

MEDIA RELEASE

AIA launches AIA Vitality to help Malaysians be healthier

This groundbreaking science-backed wellness programme empowers and incentivises Malaysians to take concrete steps to be healthier.

Kuala Lumpur, 3 June 2016 -- AIA Bhd. today launched AIA Vitality, a science-backed health and wellness programme that provides participants with the knowledge, the tools and the motivation to improve their health. The programme integrates health and wellness benefits with AIA's life insurance and takaful solutions, allowing AIA to play a more active role in empowering and motivating Malaysians to take much better care of their health.

Customers who join the programme stand to enjoy additional life insurance or takaful coverage on selected plans, free of charge. They will also get customised advice, guidance and even receive rewards to incentivise them to be healthier. This programme is in-line with AIA's commitment to champion healthy living and focus on preventive healthcare for individuals and families in Malaysia and across the Asia-Pacific region.

Present at the launch today were Group Chief Executive and President of AIA Group, Mark Tucker, Regional Chief Executive of AIA Group, Bill Lisle, and Chief Executive Officer of AIA Bhd., Anusha Thavarajah.

"We are very excited about the launch of AIA Vitality in Malaysia because it reflects our strong commitment to lead from the front and to help people live the longer, healthier and better lives that they desire. Since lifestyle choices are responsible for more than 80% of the disease burden and 50% of all deaths worldwide, we really want to help people make healthier choices. AIA Vitality is a game changer for the industry and a win-win for everyone: for our customers, for the entire community, for our partners and for AIA," said AIA's Group Chief Executive and President, Mark Tucker.

Anusha Thavarajah, Chief Executive Officer of AIA Bhd., said that the launch of AIA Vitality is timely amidst declining health trends in Malaysia borne out of poor lifestyle choices. "As the

leading provider of medical insurance in Malaysia, AIA has witnessed the steady deterioration of health in our country.”

“The good news is that this is an issue we can help solve. We are taking the lead in changing the traditional life insurance and takaful model – we want to empower and incentivise our customers to take better care of their health. By doing so, we will make life insurance and takaful more relevant as well as more meaningful in the daily lives of our customers,” she said.

AIA Vitality, which is the first programme of its kind in the Malaysian life insurance and takaful space, is a collaboration between AIA and Discovery, an insurer headquartered in South Africa. The programme uses the principles of behavioural economics to promote healthy habits, rewarding members with meaningful benefits and discounts for taking sustainable steps, however small, to improve their health and well-being.

The programme consists of three main pillars – know your health, improve your health and enjoy the rewards. Customers who participate in AIA Vitality first complete the AIA Vitality Health Review to determine their “AIA Vitality Age”, an indicator of overall health that may be higher or lower than their actual age.

Customers then receive a set of clearly defined personal health goals, which they can meet by engaging in a broad choice of healthy activities, including running, walking and other forms of exercises, buying healthy groceries at the supermarket, or having a medical check-up. They will earn “AIA Vitality Points” for successfully completing each activity. The more points they earn, the greater their rewards.

The programme is integrated with an array of mobile applications and wearable fitness devices, making it easy for AIA Vitality members to track their goals and log their activities to earn points.

AIA Malaysia has teamed up with 12 partners to offer its AIA Vitality members discounts and rewards in the following areas: gym membership, wearable fitness devices, fitness apparel, healthy food, health screenings and fitness assessments, hotels, airlines and movies. AIA Vitality Members will receive discounts of between 15% and 50%, depending on their AIA Vitality status, when engaging with the programme through its partners, namely AirAsia, Berjaya Hotels and Resorts, BP Healthcare, Fitbit, Fitness First, Garmin, Guardian, Marriott, Medklinn, Mongoose Publishing’s Men’s Health & Women’s Health magazines and Reebok.

AIA Vitality membership will first be opened to customers who purchase any new life insurance policy or takaful certificate with AIA. For customers who sign up for AIA Vitality with AIA's flagship products A-Life Link and its takaful equivalent, A-Life Link-i, they can potentially receive free additional coverage of up to 45% on death and disability. This additional coverage will vary annually depending on how engaged the member is with the programme. The programme will be made available to existing AIA customers later this year.

"AIA Vitality is proven to work, evidenced by the tremendous success that it has enjoyed in the other markets where it is available. When people purchase an integrated life insurance solution and participate in the programme, they are motivated to set their personalised health goals and keep up the activities that will earn them rewards," said Anusha Thavarajah.

AIA's proprietary Healthy Living Index survey¹, which recently unveiled findings from the third wave conducted in January 2016, confirms the vital role AIA Vitality can play in helping individuals get on track and stay on track when it comes to pursuing a healthier lifestyle.

From the over 700 respondents polled in Malaysia, close to 70% felt that their health was not as good as it was five years ago. Even more worrying, 61% of adults under age 30 agreed with the sentiment. What was encouraging is that Malaysians know that they can do more to improve their health and show a strong desire to do more. Many said that they welcomed guidance and motivation to sustain and reinforce healthy behaviours.

"The greatest reward a policyholder receives from the AIA Vitality programme is the ability to enjoy better health, which also translates to long-term healthcare savings. We have data to validate that customers who continuously engage with AIA Vitality enjoy lower medical costs than those who are not as active," Anusha Thavarajah explained.

The launch of AIA Vitality in Malaysia reflects the life insurer's sharper focus on health that began in recent years and which has been gathering momentum, underpinned by new product offerings designed to cater to specific medical needs as well as marketing and sponsorship initiatives that are centred on promoting healthy living.

"This focus on health is a natural progression for our Company. We want to be there every step of the way, engaging with our customers, encouraging them to stay fit and active, and

¹ <https://www.aia.com.my/en/about-aia/media-centre/press-releases/20151/aia-healthy-living-index-2016.html>

keeping up-to-date on their needs and aspirations, and those of their families,” Anusha Thavarajah said.

Last year, AIA introduced two industry-leading health solutions namely A-Plus Med Booster and a comprehensive, cancer-specific plan A-Life Cancer360². Both have been very well received by customers.

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About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products to meet our customers’ protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a 14,000-strong Life Planner force, our exclusive bank partner’s branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,000 staff to serve our 3 million customers nationwide. As at 30 November 2015, AIA Bhd.’s total asset worth was RM47 billion, with a paid-up capital of RM767 million.

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 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, a 49 per cent joint venture in India and a representative office in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century 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\$168 billion as of 30 November 2015.

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 29 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”).

² <https://www.aia.com.my/en/about-aia/media-centre/press-releases/2015/aia-launches-a-life-cancer360-to-prepare-malaysians-for-the-fight-against-cancer.html>

Media Contacts:

Darshini M. Nathan
Head, Corporate Communications
Tel: 03-2056 1280
Email: Darshini.Mahendranathan@aia.com

Sonia Gomez
Manager, Corporate Communications
Tel: 03-2056 1203
Email: SoniaMarsha.Gomez@aia.com