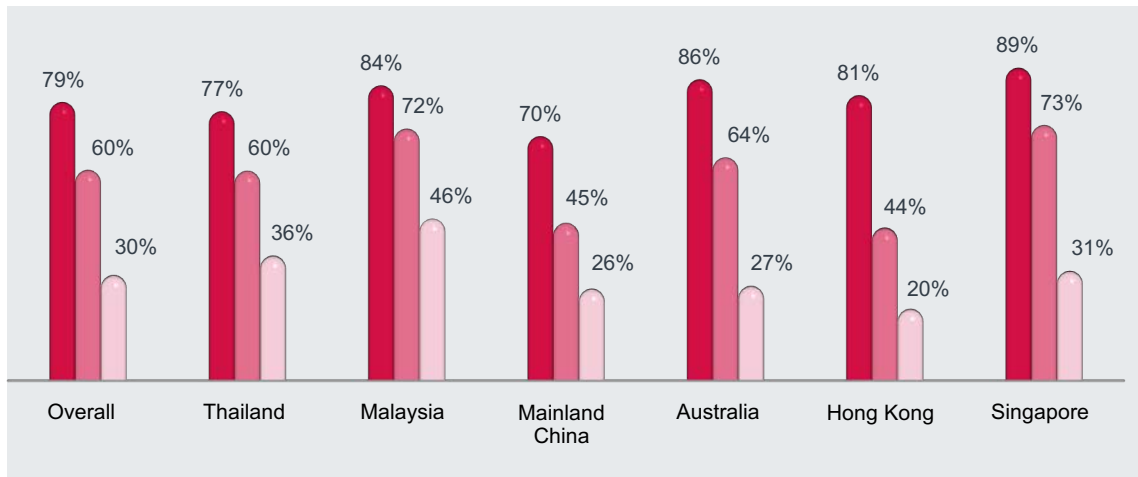




General implication: this increased level of frequency of these two primary actions is evident across all markets

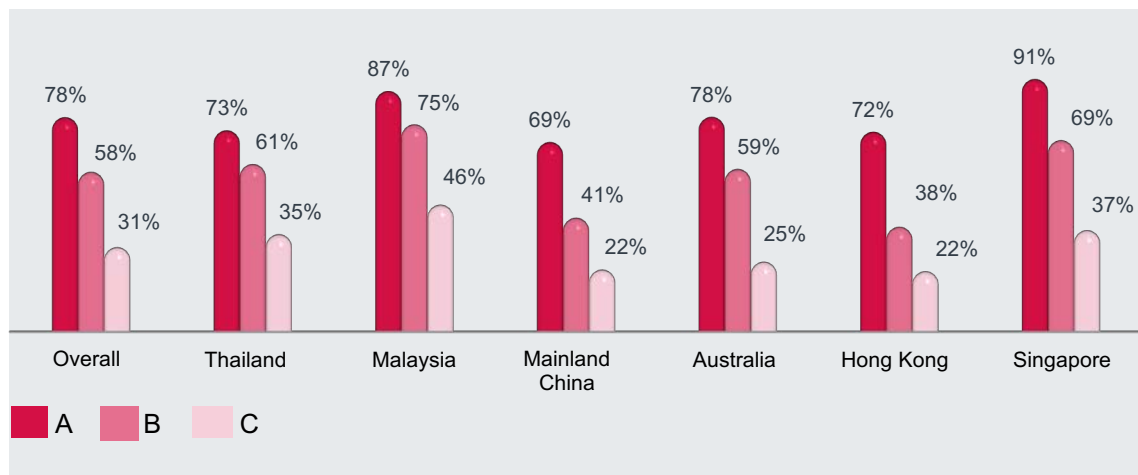
Frequently or more often:

Take time to reflect on things that bring me joy



Frequently or more often:

Take time to reflect on things that I am thankful for



Source: I3 How often do you do the following...?
 Base: Overall, n=6210; Thailand, n=1524; Malaysia, n=1517; Mainland China, n=1644; Australia, n=503; Hong Kong, n=506; Singapore, n=516. Weighted data shown.



Be Active and Engaged



WHAT THIS INGREDIENT IS ABOUT

Being an active member of your wider community, remaining socially active with friends and family, and remaining physically and mentally active.

How prevalent it is:



Feeling active and engaged in life is seen as much more than just physical exercise across all markets. It takes into account social, community, mental and physical facets.

Across all markets the most common area believed to be important in remaining active and engaged is 'Being an active member of the wider community'. Experts reiterate the importance of this, saying that people who have a stronger connection and involvement in their wider community feel a greater sense of belonging and support from others, and have a stronger sense of purpose in life.

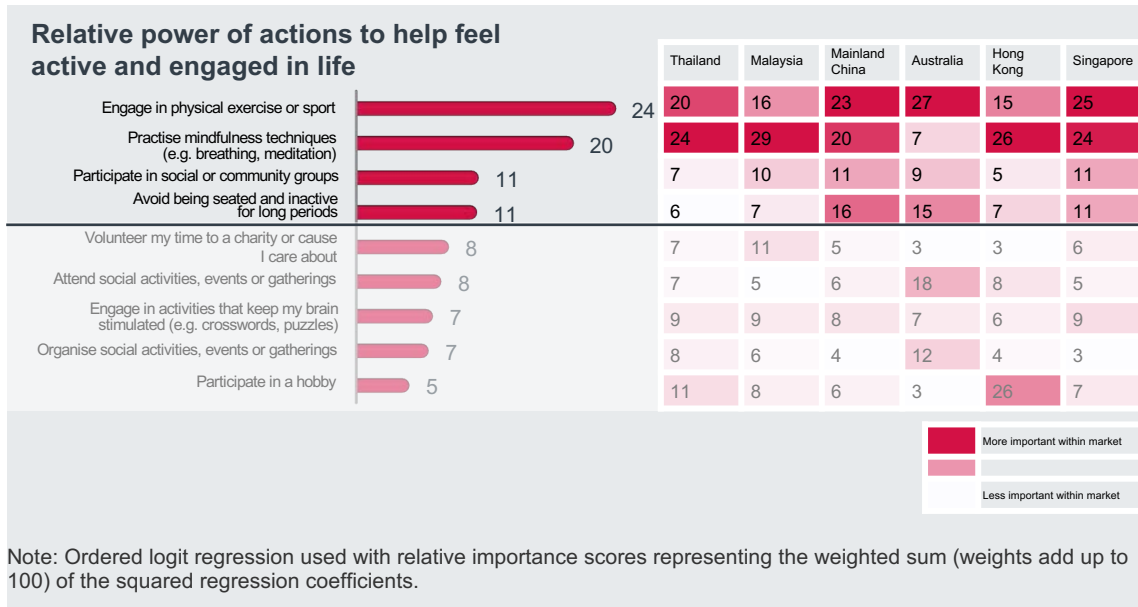
Secondly, in all markets apart from Hong Kong and Singapore 'Remaining socially active with friends and family' is seen as important. Again highlighting the importance of connection with others and sense of belonging.

- For Hong Kong and Singapore remaining physically active is seen to be more important than socially, showing that there is a greater emphasis on individuals' desire to remain physically fit and healthy, which should be an area of focus for activity in these markets.

Across the three markets of Australia, Hong Kong and Singapore, remaining physically active is seen as more important than remaining mentally active in order to feel engaged in life. Whereas for all other markets mental activity is either more important or on par with physical health.



ACTIONS TO HELP FEEL MORE ACTIVE AND ENGAGED IN LIFE



Of the actions that help people to feel active and engaged in life, the top two are very consistent across the region, with some specific market nuance.

Engaging in physical exercise or sport is the strongest action overall in helping people to feel active and engaged in life.

It is the most influential action that individuals can take in Mainland China, Australia and Singapore.

Practising mindfulness is the second most powerful action overall, but the top in Thailand, Malaysia and Hong Kong.

This is an interesting finding, as it proves that for most markets mindfulness is a key tool to feel more engaged in life and live the present moment. To note is the stark absence of mindfulness for Australians.

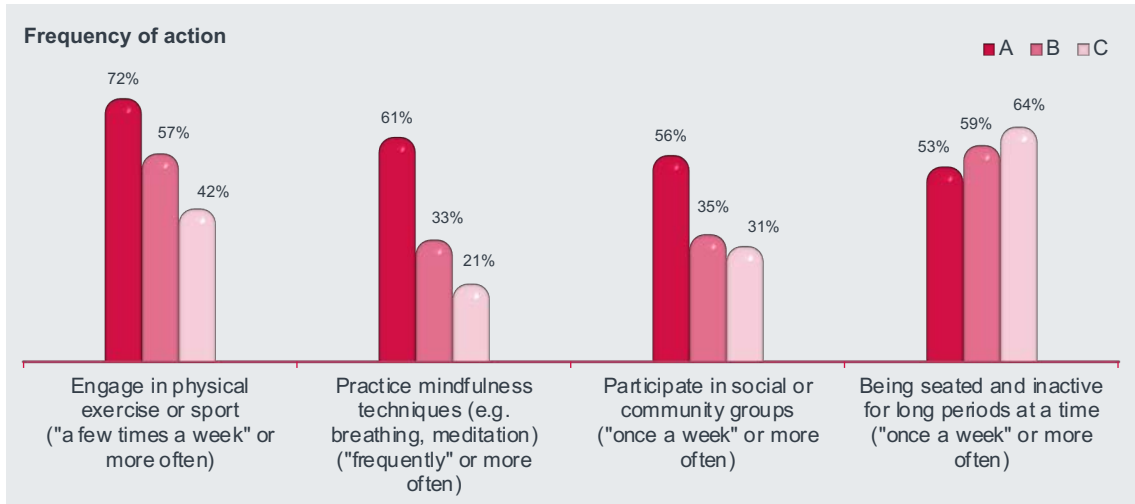
For both Thailand and especially Hong Kong where it is significantly more important, ‘participating in a hobby’ has a strong impact on people feeling active and engaged in life. Experts in these markets talk about the importance of hobbies as helping to keep people interested, motivated and often connected to a broader group of likeminded people. This has a positive impact on an individual’s sense of engagement in life and the hobby itself encourages ongoing action.

For Australia, both attending and/or organising social gatherings, activities and events is an important action to feel more engaged in life. This reflects the importance of sociability and socialising within the country’s culture and is reflected in peoples’ Healthier, Longer, Better Lives.

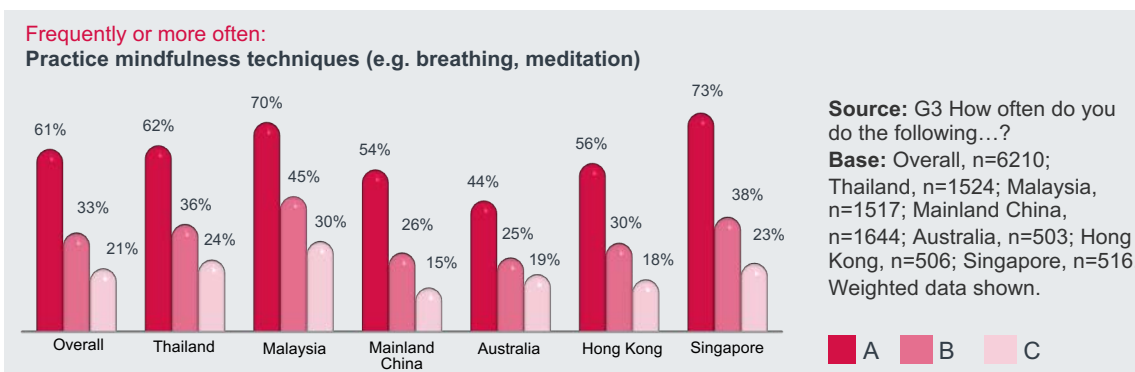
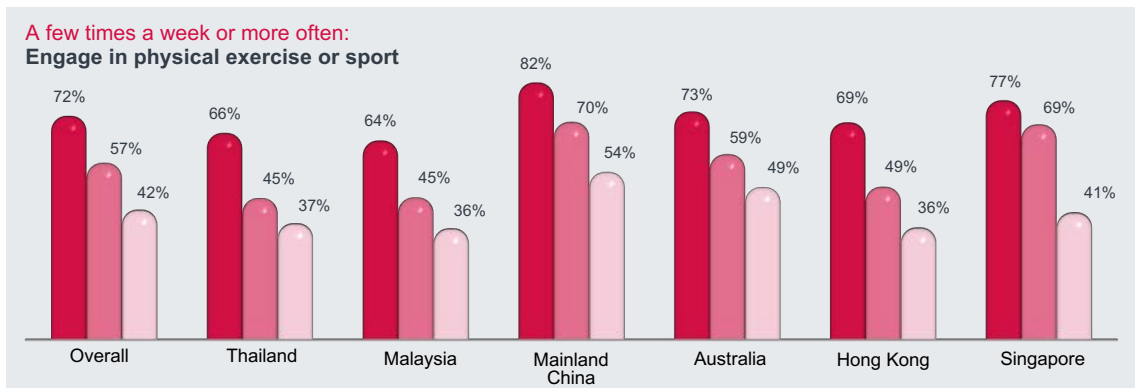
For Malaysia ‘volunteering my time to a charity or cause I care about’ is the second most important action for feeling active and engaged. It is important to note that this is specifically about giving time and not about donating.



Experts across all markets agree that inactivity is a key issue impacting overall physical health and promote the importance of movement throughout the day, particularly for white collar and office workers. Some suggest setting timers to encourage people to take a short break from sitting and utilising standing desks if possible, in order to reduce the long-term impacts of stationary work.



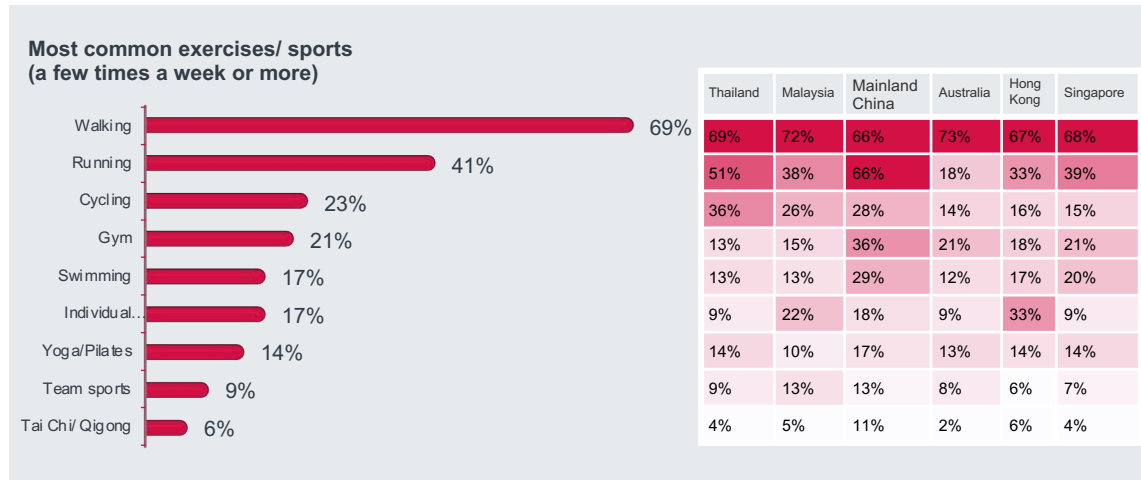
The increased level of frequency of these primary actions is evident across all markets





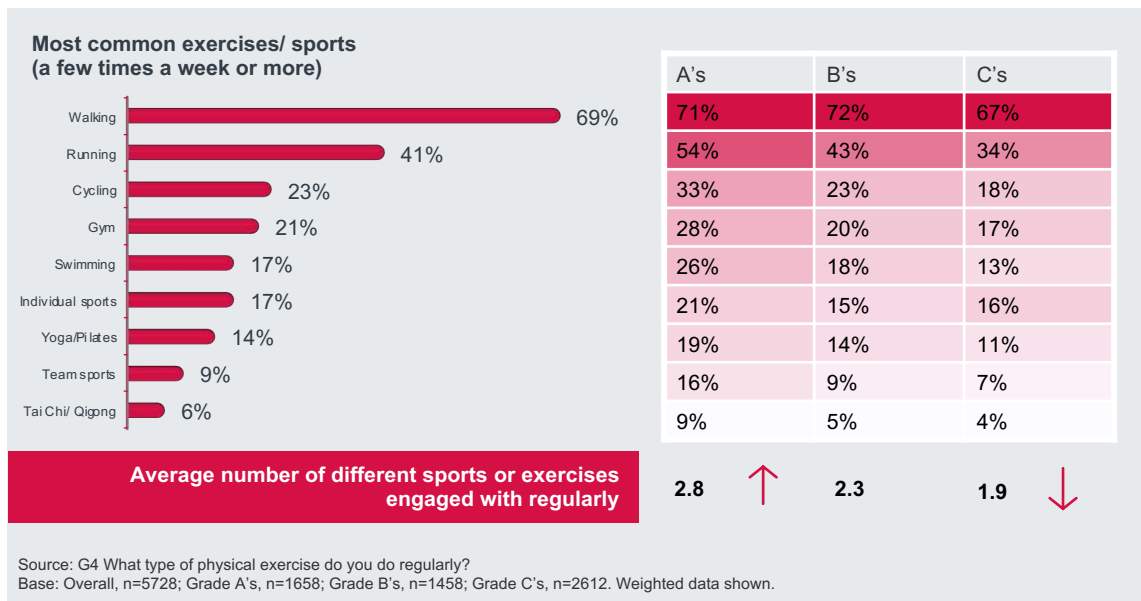
ENGAGING IN PHYSICAL SPORT AND EXERCISE

Walking is by far the exercise most consistently done across all markets, followed by running.



Walking appears to be an exercise equally important between Grade A's, B's, and C's

Also of note: Grade A's are more likely to engage in a wider range of exercises/sports (average of 2.8) suggesting they like to mix it up. This may help to make it easier/more interesting for them to engage in exercise or sport a few times a week or more, which seems to be an important threshold (on previous slide) for higher Grades.



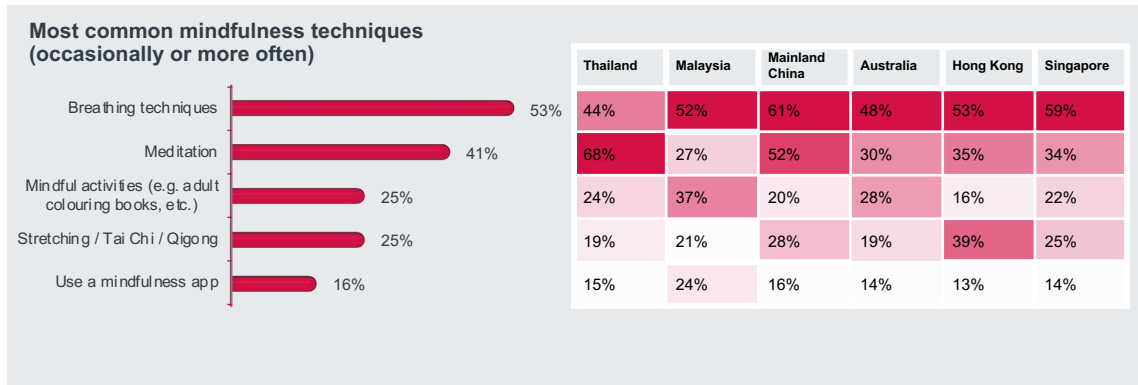


TYPES OF MINDFULNESS TECHNIQUES

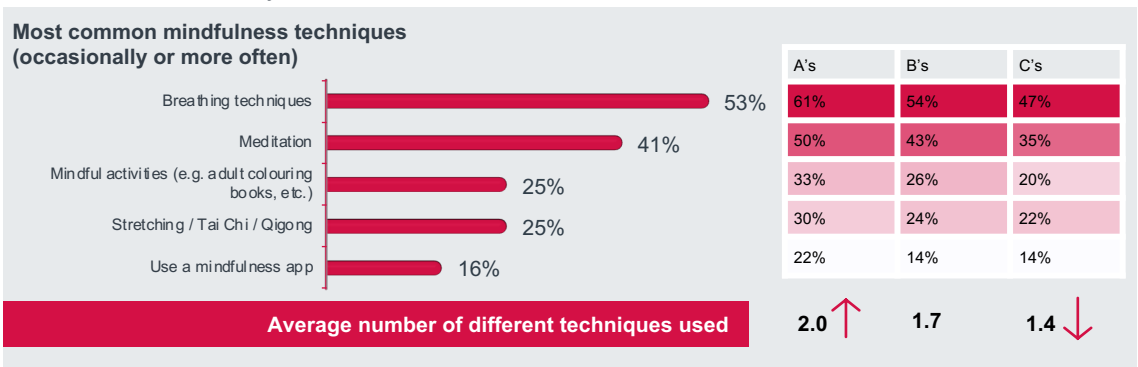
Breathing techniques and meditation are the most common forms of mindfulness.

Mindful activities are more common in Malaysia than meditation, and this may include activities such as prayer and reading the Quran.

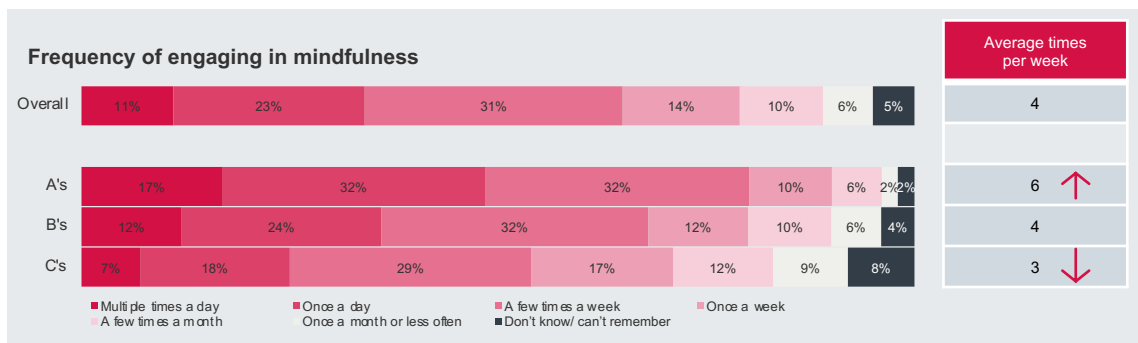
Stretching / Tai Chi / Qigong is more common in Hong Kong.



Of note: Grade A's tend to use a greater number of techniques (2.0 on average) suggesting they have a wider variety of mindfulness techniques that can be used and deployed for different situations they find themselves in.



Grade A's, those who do best on the Healthier, Longer, Better Lives benchmark model, engage in mindfulness almost every day of the week.





Self Motivate



WHAT THIS INGREDIENT IS ABOUT

Focusing on your own personal goals, looking for ways to make work/tasks/chores more engaging, and seeing setbacks as learning opportunities.

How prevalent it is:



The ingredient of Self-Motivate is about an individual's ability to find and define their own sense of progress and motivations in life. It focuses on being internally motivated in what you do, rather than externally motivated – driven only by money, status or external praise.

The power of self-motivation is that individuals are able to define their own sense of progress and achievement and understand what success looks like for themselves, rather than aiming for an external benchmark of what success should be.

This in turn allows people to focus on their own personal goals and not compare themselves to people around them.

96% of our Grade A's feel they are self-motivated compared to 58% and 8% of our Grade B's and Grade C's respectively.

Being self-motivated allows people to find ways to make work, tasks and chores more engaging and to see setbacks as learning opportunities rather than stumbling blocks.



ACTIONS TO IMPROVE SELF-MOTIVATION

To build and improve a sense of self-motivation, there are four key actions that people can take. These actions are consistent in importance across all markets in the region with the exception of Australia.

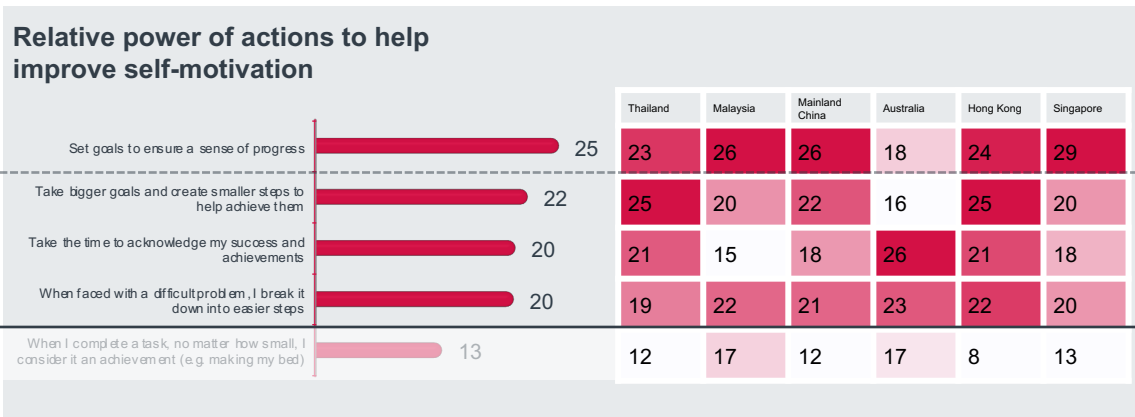
The most important action to build self-motivation is to ‘set goals to ensure a sense of progress’. This allows people to define what they are working towards and to feel a sense of accomplishment when they are met.

The second most important action is to ‘take bigger goals and create smaller steps to help achieve them’. This helps to maintain the sense of motivation, through making it easier to experience a sense of progress and forward momentum.

It is the combination of these two actions that experts agree is a powerful way to ensure self-motivation, through defining both the overarching goal and the steps (smaller goals) that can build to achieve it. This helps to make long-term goals feel more achievable and the sense of progress more frequent.

‘Taking the time to acknowledge success and achievements’ is also an important action to build self-motivation. Through recognising and rewarding the work that has gone in and the progress that has been made, people build stronger motivation to keep going. This doesn’t need to be reserved solely for big achievements, with experts agreeing that the completion of a smaller goal deserves the acknowledgment of being complete.

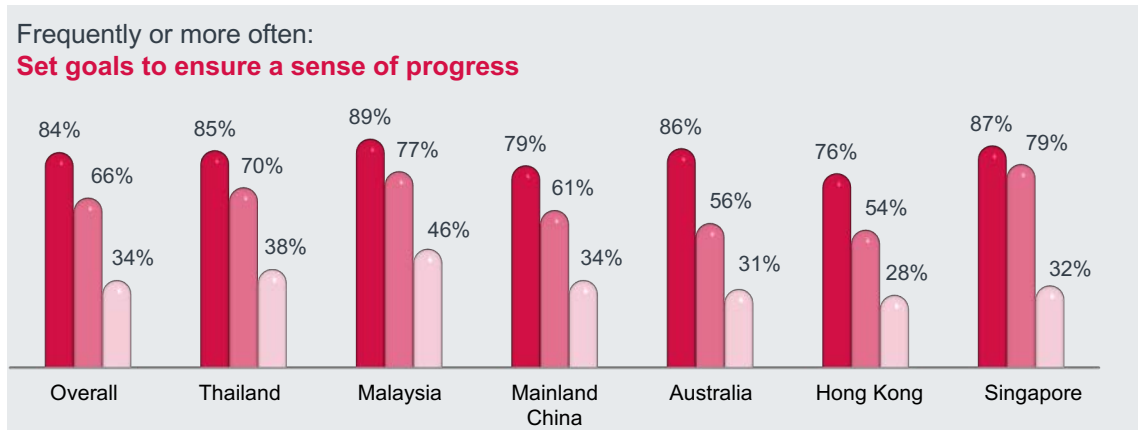
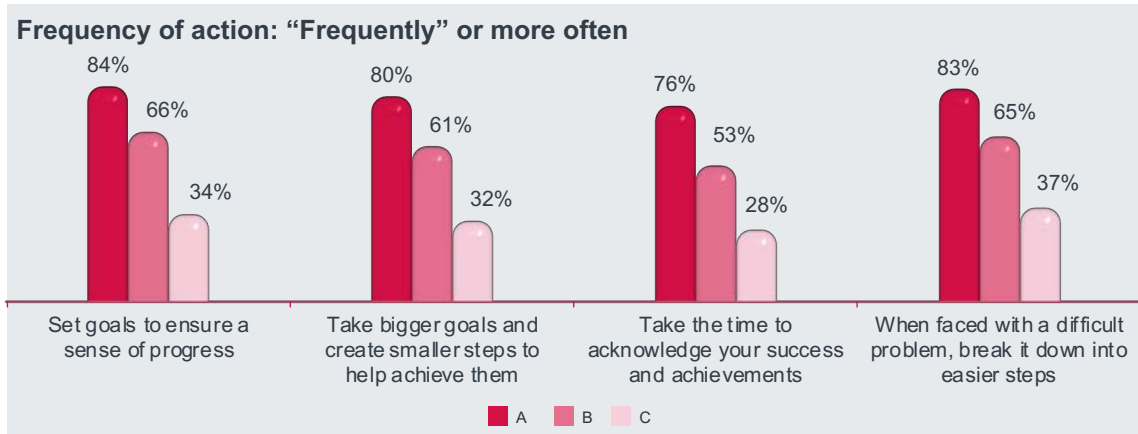
This is the number one action for Australians, but least important for Malaysia. However, Malaysians are more likely to consider completing a task an achievement, no matter how small.





Higher grades undertake the top four actions more frequently, reiterating the value of each and the importance of doing them more regularly.

This suggests that the benchmark group are more easily able to overcome challenges and setbacks, demonstrate resilience and maintain a sense of self-motivation even in the face of challenge.



Source: D3 How often do you do the following...?
 Base: Overall, n=6210; Thailand, n=1524; Malaysia, n=1517; Mainland China, n=1644; Australia, n=503; Hong Kong, n=506; Singapore, n=516. Weighted data shown.



Understand Yourself and Your Emotions



WHAT THIS INGREDIENT IS ABOUT

Understanding what motivates you in life, understanding what is important to you in life, and understanding your limits/strengths/weaknesses.

How prevalent it is:



The ingredient of Understanding Yourself and Your Emotions revolves around taking the time to understand yourself, listen to your own emotions and identify your strengths and weaknesses.

96% of our Grade A's feel they understand themselves and their emotions compared to 66% and 14% of our Grade B's and Grade C's respectively.

People who have a deeper understanding of themselves are able to identify the things that motivate them and what is most important to them in life. Experts say that this helps people to navigate important decisions in life, like finding a job that's right for them, or to make changes in life to focus on more of the things that motivate them.

Furthermore people believe that understanding yourself and your emotions enables you to identify where your limits are, and not push yourself into uncomfortable places.



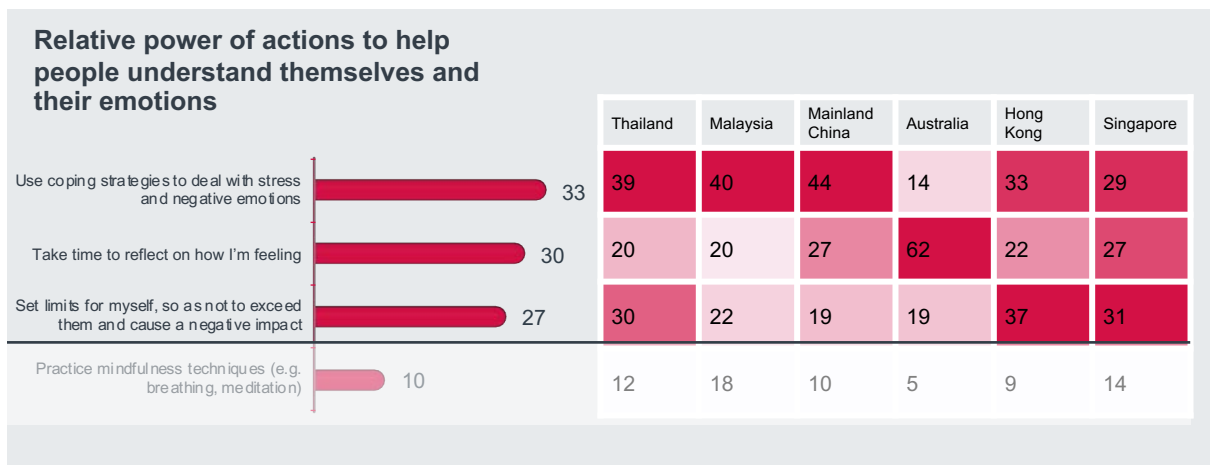
ACTIONS TO HELP YOU BETTER UNDERSTAND YOURSELF AND YOUR EMOTIONS

To better understand yourself and your emotions there are three key actions that people can take. These actions are consistent in importance across all markets in the region with the exception of Australia.

The most important action to build self awareness and understand yourself is to ‘use coping strategies to deal with stress and negative emotions’. Experts say that this helps people to deal with negative situations, manage their emotions and helps to relieve stress in the moment. Specific strategies such as circular breathing, mindfulness techniques and taking a short break to collect thoughts were all raised as relevant coping strategies. However, all experts stress the importance of finding one that works for the individual personally.

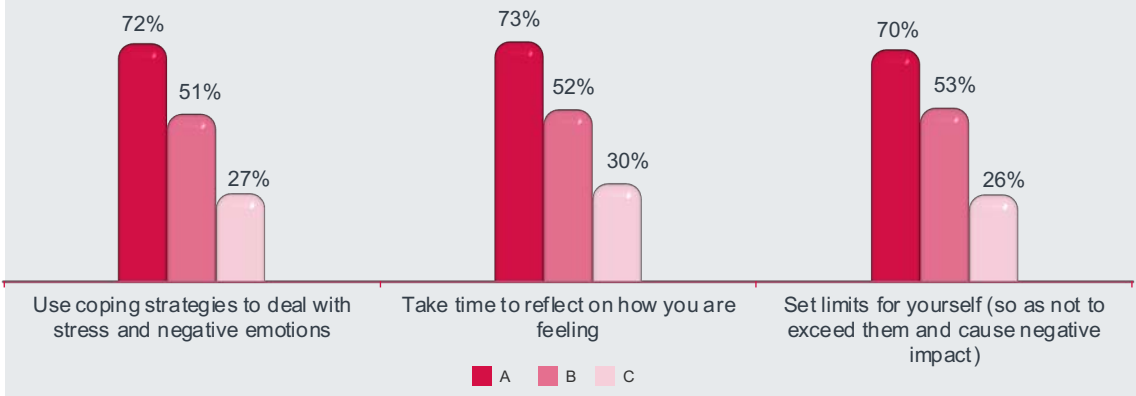
The second action is to ‘take time to reflect on how you are feeling’. This is significantly the most important action in Australia. As with previous actions, it is the frequency of the action that is important to deepening the understanding of one’s emotions. Making this a routine action allows people to understand both how they are feeling in any moment, but also to identify potential triggers or influences and how they affect their emotions. This in turn helps to develop coping strategies if needed.

Setting limits for yourself (so as not to exceed them and cause negative impact) is the third most important action overall and has strong importance in Hong Kong and Singapore.



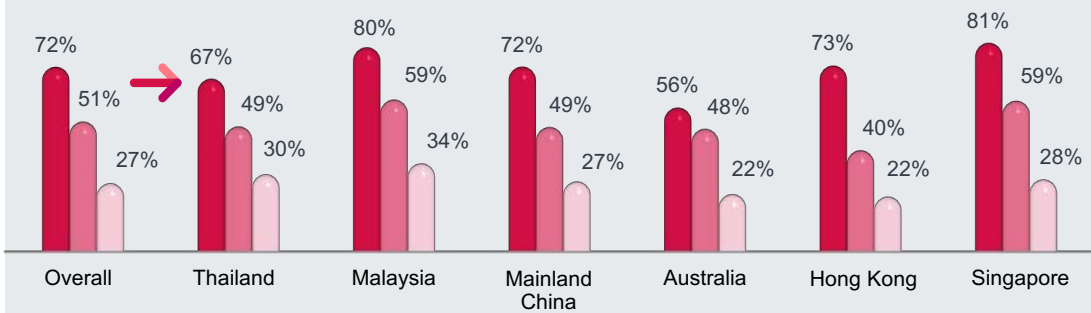


Frequency of action: "Frequently" or more often



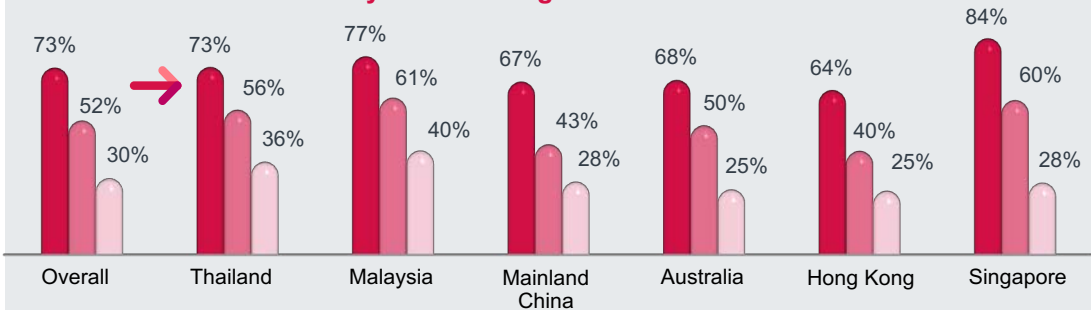
Frequently or more often:

Use coping strategies to deal with stress and negative emotions



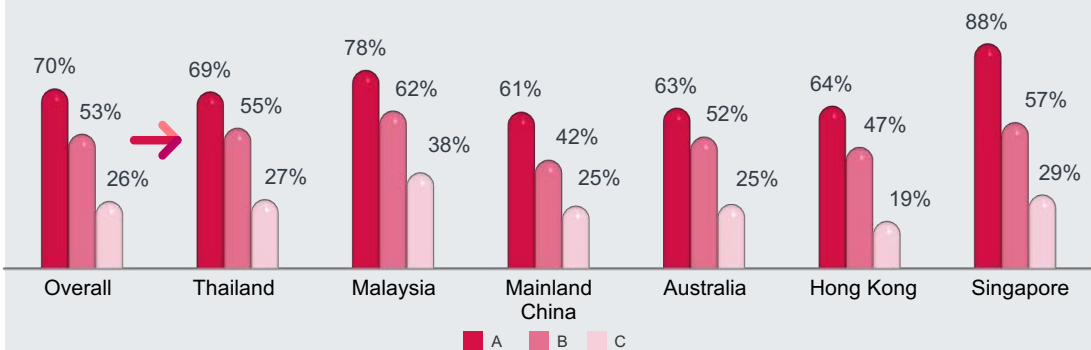
Frequently or more often:

Take time to reflect on how you are feeling



Frequently or more often:

Set limits for yourself (so as not to exceed them and cause negative impact)





Feel a
Sense of
Independence



WHAT THIS INGREDIENT IS ABOUT

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.

How prevalent it is:



Feeling a sense of independence is understood to be a feeling of self reliance and of having agency over your own life.

96% of our Grade A's feel a sense of independence compared to 72% and 19% of our Grade B's and Grade C's respectively.

This sense of independence gives people the ability and belief that they are able to positively influence and improve their own lives. It also helps to deliver the perception that they alone are capable of improving their physical, mental and financial health and situations, and are not stuck with the status quo. It is this sense of agency that experts say is important to drive action, make changes and to feel a greater sense of control in life.

The sense of control is further enhanced, as people who feel a sense of independence are more able to focus in on the things in life that they can influence, and not spend as much time on the elements that they can't impact or improve for themselves e.g. the broader economy or political climate. People are able to accept that some things are beyond their control, and instead focus time and energy on the things in life that they can change and know what is right for them.

Experts also say that people with a stronger sense of independence are less likely to be swayed or follow trends, instead they are able to identify the things that are right for them and apply them to their lives.

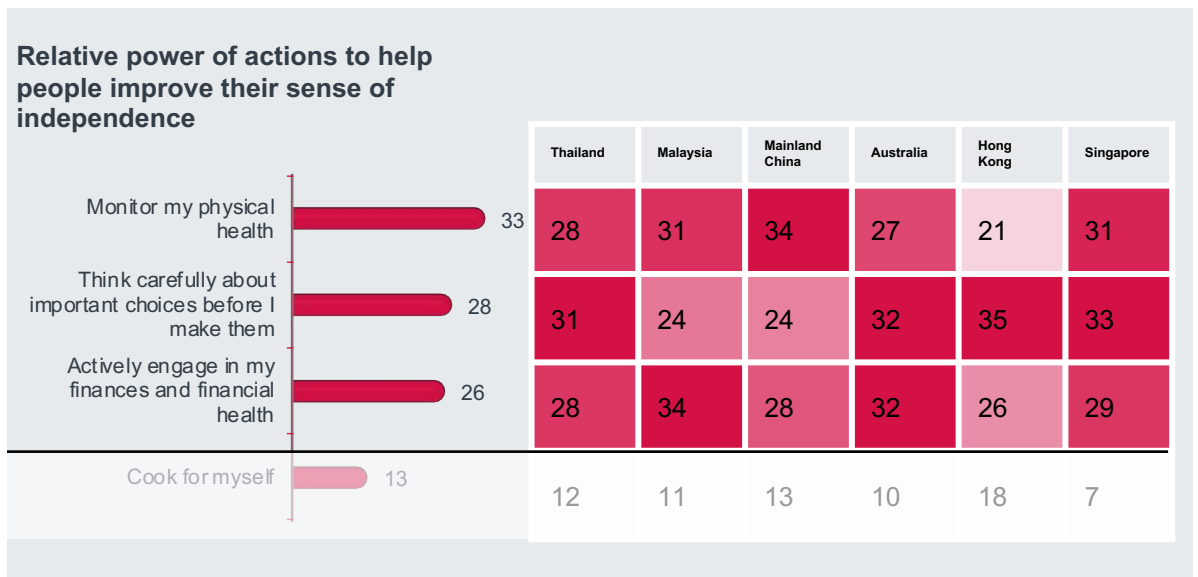


ACTIONS TO IMPROVE YOUR SENSE OF INDEPENDENCE

Overall the top three actions that help people to build a sense of independence are the same for each market, although the rankings are slightly different across markets.

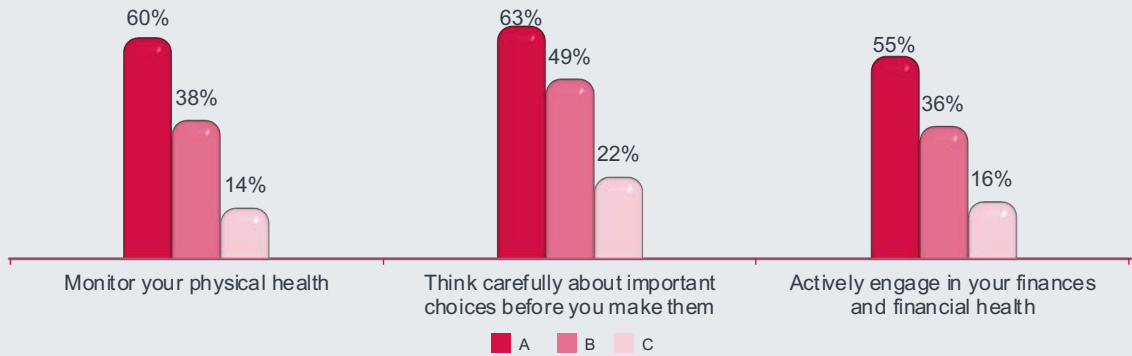
For both Malaysia and Australia ‘actively engaging in finances and financial health’ is strongest when it comes to improving your sense of independence, highlighting the importance of building good financial foundations, stability and self reliance. This may be reflective of Australia having one of the highest household debts in the world.

For Hong Kong ‘thinking carefully about important choices before I make them’ is most important for a building a sense of independence, while monitoring physical health is lower than other markets. Remember this does not say monitoring physical health is less important overall, only that it is less important when it comes to a sense of independence.



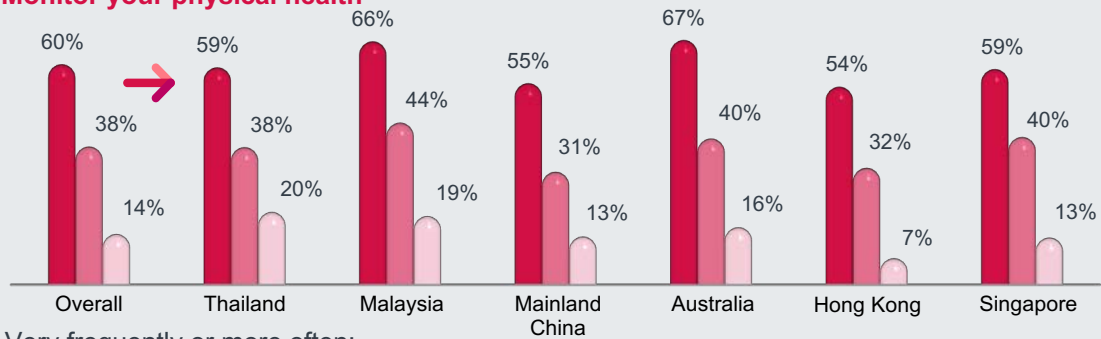


Frequency of action: “Very frequently” or more often



Very frequently or more often:

Monitor your physical health



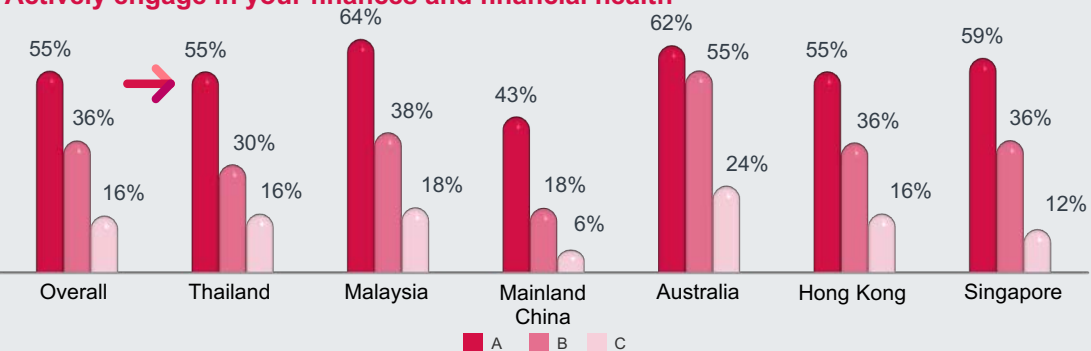
Very frequently or more often:

Think carefully about important choices before you make them



Very frequently or more often:

Actively engage in your finances and financial health



Source: C3 How often do you do the following...?

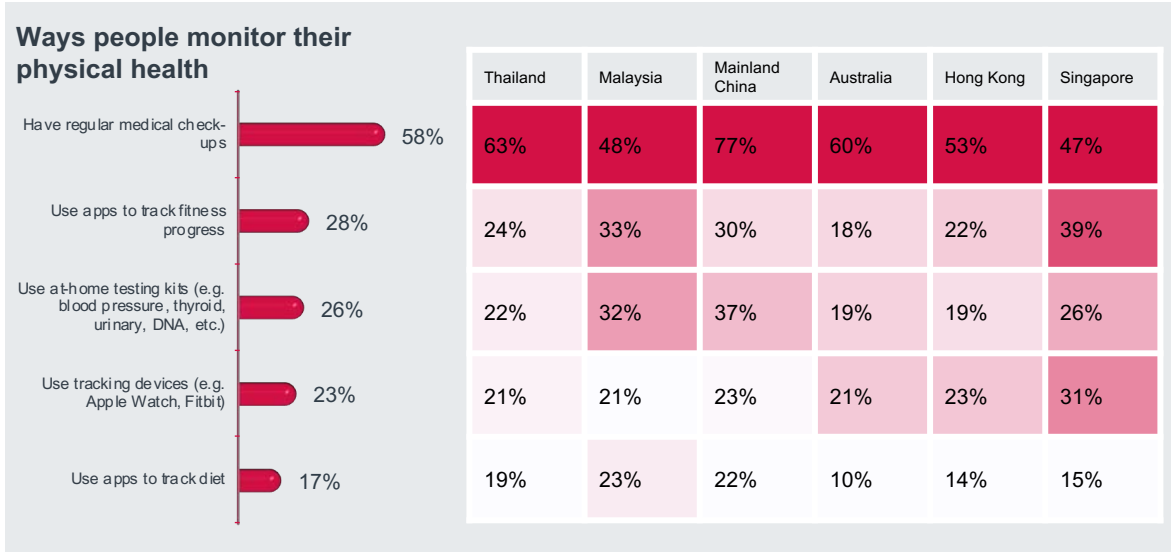
Base: Overall, n=6210; Thailand, n=1524; Malaysia, n=1517; Mainland China, n=1644; Australia, n=503; Hong Kong, n=506; Singapore, n=516. Weighted data shown.



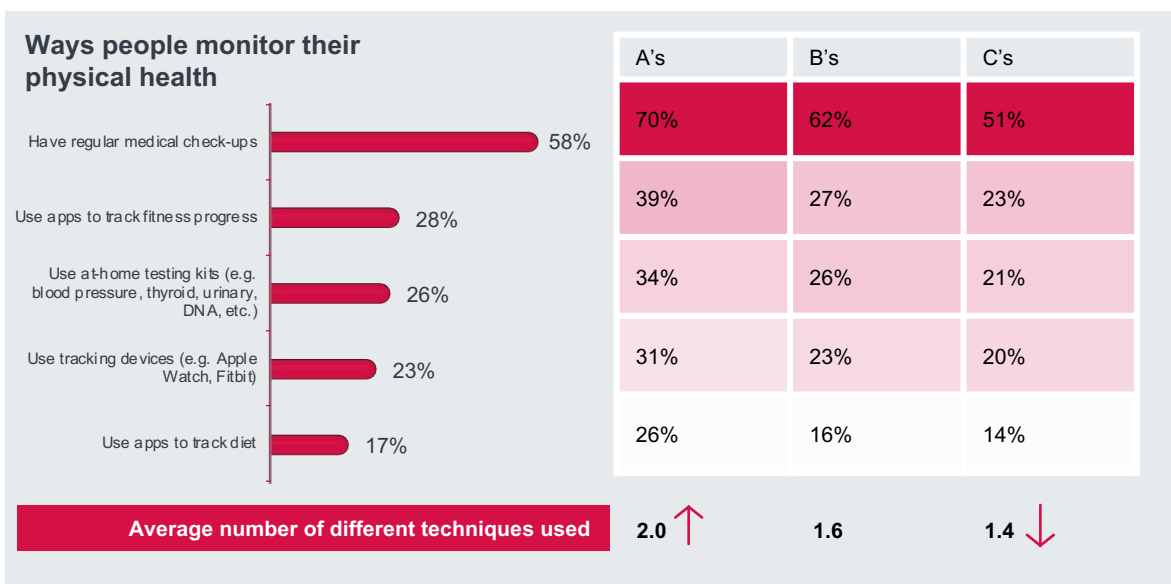
Physical Health Behaviours

The most common method for people to monitor their health is by having medical check-ups. This is equally strong across all markets in the study.

Apps come in a second place, but still far behind going to the doctor.



This distribution is the same between our A, B and C groups.



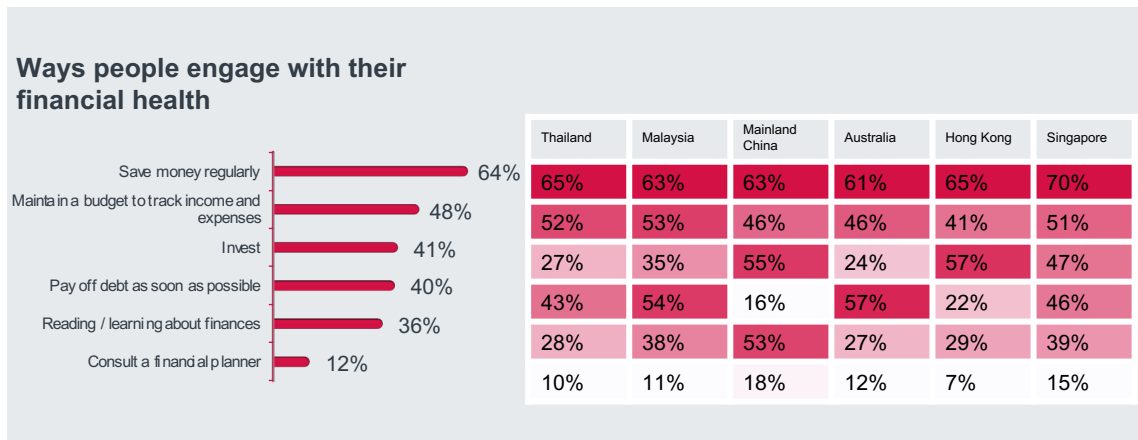


Ways to Engage in Financial Health

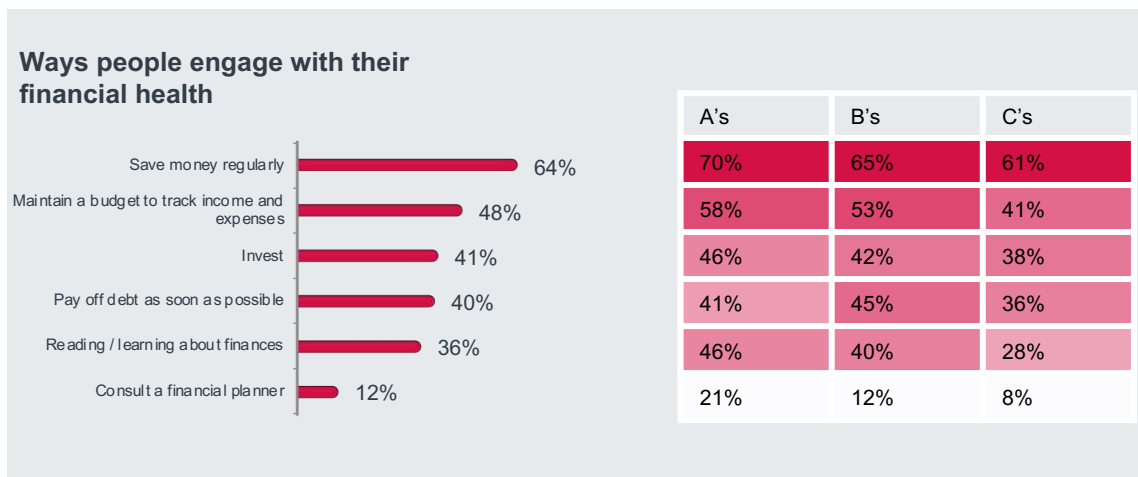
Saving money is the number one activity people do for their financial wellbeing, followed up by maintaining and tracking a budget for their income and expenses.

To note is that for Chinese, investing and reading about finances are more important than keeping track of a budget.

For Australians paying debt is second highest before keeping a budget – presumably because of the high personal debt levels (e.g. mortgages).



This distribution is the same between our A, B and C groups – although there is a larger percentage of A's saving money and keeping track of a budget than the B's and C's.





Maintain Quality Relationships



WHAT THIS INGREDIENT IS ABOUT

Focusing on giving people your full attention, being open and honest with others, and seeking out like-minded people who share similar interests.

How prevalent it is:



Maintaining and nurturing positive relationships and social connections is about focusing time and energy into the existing relationships that add value to peoples' lives.

93% of our Grade A's feel they put significant effort into maintaining good quality relationships compared to 58% and 14% of our Grade B's and Grade C's respectively.

It is less about the number of relationships but more about the quality of those relationships. It highlights the importance of prioritising relationships where you can be open and honest. This helps individuals to feel supported, connected and find a sense of belonging, allowing them to be their true self and to feel accepted and understood. Experts say that relationships where people can be vulnerable with one another help to build a deeper connection and allow people to see the real you. This helps to build a sense of trust and in turn makes the relationships stronger.

As well as nurturing existing relationships it also focuses on finding new ones, through seeking out people who share similar interests. Experts talk of the importance of this as it gives the relationship an anchor point and makes connection easier and more accessible, even for those less social. Finding others who share your interests also has a strong impact on a person's sense of place, making them more connected to the broader world, helping them overcome feelings of isolation.



ACTIONS THAT HELP MAINTAIN GOOD QUALITY RELATIONSHIPS

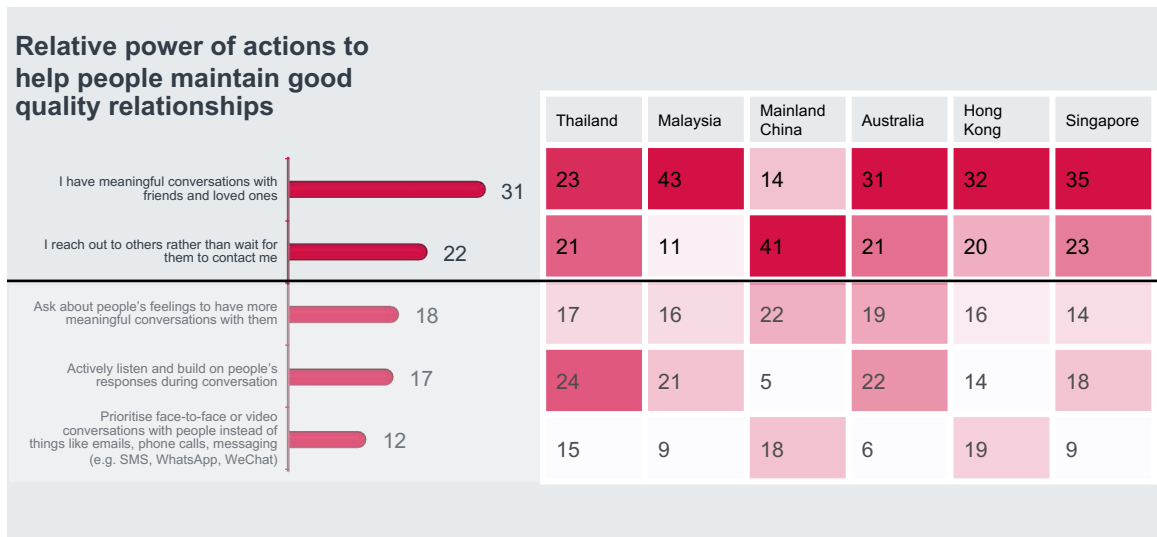
Across all markets except for Mainland China, the strongest ingredient to building quality relationships is to 'have meaningful conversations with friends and loved ones'.

Experts stress the importance of this through being able to move on from small talk to taking a genuine interest in what they have to say and talking about more than just day-to-day topics. This is seen to build stronger bonds and a deeper sense of understanding and trust.

For Mainland China this is seen as less important, but 'asking about people's feelings to have more meaningful conversations' ranks more highly – this suggests the desire for these conversations are high, but established social norms mean there needs to be a way to instigate them, rather than for them to happen more organically.

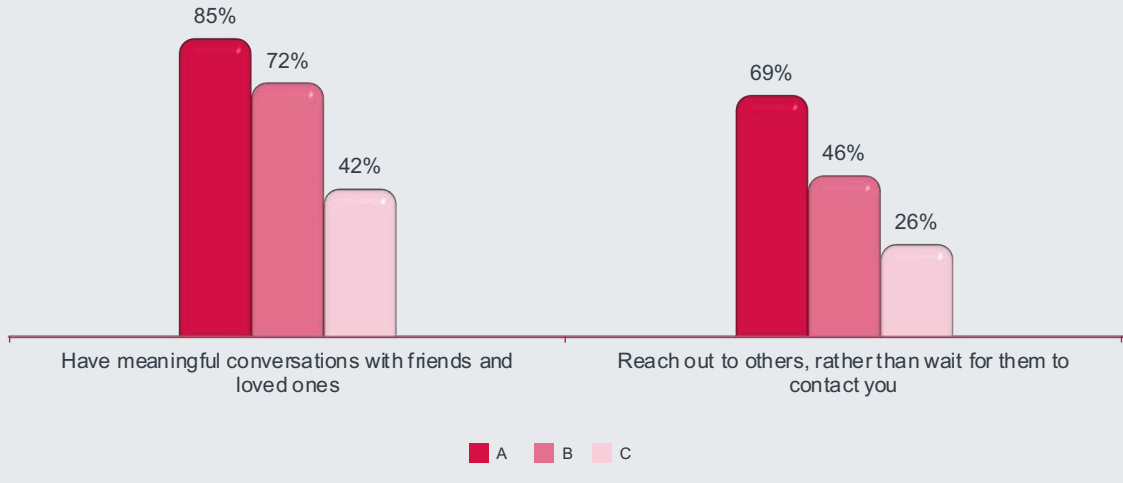
For Thailand, 'actively listening and building on peoples' responses during conversation' is the strongest action and important to act as a physical demonstration that each party is present and willing to connect within a conversation.

Across all markets 'reaching out to others rather than waiting to be contacted' is a strong action to maintain quality relationships. Experts explain how this small act shows a level of ownership and intent in wanting to build the relationship, and helps the other party understand their importance.



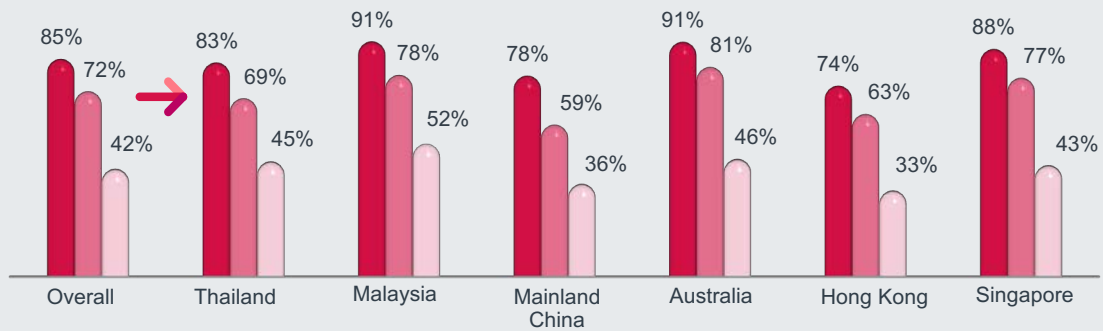


Frequency of action: “Frequently” or more often



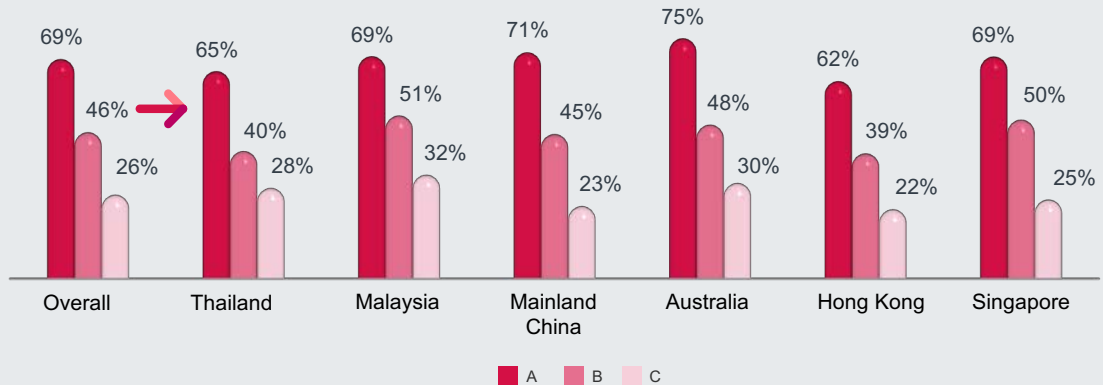
Frequently or more often:

Have meaningful conversations with friends and loved ones



Frequently or more often:

Reach out to others, rather than wait for them to contact you





Never Stop Learning and Exploring



WHAT THIS INGREDIENT IS ABOUT

Exploring new ideas and engaging with new things, challenging your own thinking, and being open to change

How prevalent it is:



Never stopping learning and exploring talks to the attitude of retaining a sense of curiosity in life. It is a mindset that is open to new experiences and maintains a strong interest in life and the world.

94% of our Grade A's feel they prioritise continuous learning and exploration compared to 53% and 14% of our Grade B's and Grade C's respectively.

Experts talk about this as maintaining a sense of childlike wonder about life, fostering a strong desire to never stop learning. This helps people to navigate change, foster a growth mindset and find a continuous sense of growth. This can be applied to work or hobbies, to exploring the world, but it helps to keep people interested and connected to life.



ACTIONS TO HELP YOU PRIORITISE CONTINUOUS LEARNING AND EXPLORATION

Of the actions that help to build a mindset of never stopping learning and exploring, ‘reading to learn new things’ is the strongest overall action.

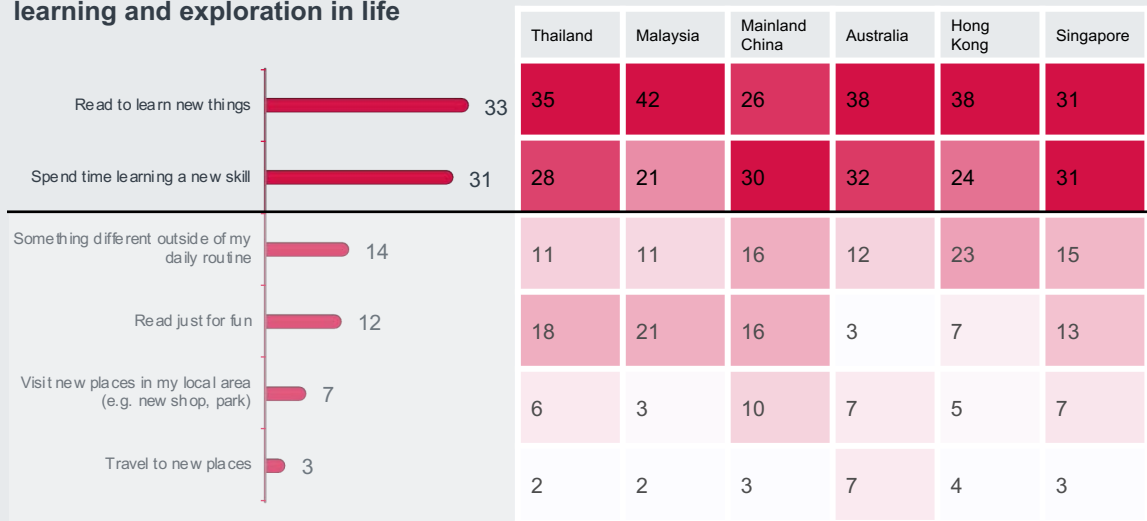
Experts say that reading, be it fiction or non-fiction, helps people to explore new perspectives and to see things from a new angle, allowing people to expand their frame of reference on the world. This is transferred into how they engage with the world more broadly.

The second strongest action overall is to ‘spend time learning a new skill’.

Building and learning a new skill allows people to foster a sense of learning, feel a sense of achievement and progress as they learn and also to feel more confident in themselves.

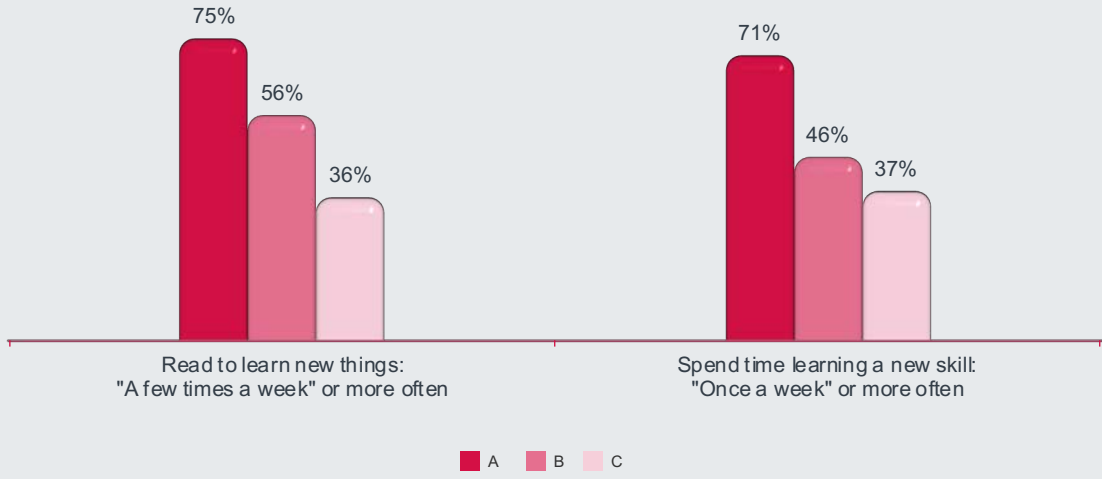
It is worth noting that the importance of traveling to a new place, or visiting new places in my local area, may have been affected by the time of conducting the survey and the impact of COVID-19 restrictions on movement.

Relative power of actions to help people prioritise continuous learning and exploration in life

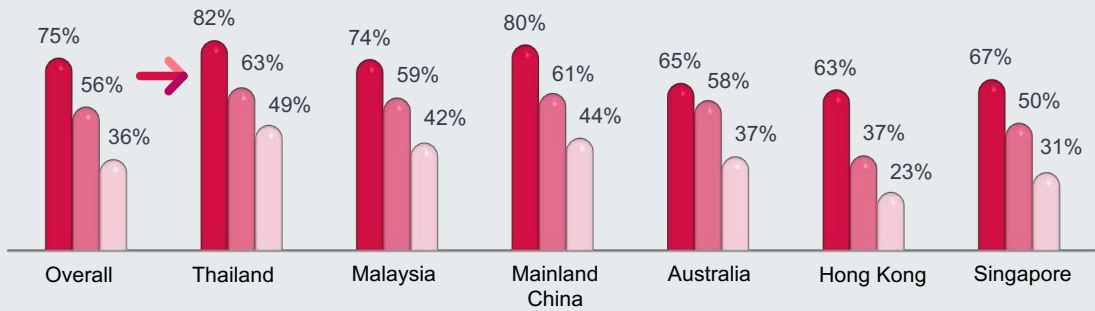




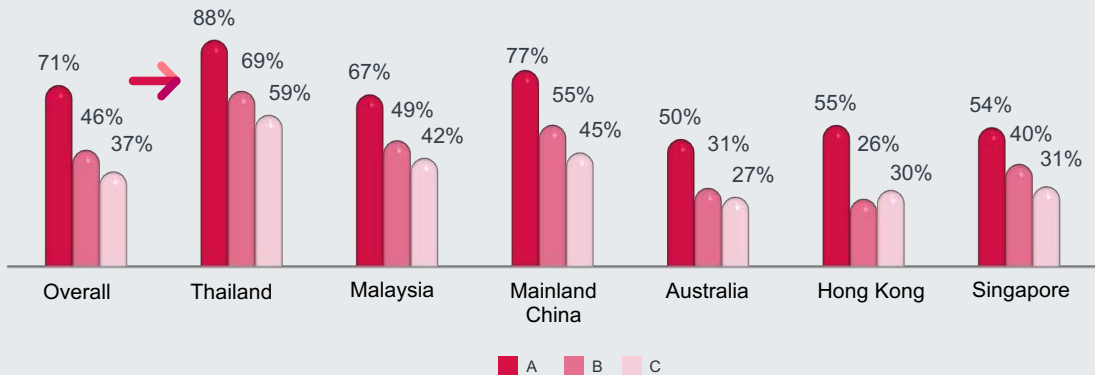
Frequency of action



A few times a week or more often: Read to learn new things



Once a week or more often: Spend time learning a new skill





Make Time to Recharge



WHAT THIS INGREDIENT IS ABOUT

Creating clear boundaries between work and personal time and finding ways to recharge your energy levels.

How prevalent it is:

1.7x

more common among our Grade A's compared to the average person

97%

of our Grade A's say it's important to them to **take time to relax and recharge**

vs

77%

of our Grade B's

and

33%

of our Grade C's

Making time to recharge is about understanding the value of purposeful relaxation, taking time to switch off and do the things that restore and give you energy. Experts use the term purposeful vs mindless relaxation to outline what this ingredient is all about. Mindless relaxation is defined as distracting oneself from events, procrastination and not engaging in the why of what you are doing. In contrast, purposeful relaxation is about understanding what you need to re-charge and reset, taking into account what you are doing and being present whilst doing it.

97% of our Grade A's say it's important to them to take time to relax and recharge compared to 77% and 33% of our Grade B's and Grade C's respectively.

This suggests a stronger understanding of the power of recharge and relaxation.

People who take time to recharge are able to set clear boundaries between work and personal time, creating a clear distinction and allowing themselves to be present in each element.

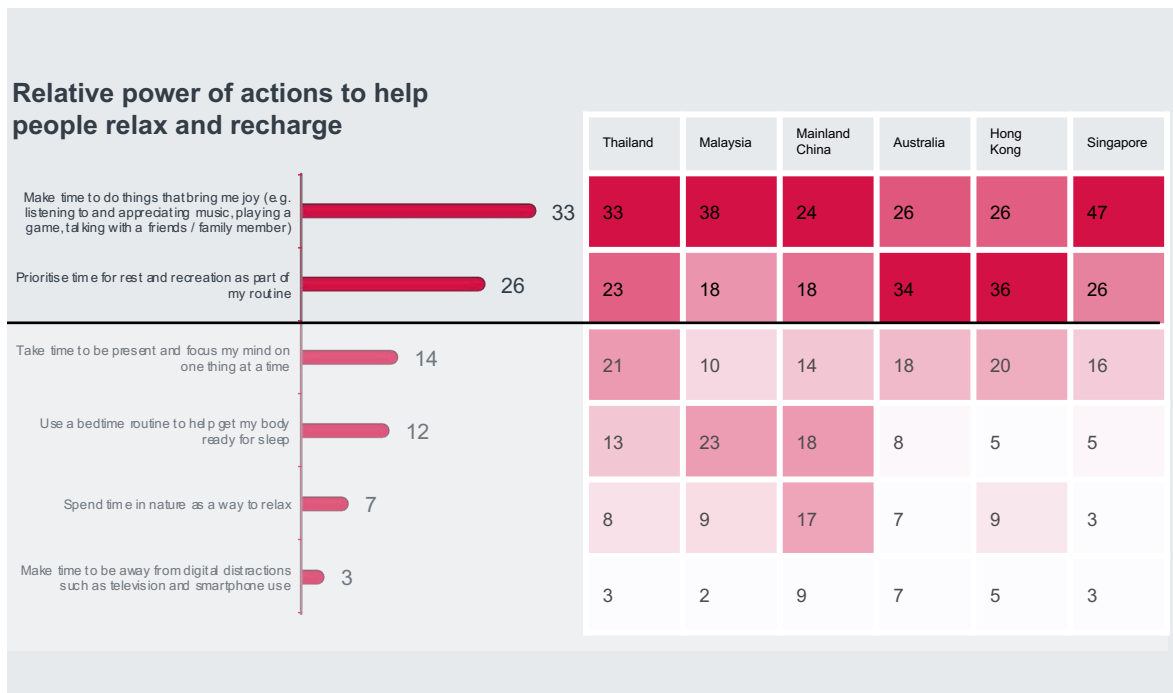


ACTIONS TO HELP YOU TAKE TIME TO RELAX AND RECHARGE

Of the actions that help people to make time and recharge, ‘making time to do things that bring you joy’ (e.g. listening to and appreciating music, playing a game, talking with friends / family, etc.), is the strongest overall, closely followed by ‘prioritising time for rest and relaxation as part of my daily routine’.

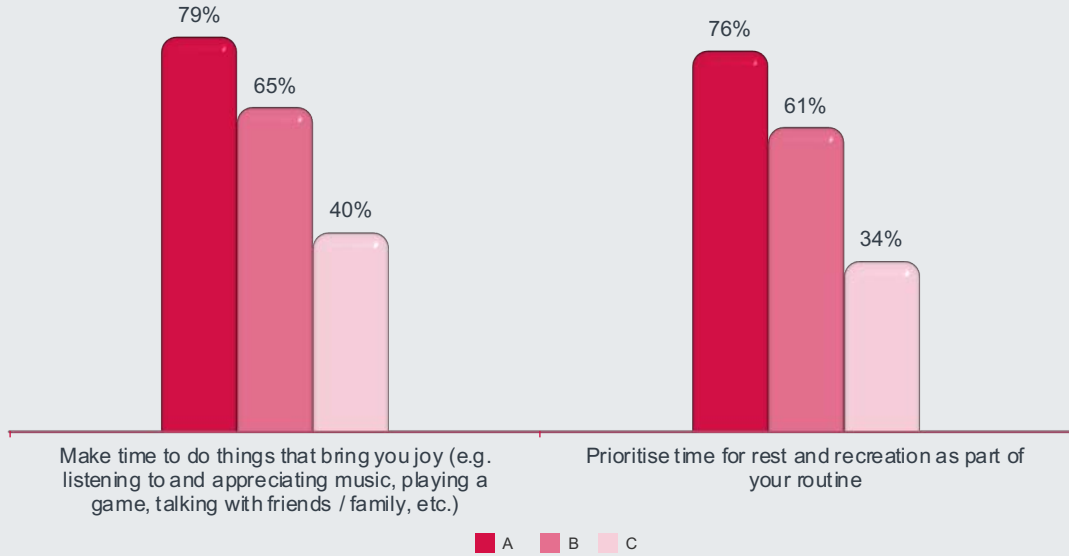
Experts say that both seeing the value of relaxation, and prioritising moments of relaxation, require a shift of mindset.

Too many people see this down time as a waste of time that could be better applied to work, goals etc. However, experts agree that it is vital for maintaining energy in life, to facilitate good mental and physical health, and should be given the same level of consideration as work.





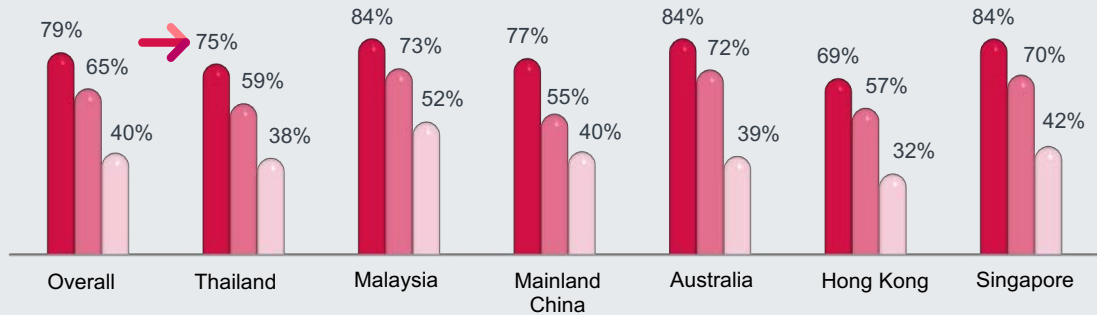
Frequency of action: "Frequently" or more often



Frequently or more often:

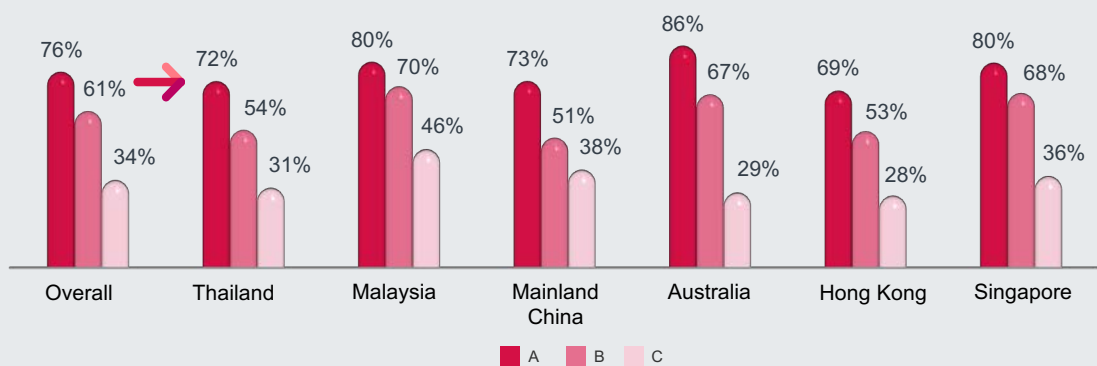
Make time to do things that bring you joy

(e.g. listening to and appreciating music, playing a game, talking with friends / family, etc.)



Frequently or more often:

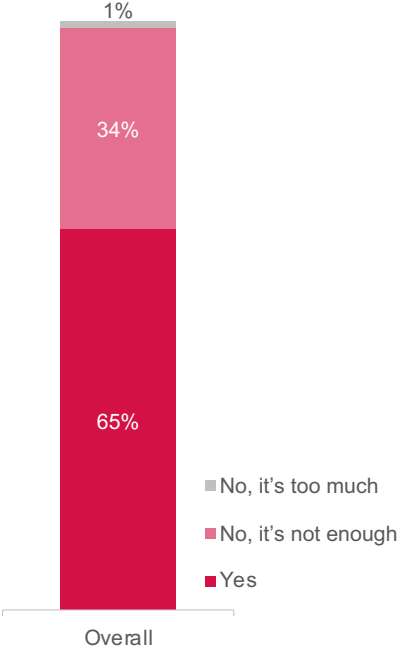
Prioritise time for rest and recreation as part of your routine



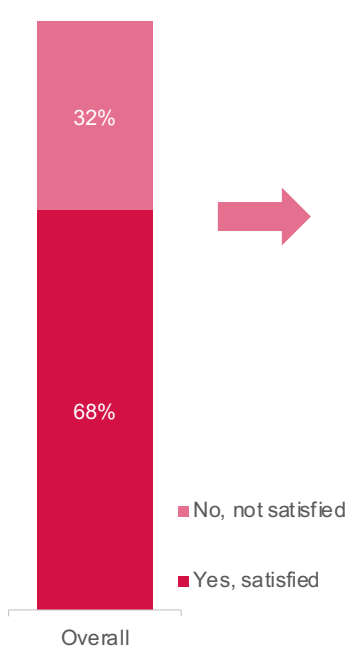


SLEEP

Satisfaction with amount of sleep

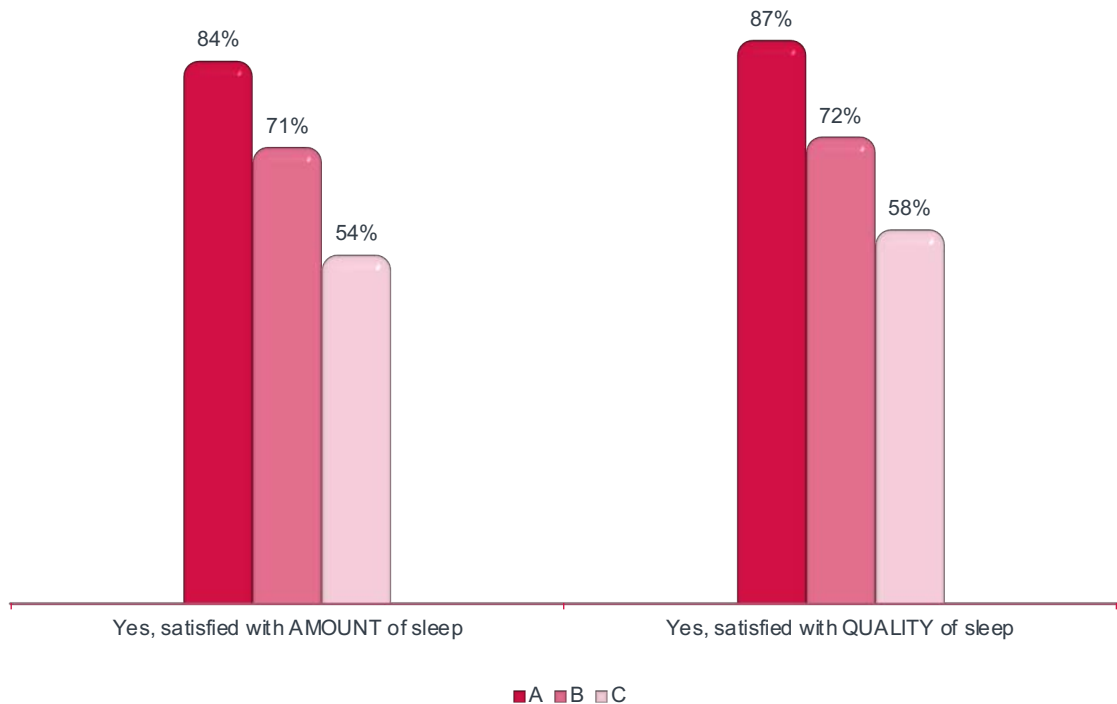


Satisfaction with quality of sleep



- "I wake up feeling tired"
- "Don't feel fully rested after sleep"
- "Not properly recharge"
- "I feel tired even I have slept for 8 hours"
- "Sleep apnoea"
- "Waking up middle of my sleep"
- "Not enough in deep sleeping"
- "Lack of sleep"
- "Not enough sleeping time"
- "Sleep too little hours"
- "Not deep sleep"

Satisfied with sleep





BEDTIME ROUTINE ACTIVITIES

Going to bed and waking up at the same time are the most common routines across all markets.

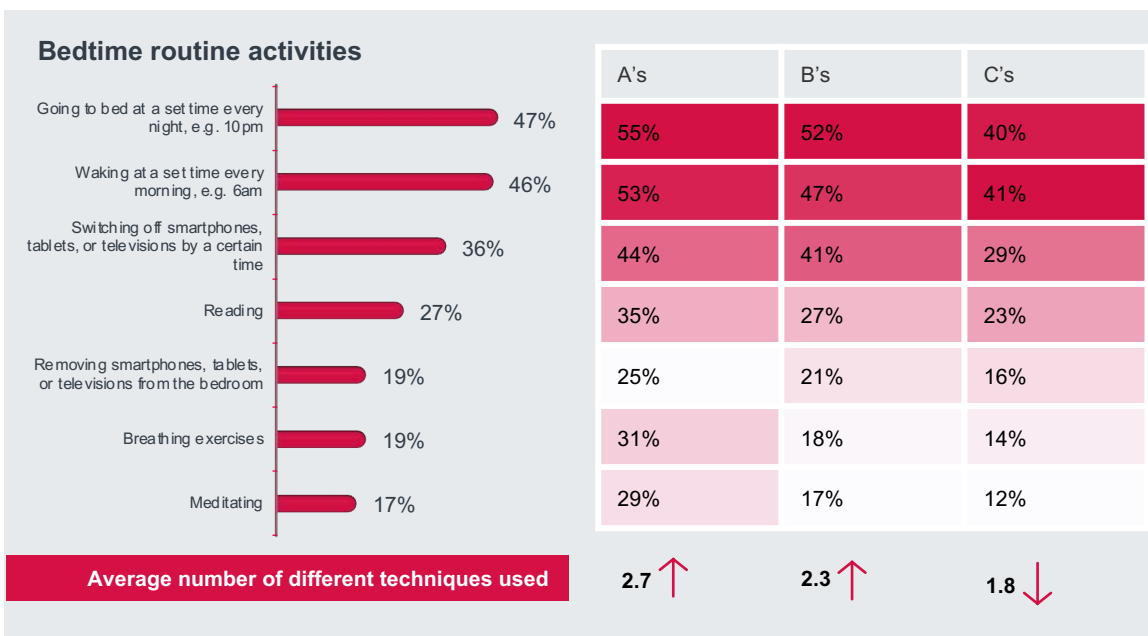
Mainland China, Australia and Singapore slightly favour setting a fixed time for going to bed over waking up at the same time; whereas Thailand, Malaysia and Hong Kong favour the opposite slightly.

Reading in bed is more common in Australia than in the other countries, whereas meditating before going to sleep in Thailand is disproportionately more common than everywhere else.



A larger proportion of A's do all of the cited activities more than B's and C's.

Arguably the biggest difference between A's and the rest is in doing breathing exercises and meditating. But the most significant activities for all groups remain having fixed times for going to bed and waking up.





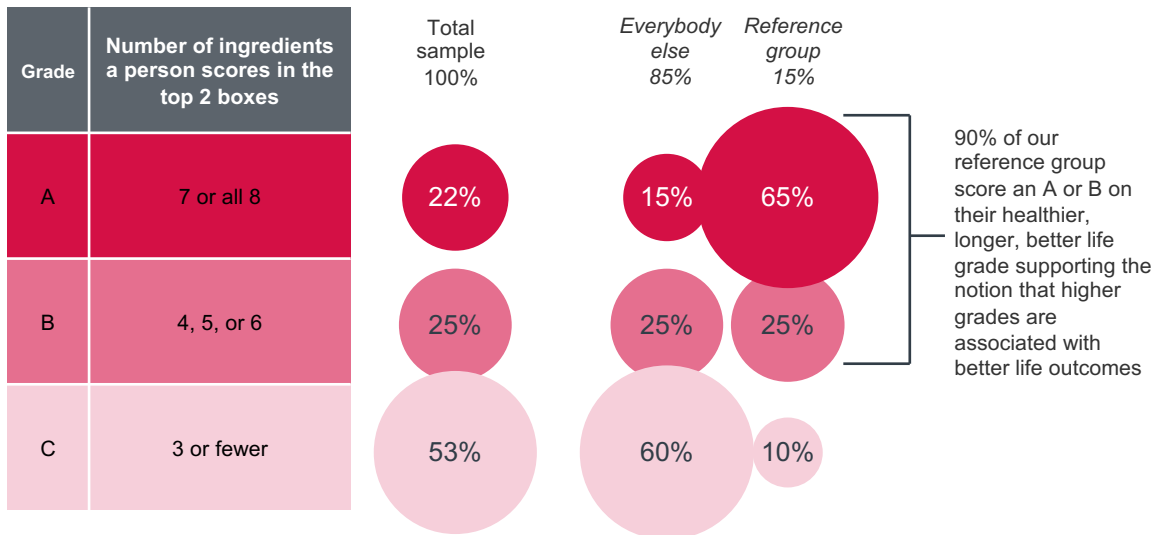
THE ABC'S OF LIVING HEALTHIER, LONGER, BETTER LIVES





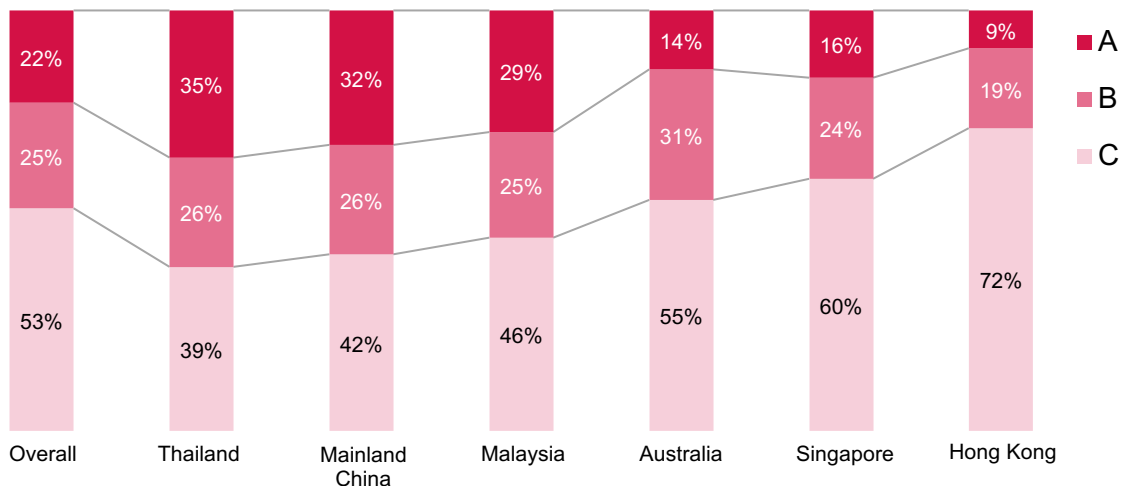
THE HEALTHIER, LONGER, BETTER LIFE GRADE

As mentioned earlier, we created a grade to help us establish the extent to which a person is on the path to leading a healthier, longer, better life. The grade represents a person's performance across the eight ingredients.



Comparing our surveyed markets is akin to comparing countries in an Olympic medal tally. We can see Thailand has the highest proportion of A's, followed by Mainland China, then Malaysia.

Proportion of healthier, longer, better life grades



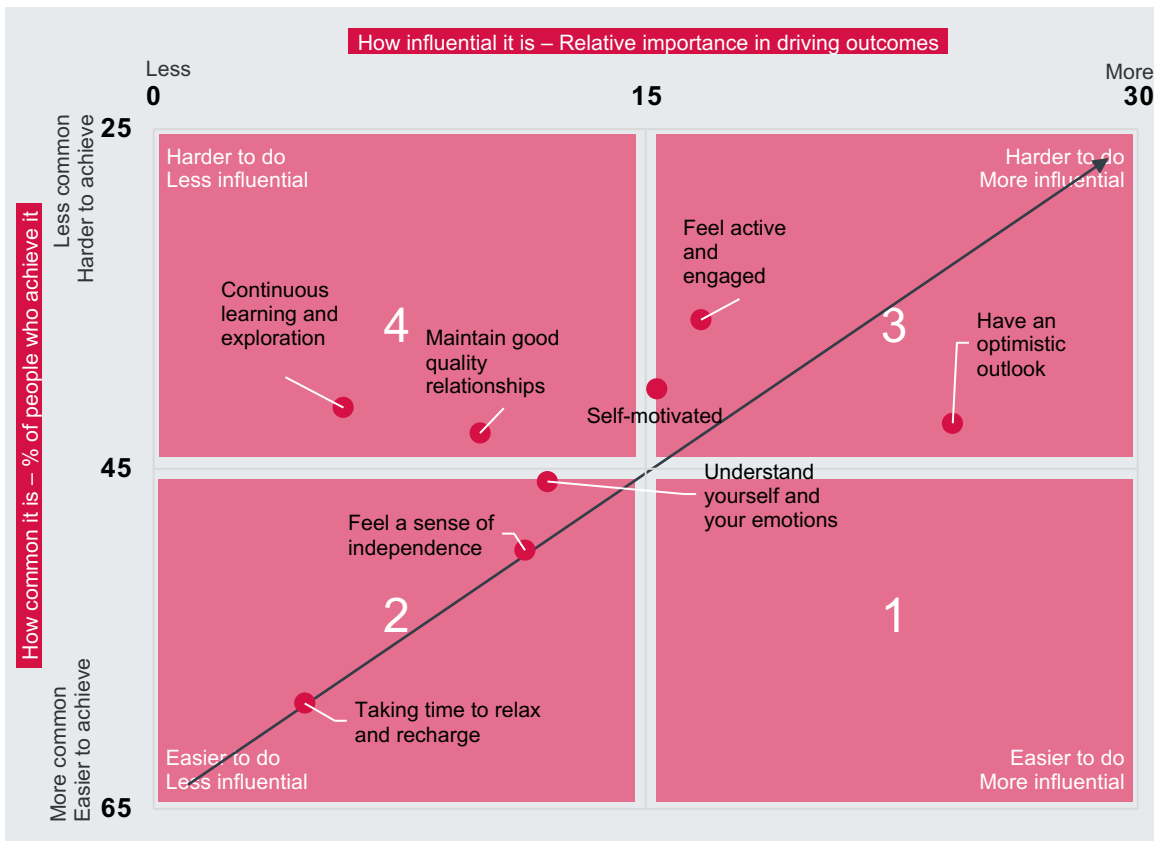


THE PATHWAY TO HEALTHIER, LONGER, BETTER LIVES

By comparing the relative difficulty in achieving an ingredient with that ingredient's level of impact on better life outcomes, we can conclude the best course of action for people to take on their quest to achieve Healthier, Longer, Better Lives.

Steps in identifying the pathway to living Healthier, Longer, Better Lives:

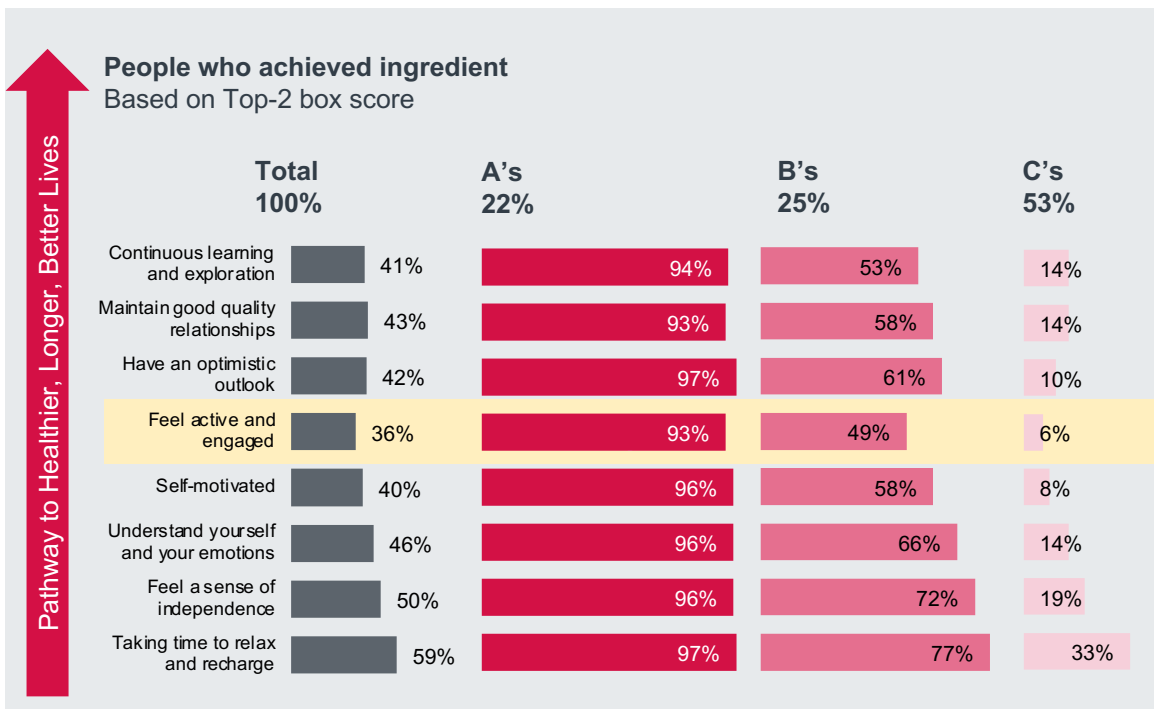
1. Ideally start at the bottom right – the ingredients easy to achieve and most influential in leading to positive outcomes.
2. Then, bottom left – ingredients that are also easy to achieve, but a bit less influential in achieving positive outcomes.
3. Then, top right – harder to achieve ingredients that have more influence in achieving positive outcomes.
4. Then, top left – similarly hard to achieve ingredients with a bit less influence on positive life outcomes.
5. Defining a pathway allows us to tailor the steps to help C's become B's and B's become A's.





INGREDIENT PROFILES (TOTAL)

Analysis of the profile behind a grade helps us suggest to people which areas they can work on to improve their grade and possibly reach better life outcomes. Regionally, feeling active and engaged is probably the ingredient we need to work on as people, it's the rarest but one of the most important.

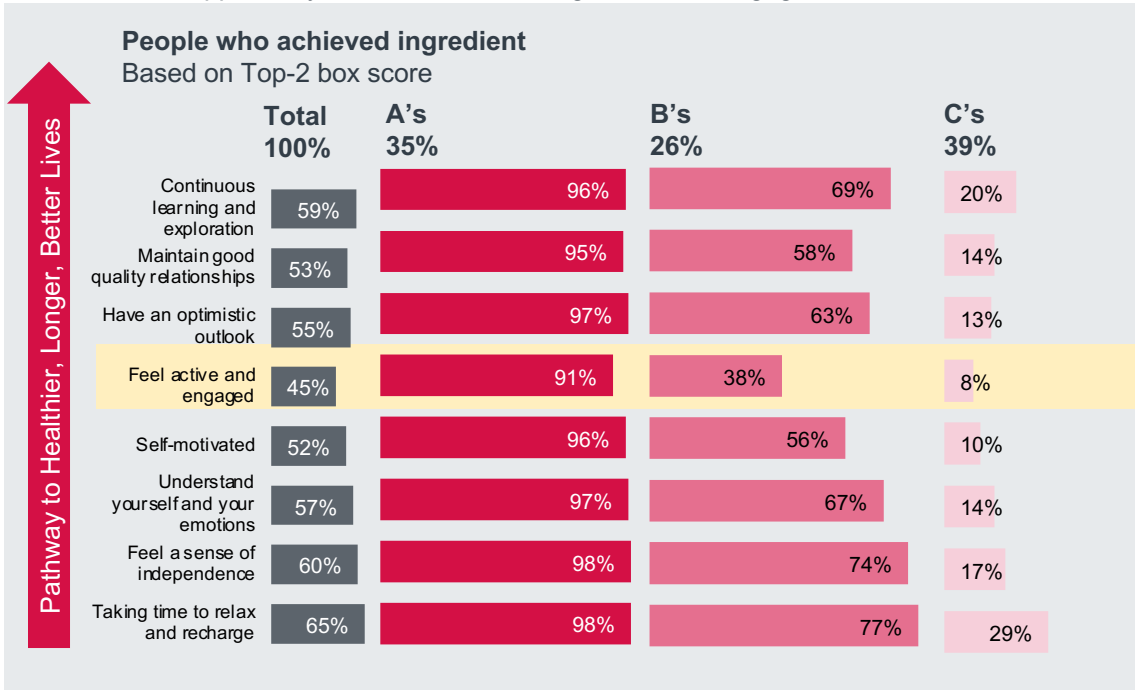




INGREDIENT PROFILES BY MARKET

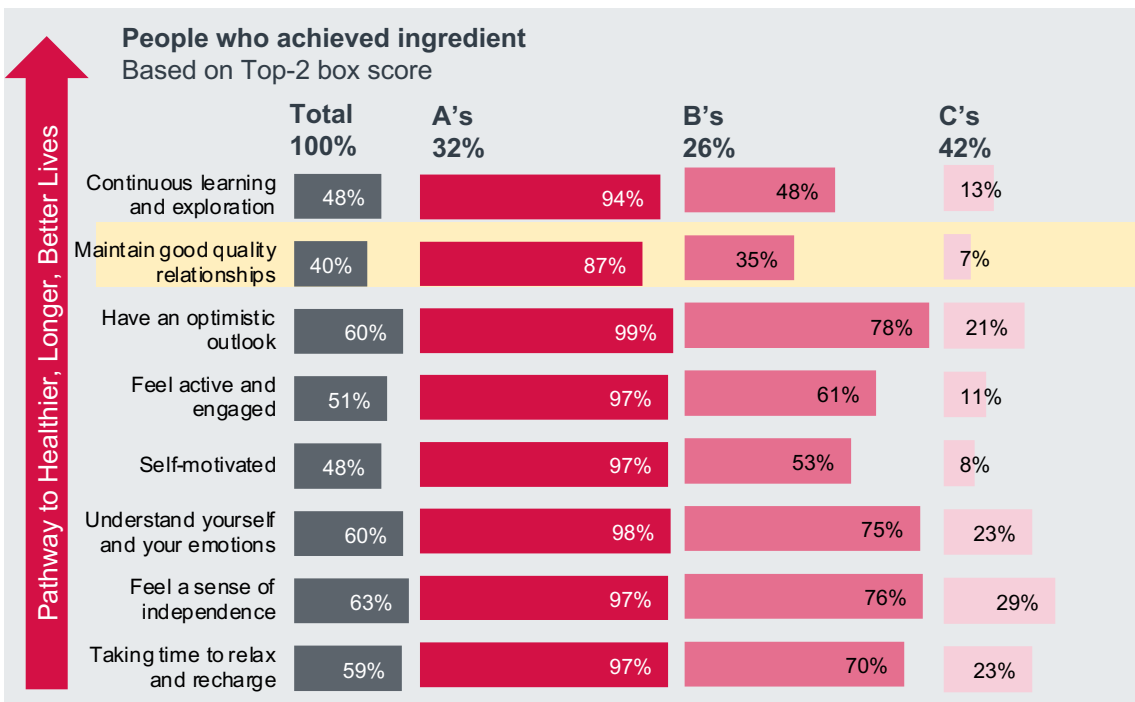
THAILAND

In Thailand the opportunity seems to be in feeling active and engaged in life.



MAINLAND CHINA

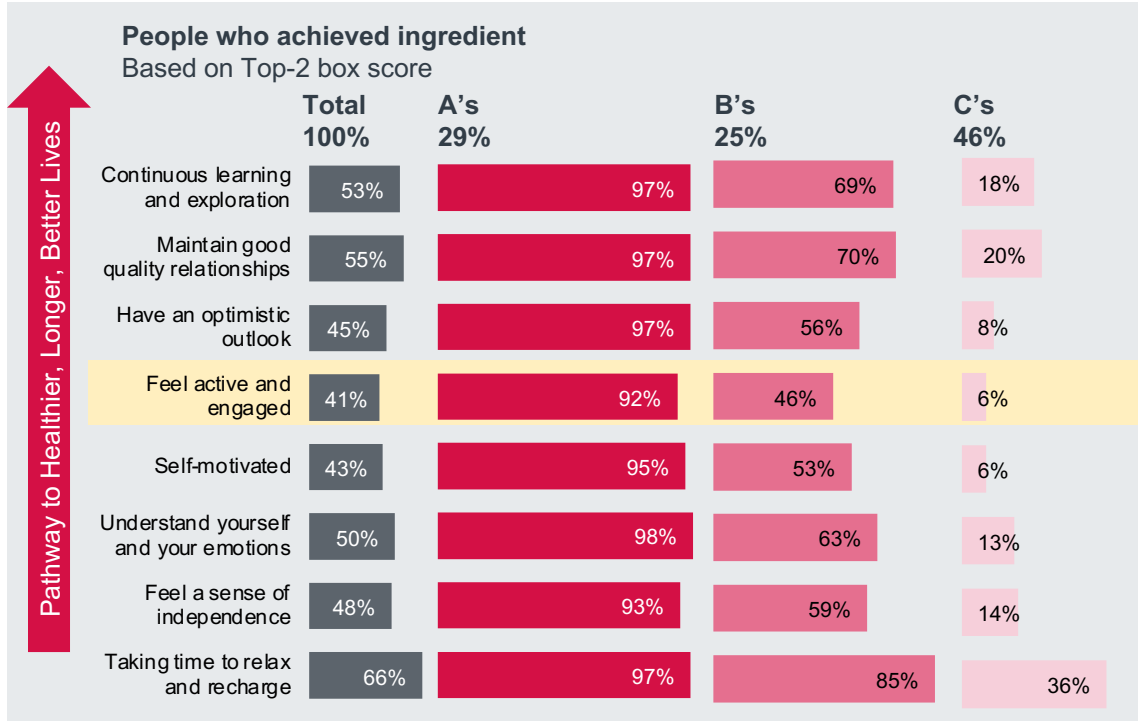
In Mainland China maintaining good quality relationships seems like a good place to start.





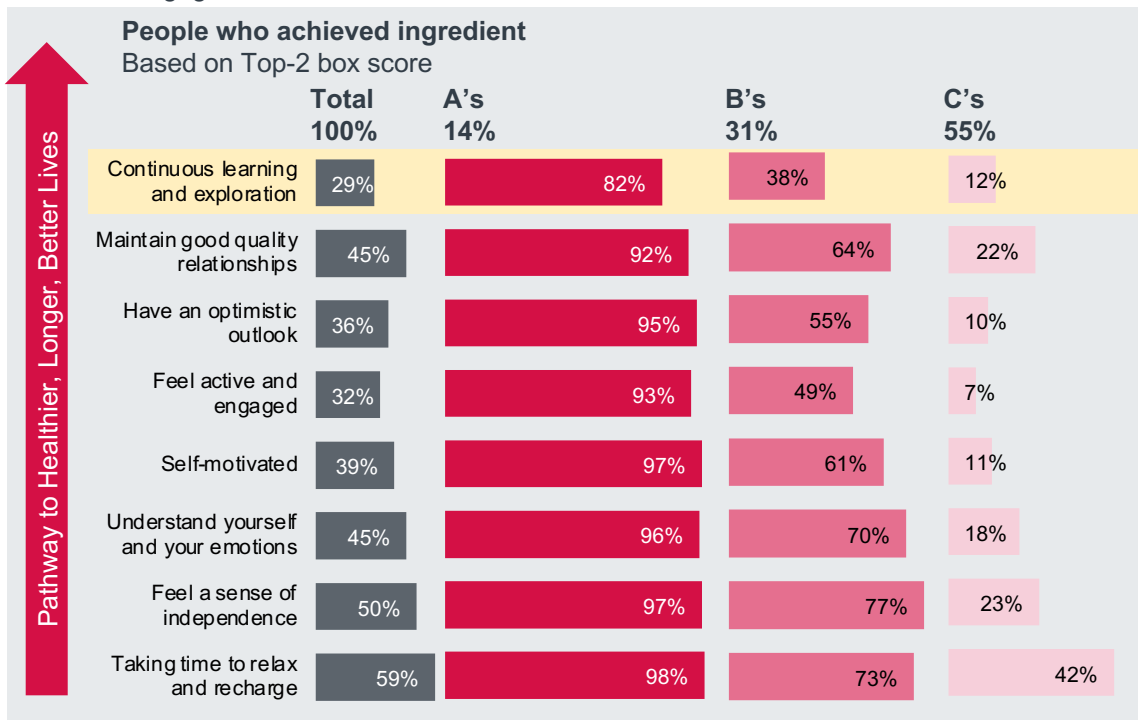
MALAYSIA

In Malaysia the opportunities lie in feeling active and engaged in life as well as in self-motivation.



AUSTRALIA

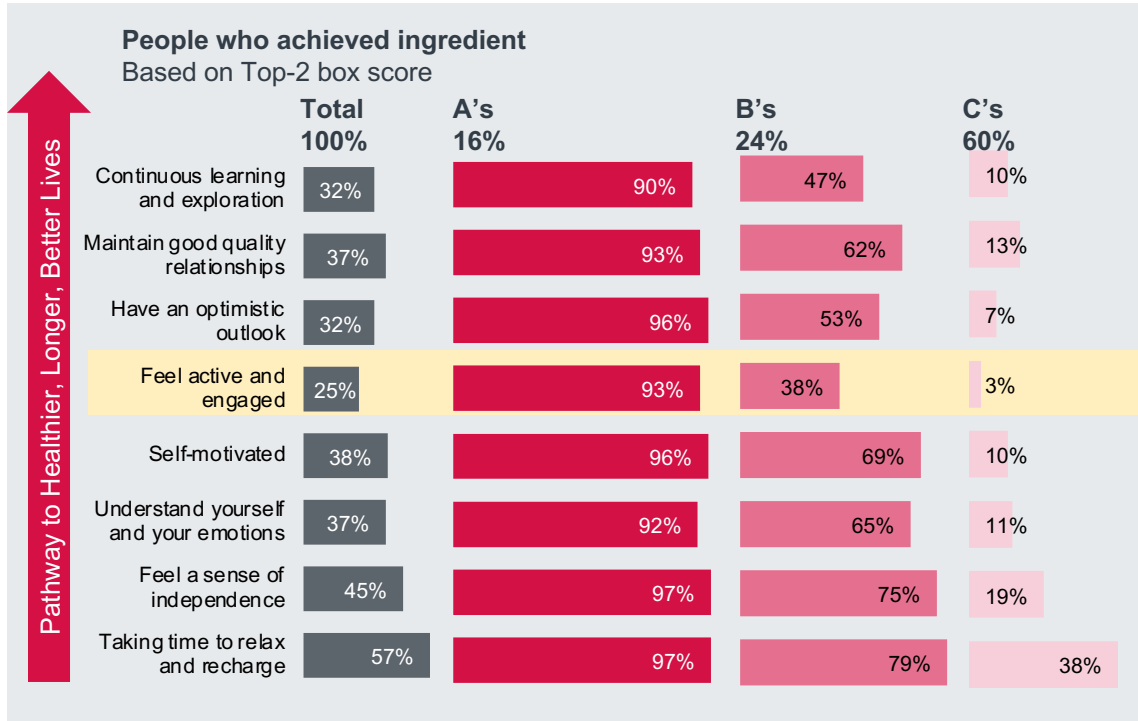
In Australia the biggest gap is in continuous learning and exploration, but also in feeling active and engaged in life.





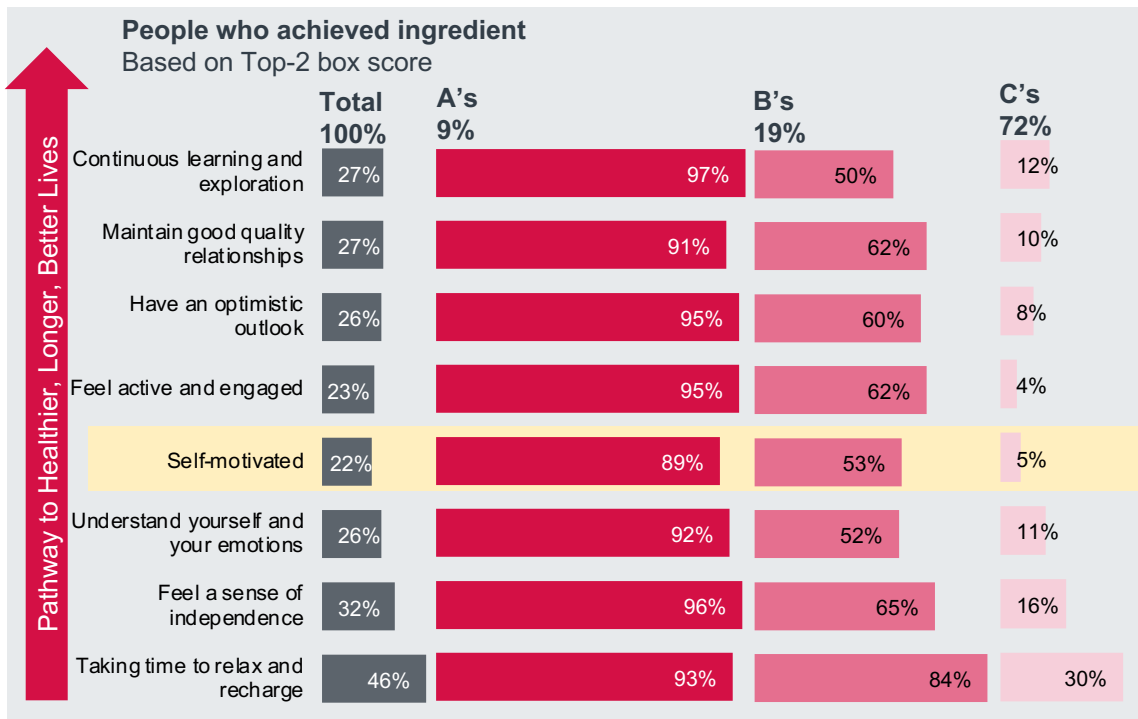
SINGAPORE

Feeling active and engaged in life is the biggest opportunity in Singapore.



HONG KONG

In Hong Kong self-motivation and feeling active and engaged with life are the biggest opportunities at the moment.



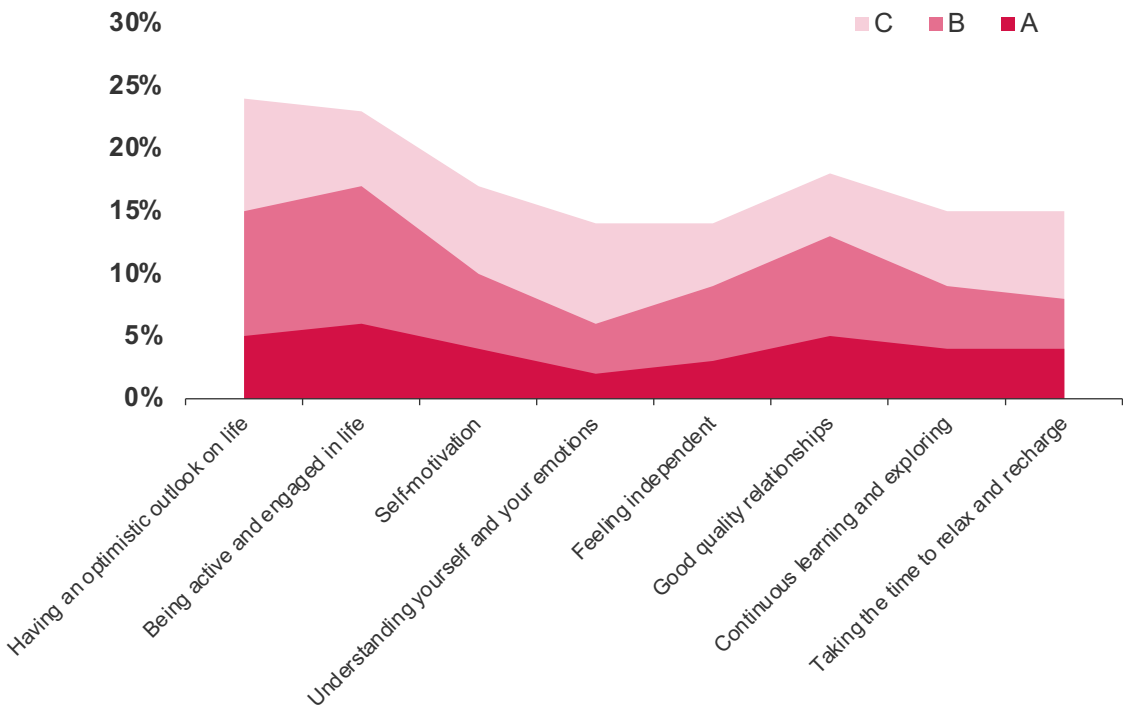


A NOTE ABOUT COVID-19

People with higher healthier, longer, better life grades are less likely to say they feel the negative impacts of COVID-19.

Living a healthier, longer, better life can improve one's resilience to disruptions in life, such as pandemics.

People who say COVID-19 has had a **negative** impact on the ingredients





HEALTHIER, LONGER,
BETTER LIVES