



AIA Vitality

Overview

This document provides an overview of the AIA Vitality program. AIA Vitality has been a game changer for members and Advisers in 18 markets. We are excited to bring the program to New Zealand and to work with our Advisers to make insurance an engaging and rewarding experience.

AIA Vitality core program

What is AIA Vitality?

AIA Vitality is a personalised and scientifically-backed wellbeing program that rewards members who make healthy lifestyle choices. There are three components to the program:

- > **Know your health** – AIA Vitality offers a range of health assessments and screening programs to help members better understand their health (e.g. discounted nutrition consultations, online and offline health assessments, free annual health checks, and discounted skin checks).
- > **Improve your health** – AIA Vitality helps members maintain and improve their health by providing weekly personalised physical activity targets, awarding points for participation in organised fitness events, tracking sleeping habits, and access to discounted active wear, a free quit smoking programme, and up to a 25% discount on a Fitbit and Garmin device.
- > **Enjoy the rewards** – AIA Vitality keeps members motivated with ongoing rewards, including discounted movie tickets, massage vouchers, insurance premiums and Airpoints™ Dollars. Rewards typically increase as members move up their AIA Vitality status.

What are the benefits to my clients of the AIA Vitality program?

AIA Vitality is designed to incentivise and reward members for engaging in the program. There are three key reward types offered through our program partners:

- > Status based rewards that increase based on the member's status;
- > Non-status based rewards that are independent of the member's status; and
- > Active Benefit rewards for achieving weekly exercise goals.

In addition, AIA Vitality offers members discounted insurance premiums. The diagram below provides an overview of the core program and partners.

What are the benefits to Advisers of the AIA Vitality program?

- > AIA Vitality provides you with the opportunity to have more holistic conversations with your clients.
- > Experience in overseas markets, including Australia, have consistently shown that engaged AIA Vitality members hold higher levels of cover and have significantly higher persistency rates.
- > Engaged AIA Vitality members are advocates for the program.
- > Initial and renewal commission is based on the insurance premium before the AIA Vitality discount. For example, if your client's annualised premium is \$1,500 and their premium is reduced to \$1,350 following the AIA Vitality discount, you will continue to earn commission on the original \$1,500 premium. This approach is designed to create value alignment between you and your clients.



Who are the AIA Vitality partners that my clients will have access to?

- > **Know your health** - Mission Nutrition, MoleMap, and Greencross Health (Life Pharmacy and Unichem)
- > **Improve your health** - Allen Carr, JAGGAD, Fitbit, and Garmin
- > **Enjoy the rewards** – Airpoints™ HOYTS, and Forme Spa & Wellbeing

Members can earn up to \$260 in rewards per year through Active Benefits. When they reach their personalised physical activity target each week they get to choose between:

- 5 Airpoints Dollars™
- 5 New World Dollars loaded onto your New World Clubcard
- A \$5 HOYTS, Harvey Norman or iTunes voucher
- A \$5 donation to the Mental Health Foundation of New Zealand or the Heart Foundation

What are the different AIA Vitality statuses?

There are four AIA Vitality statuses:

- > Bronze (0 – 9,999 points)
- > Silver (10,000 – 19,999 points)



- > Gold (20,000 – 29,999 points)
- > Platinum (30,000 + points)

If AIA Vitality is used to promote healthier lifestyles, why have you not partnered with a gym?

A healthy and active lifestyle can mean many things to an individual and we aim to reward New Zealanders for keeping healthy in whichever way they choose by connecting their fitness activity device. We will continue to explore future partnership options to support members on their health and wellbeing journey, including with gyms.

How can my clients engage in the program to see their AIA Vitality status, points balance, what they are able to redeem or what they can receive discounts on?

All benefits that your clients are eligible to receive can be claimed by:

- > Logging online through the AIA Vitality website (aiavitality.co.nz); or
- > Using the AIA Vitality App on their mobile device.

The AIA Vitality app can also be used to view the current status, points balance, and additional points earning opportunities.

We have developed a step by step guide on how members can activate their membership, start completing assessments and earning points. This can be viewed on the Info & Resources tab of Adviser Resources (resources.aia.co.nz).

AIA Vitality members can also contact our dedicated member service centre on 0800 242 888.

Who will manage any client queries with regards to the AIA Vitality program?

AIA Vitality members can use the 'contact us' details available through the AIA Vitality app or website. Members can also contact our dedicated member service centre on 0800 242 888.

If my client does not have a smart phone or use apps, can they still become a member?

Members can engage in the AIA Vitality program through the App or by logging in online via the AIA Vitality website.

What devices and apps are compatible with AIA Vitality to earn activity points through?

- > Fitbit
- > Garmin
- > Apple Health
- > Google Fit

For more information on how to sync a device please view our Lync & Sync video on the Info & Resources tab of Adviser Resources (resources.aia.co.nz)

How accessible is AIA Vitality?

AIA Vitality is designed to be accessible for all members and it is possible for members to attain Gold status without engaging in any physical activity.

To remove potential barriers to engagement, AIA Vitality offers members access to:

- > Discounted fitness tracking devices from Fitbit and Garmin;
- > Free AIA Vitality Health Checks through our partnership with participating Unichem and Life pharmacies;
- > Discounted skin checks through our partnership with MoleMap;



- > Discounted nutrition consultations through our partnership with Mission Nutrition; and
- > Free smoking cessation course through our partnership with Allen Carr.

Do I need to disclose AIA Vitality as part of my advice process?

Although the AIA Vitality program does not require financial advice, you should advise customers that their insurance premiums will be impacted by their AIA Vitality status.

To find out how a member's AIA premium is impacted by their engagement with AIA Vitality see the AIA Vitality Premium Adjustment Rules Terms and Conditions on the Info & Resources tab of Adviser Resources (resources.aia.co.nz).

Do I need to complete accreditation on AIA Vitality before I can sell it?

No – however, you are encouraged to review our learning modules, which have been developed to support your understanding of the program.

Why is the AIA Vitality membership fee free for the next 12 months?

To celebrate the launch of AIA Vitality in New Zealand and to welcome our very first customers onto the program, we have a healthy introductory offer.

Join AIA Vitality between 5 August and 5 November 2019 and get the first 12 months of membership fee free.

Full terms and conditions and FAQs can be viewed on the Promotions tab of Adviser Resources (resources.aia.co.nz)

Where can I go for more information on AIA Vitality?

We have developed a suite of toolkits on AIA Vitality for Advisers and for advisers to use with their customers. These can all be found on the Information & Resources tab of Adviser Resources (resources.aia.co.nz).

If you have any further questions on AIA Vitality please feel free to speak to your Business Development Manager