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Media Release

Despite low Healthy Living Index score, Singaporeans' desire remains strong for a better quality of life for themselves and their families

AIA Healthy Living Index survey also shows Singaporeans believe companies should play a bigger role in helping their employees lead healthier lives

Singapore, 25 October 2011 – AIA Singapore today announced findings of the AIA Healthy Living Index Survey which show that while almost all Singaporeans agree healthy living is important, many are not very satisfied with their health, giving themselves a rating of only 6.5 out of 10, below the regional average of 7.^A Most of them (74%) also felt that their health is not as good as five years ago, even among those less than 30 years old. However, they remain very motivated to stay healthy for a better quality life and also to take care of their families longer. Singaporeans also believe that employers can and should do more to help them lead healthier lives.

The AIA Healthy Living Index Survey is the first pan-Asian survey of how more than 10,000 adults, age 18 to 65, across 15 markets in Asia-Pacific feel about their health and the extent of their healthy living habits, as well as their concerns and hopes for a healthier way of life. The survey included interviews with about 500 adults in Singapore. The survey was commissioned by the AIA Group and conducted by TNS, a global consumer research company. AIA's Healthy Living focus supports initiatives by the Health Promotion Board (HPB) to build a nation of healthy people.ⁱ

Top health concerns among Singaporeans include weight loss and chronic ailments

The AIA Healthy Living Index Survey revealed that the top three health concerns among Singaporeans are lack of exercise (36%), getting cancer (34%) and not getting enough sleep (33%). Other concerns include 'weight too high' (29%) and 'having heart problems' (24%). Common chronic ailments such as high cholesterol level (18%), diabetes (14%) and high blood pressure (13%) are also on Singaporeans' list of health concerns.^B

In fact, concerns about such chronic ailments are in line with the Ministry of Health's (MOH) 2010 National Health Survey's finding that two in five Singaporeans aged 20 years and above are already suffering from at least one chronic ailment. It also found that approximately 350,000 Singaporeans aged 40 years and older are diabetic, increasing their risks of suffering from heart problems and stroke. With an aging population, this number is expected to almost double to 600,000 by 2030.ⁱⁱ

^A Refer to Appendix A

^B Refer to Appendix B

Weight loss is also a key area of concern amongst Singaporeans. The AIA Healthy Living Index Survey shows that 66% of Singaporeans would like to lose weight, with 28% wanting to lose a lot of weight. This is aligned with the 2010 National Health Survey that showed annual increases in obesity. HPB attributed the rise in obesity to Singaporeans' less active lifestyles and more Singaporeans in sedentary occupations - 75.9% of Singaporeans are clerical, sales and service workers, professionals, managers, executives and technicians.ⁱⁱⁱ

Exercising and medical check-ups are not part of regular habit for many

From the AIA Healthy Living Index survey, it can be seen the desire to lose weight is generally stronger in established markets including Singapore. 66% of Singaporean adults want to lose weight—and this is higher than the regional average of 54%.^C Although many want to lose weight, most are not taking active steps to exercise regularly. In fact, Singaporeans exercise less regularly and less frequently than their Asian counterparts. While 62% of Singaporeans acknowledge the importance of regular exercise, six in ten also admitted that they do not exercise regularly. In terms of frequency, 48% of Singaporeans exercise only one hour or less a week. 'Too tired', 'too lazy' and 'no time' were key reasons cited.

The AIA Healthy Living Index Survey also uncovered another dilemma: although the majority of Singaporeans are concerned about their health, only 46% had medical checkups in the past 12 months, mainly because such medical check-ups were a requirement from their employers. This 46% is lower than the regional average of 56%.^D Cost of the medical checkups emerged as the main barrier for Singaporeans not getting regular medical check-ups, with 84% saying that they would go for more frequent check-ups if they were less expensive.

Costs remain a concern to leading a healthy life

When asked about what motivates them to live healthy lives, 'better quality life', 'not being ill' and 'better mental health' are key motivators amongst adults in all 15 markets. However Singapore adults attach higher importance to 'not relying on others' and 'not having to use savings for medical treatments' as motivators to leading a healthy life: 42% and 28% respectively in Singapore vs. 30% and 19% regional averages.^E This shows that Singaporeans are aware of the burden of medical expenses and the survey confirms that the high cost of living and medical expenses remain the top concerns amongst Singaporeans today.^{iv}

Desire for employers to play a bigger role in promoting healthy living

Another significant finding from AIA Healthy Living Survey is that 92% of Singaporean adults believe companies can and should do more to help their employees lead healthy lives. The top three ways in which companies can help are by providing free or subsidized medical check-ups (80%), ensuring less overtime/less stress at work (65%), and organizing events focused on health activities for employees and their families (27%).^F

^C Refer to Appendix C

^D Refer to Appendix D

^E Refer to Appendix E

^F Refer to Appendix F

“The well-being of Singaporean families has and will always remain a top priority for AIA Singapore, and the AIA Healthy Living Index Survey is an extension of this commitment. It helps us to understand Singaporeans’ feelings, concerns and hopes for a healthier way to live - what’s important to them, what’s preventing them from leading healthier lives, and how AIA, as an employer and a leading provider of protection and savings solutions in Singapore, can help generations of Singaporeans, including our employees and agents, take positive steps towards leading a healthier life. Besides ensuring customers’ financial health, we also encourage Singaporeans and their families to lead healthier, better quality lives by supporting fitness activities such as the Jurong Lake Run which promote healthy living at the community level,” said Mr Tan Hak Leh, AIA Singapore Senior Vice President and Chief Executive Officer.

As a presenting sponsor, AIA Singapore invited employees, Financial Services Consultants (FSCs), customers and their families to participate in the Jurong Lake Run 2011 held in July this year. More than 6,000 participants took part in either the 5km Fun Run or the 10km Competitive Run.

AIA Singapore has also introduced a series of programmes to promote healthy living amongst our employees by setting up the Health@Work Committee. This Committee partners with healthcare providers to offer employees free annual health checks, and organises monthly running trips at East Coast Park, HortPark and Marina Bay, as well as trekking expeditions. AIA Singapore has also designated May as its ‘health month’ during which regular educational health talks will be conducted during lunch time for employees on topics such as Traditional Chinese Medicine treatments for common ailments and healthy cooking at home.

Later this month on 29 October 2011, AIA Singapore will host a Healthy Living Amazing Race where employees and FSCs will travel around the island on foot and public transport to collect various healthy food items as gifts for seniors at the Lion Befrienders.

Helping Singaporeans strike a better balance between their financial health and physical well-being

AIA Singapore continues to play its part by providing a comprehensive range of health plans to help families in Singapore meet their health and medical needs. For example, AIA HealthShield Gold Max comes with an ‘as-charged’ feature for most of its benefits which reimburses policyholders based on the medical expenses incurred, while the AIA HealthShield Gold Max Essential covers the co-insurance and deductible portions of the claims. In addition, AIA Health CashPlus provides a daily hospital income during hospital stays as compensation for potential loss of earnings and to cope with additional one-off expenses that may come along the way.

Besides providing insurance coverage, selected AIA plans also reward customers for being in the pink of health. For example, AIA Platinum Health lets policyholders enjoy discounted renewal premium rates, and coverage includes a health screening during the first year and subsequent screenings every two years.

“The AIA Healthy Living Index Survey highlighted that regular health-checks is not on the priority list of many Singaporeans due to cost concerns. In addition to insuring policyholders, AIA also offers health plans that include health-checks for Singaporeans to monitor their health regularly. We will continue to review and

enhance our range of health plans to ensure they meet the changing needs of families in Singapore,” added Mr Tan.

- end -

About the AIA Group

AIA Group Limited and its subsidiaries 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\$115,782 million as of 31 May 2011.

AIA meets the savings and protection needs of individuals by offering a comprehensive suite 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 over 23 million individual policies and over 10 million participating members of group schemes.

AIA 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) being traded on the OTC market (ticker symbol: “AAGIY”).

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i 'About HPB' (2009) Available at: <http://www.hpb.gov.sg/about/default.aspx>

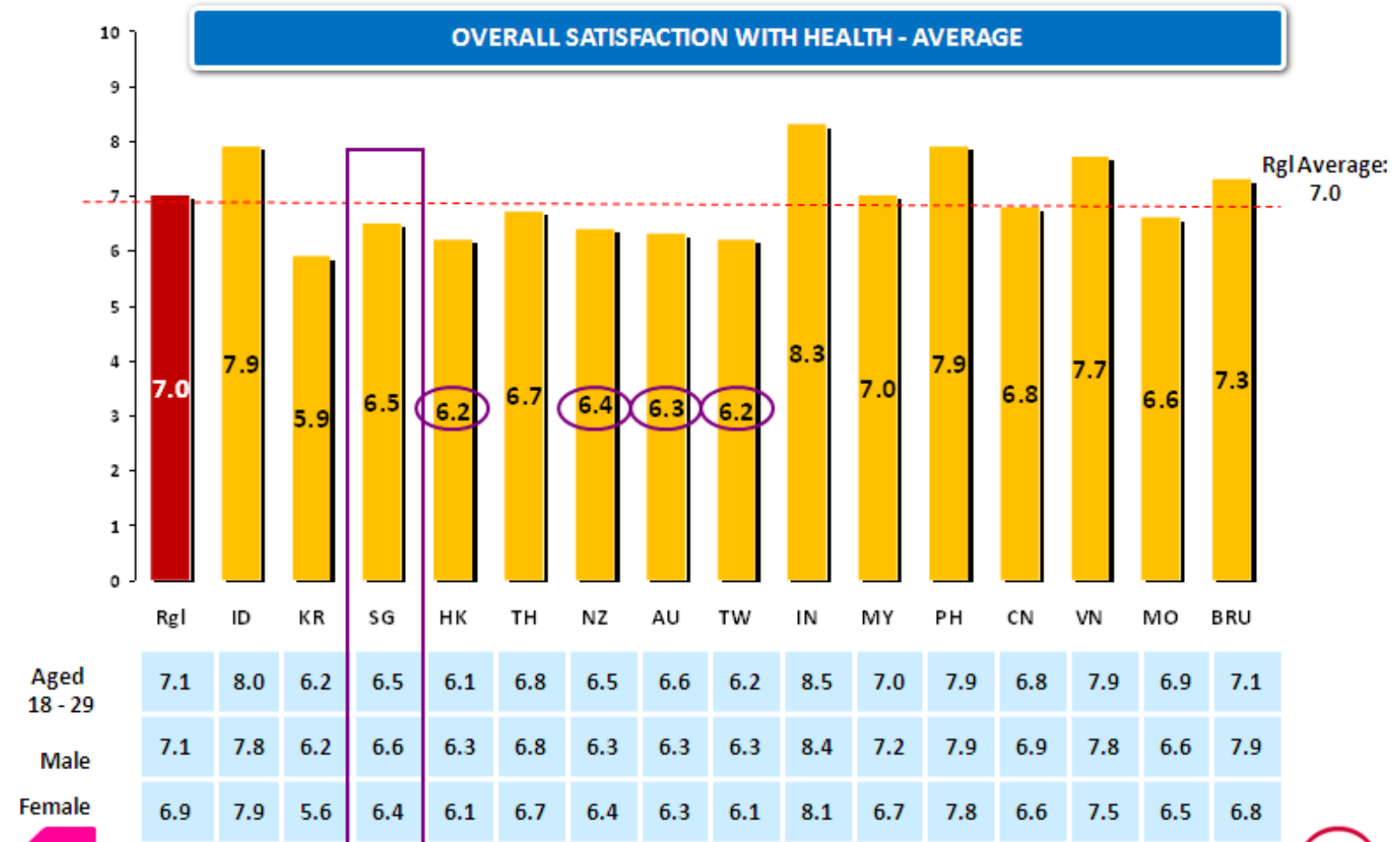
ii 'More young people hit by chronic illness: Ministry of Health' (September 21, 2011) Salma Khalik. The Straits Times. Available at: http://www.straitstimes.com/BreakingNews/Singapore/Story/STIStory_715108.html

iii Health Promotion Board press release (November 7, 2010) "Life's Better and Brighter when we get Healthy Together! National Healthy Lifestyle Campaign (NHLC) 2010 inspires everyone to take small steps towards health and happiness by getting Healthy Together with family and friend" Available at: <http://www.hpb.gov.sg/news/article.aspx?id=9008>

iv Jobs concerns not among top issues for residents (October 9, 2009) S Ramesh. Channelnewsasia.com. Available at: <http://www.channelnewsasia.com/stories/singaporelocalnews/view/1158175/1/.html>

Appendix A

Satisfaction with own health in SG is below the Regional average of 7.0. Satisfaction with health is generally lower in established markets such as SG, HK, New Zealand, Australia and Taiwan.



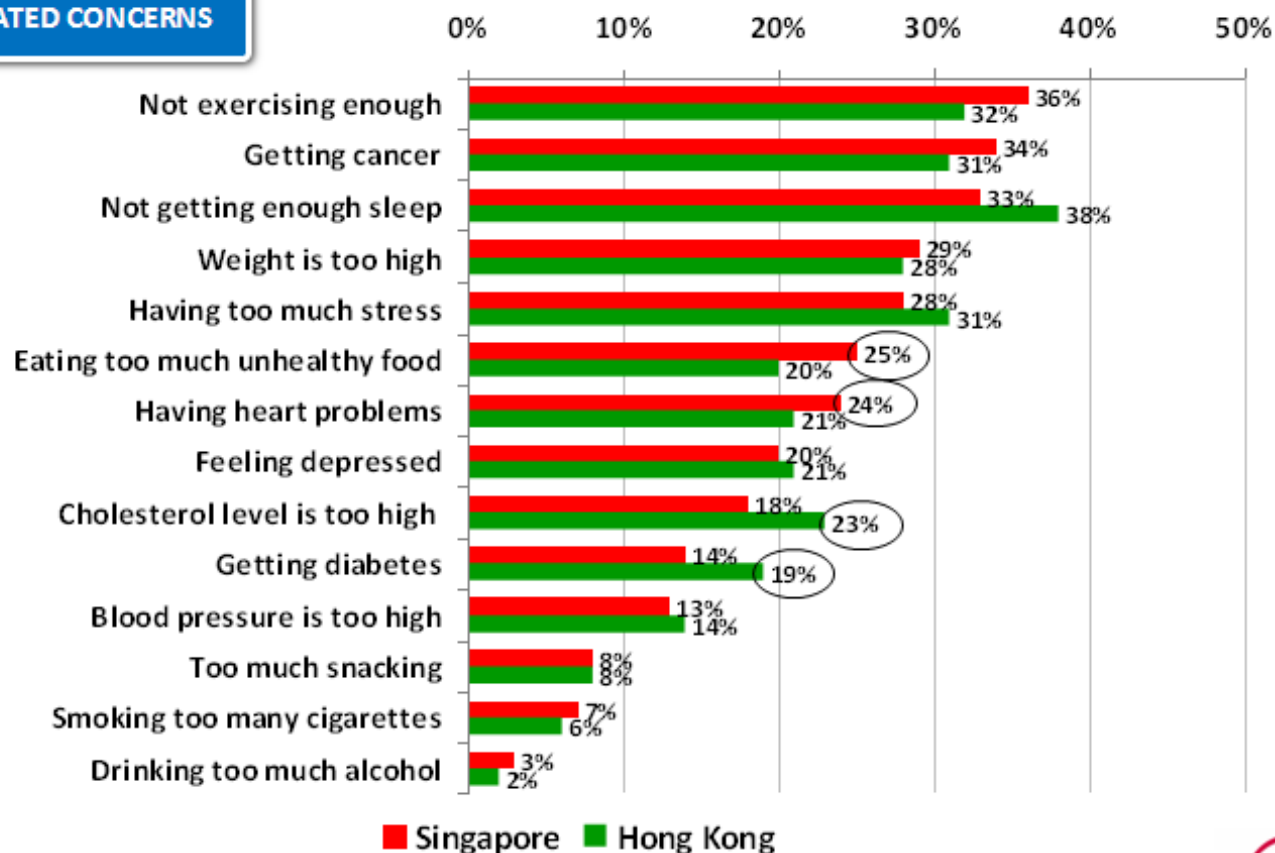
Source: Q2
Base: n=10,200



Appendix B

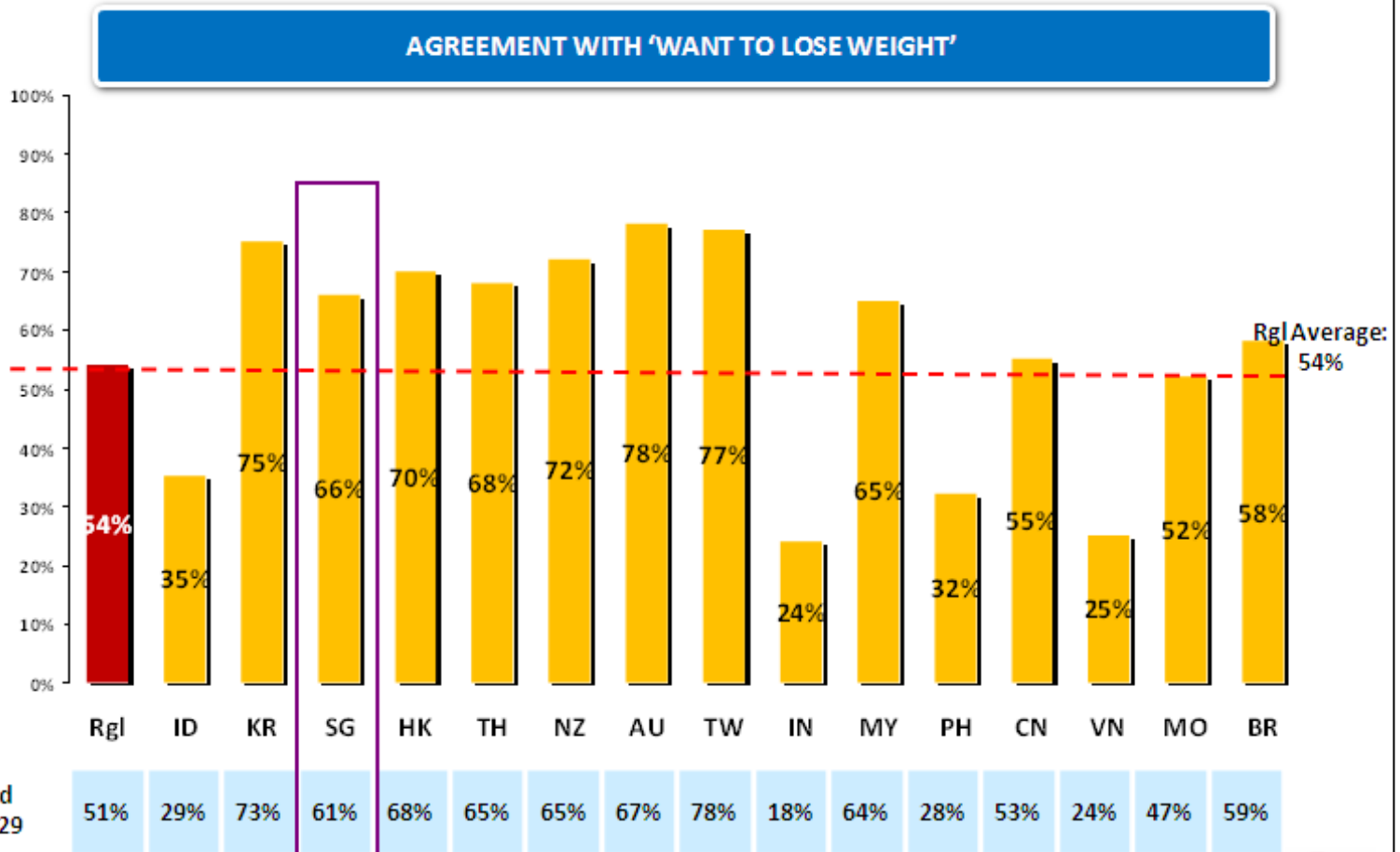
Top health concerns in SG are 'not enough exercise', 'cancer' and 'not enough sleep'. Concerns about unhealthy food and heart problems tend to be higher in SG than in HK. On the other hand, disease related issues like 'high cholesterol level' and 'diabetes' are of greater concern to HK adults.

HEALTH RELATED CONCERNS



Appendix C

Desire to lose weight is generally stronger in more established markets including SG, Korea, Australia, New Zealand, Taiwan and HK. Therefore, desire to lose weight in SG is higher than Regional average (66% in SG vs. 54% Regional).

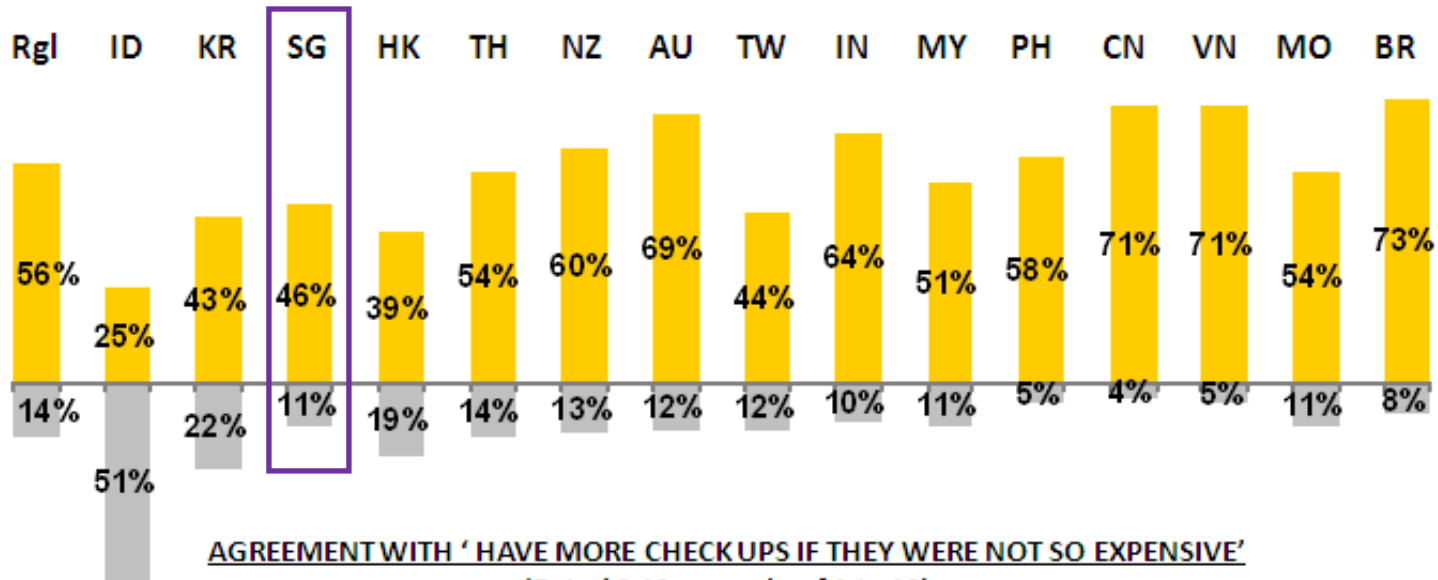


Appendix D

Medical check ups

- 56% of adults across region said they had a medical check up in past 12 months .
- Only 5 markets exceed this average – China, Vietnam, Brunei, Australia and India.
- Indonesia fares the worst- only 25% had a medical check up in past 12 months with another 51% never having a check up.
- HK and Korea also do not do well on this measure of healthy habit.

■ Had medical check up in P12M ■ Never had medical check up/ can't remember



AGREEMENT WITH ' HAVE MORE CHECKUPS IF THEY WERE NOT SO EXPENSIVE'
 (Rated 6-10 on scale of 1 to 10)

Rgl	ID	KR	SG	HK	TH	NZ	AU	TW	IN	MY	PH	CN	VN	MO	BR
82%	+5%	+3%	+2%	+5%	-1%	-10%	-31%	+5%	-1%	+5%	+2%	+3%	-10%	-1%	-



+8% or higher compared to regional



Appendix E

Key Motivations to Live a Healthy Life

- ‘Better quality life’, ‘Not being ill’ and ‘Better mental health’ are key motivations to lead a healthy life – more than ‘Living longer’ perse.’
- Living longer’ tends to be more important to adults in emerging markets.
- ‘Not relying on others’ and ‘not using savings for treatments’ are more important to adults in HK, SG and Taiwan.

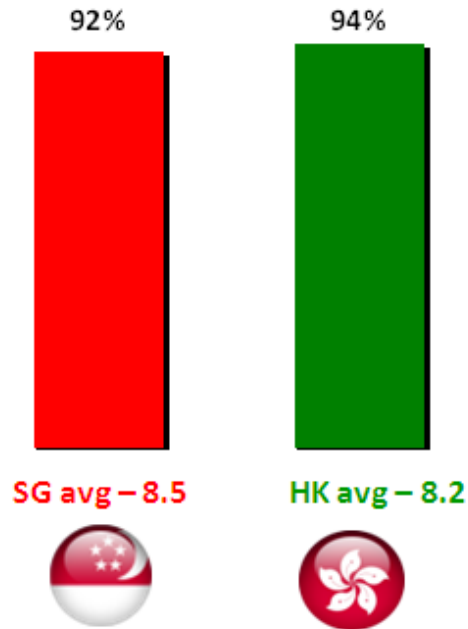
	Rgl	ID	KR	SG	HK	TH	NZ	AU	TW	IN	MY	PH	CN	VN	MO	BR
Better quality life	54%	-	+21%	+3%	-10%	-8%	+13%	+14%	+6%	-	+11%	-15%	-	-14%	-28%	-17%
Keep from getting ill	44%	6%	-7%	-5%	+21%	-5%	-7%	-2%	+9%	-21%	-10%	-7%	+13%	+8%	-1%	-13%
Better mental health	40%	-	+3%	-8%	-6%	+9%	+3%	+2%	-2%	-6%	-	-2%	-	-	+1%	+1%
Takes care of family longer	36%	+2%	-9%	+3%	-15%	+2%	+1%	+2%	-13%	+19%	+2%	+5%	-9%	+10%	-8%	3%
Not rely on others	30%	-1%	-	+12%	+15%	-11%	+2%	+1%	+16%	+5%	-2%	-11%	-7%	+2%	+10%	-6%
Living longer	30%	+14%	-16%	-15%	-12%	-6%	-	+8%	-16%	+11%	-8%	+26%	-3%	-4%	-2%	+6%
Performs better at work	25%	-15%	-	-1%	-7%	+1%	-9%	-15%	-7%	-4%	+3%	+9%	+3%	+17%	+19%	10%
Improves my appearance	22%	-	+9%	-1%	-2%	+11%	-4%	-2%	-4%	-2%	-	+3%	-2%	-9%	+9%	17%
Not having to use savings for treatments	19%	-5%	-5%	+9%	+13%	3%	-3%	-9%	+10%	-4%	-	-9%	+4%	-10%	-1%	1%

+8% or higher compared to regional

Appendix F

92% of SG adults believe companies should do more to help employees live healthier lives. They welcome 'less overtime/ less stress' and 'subsidies or free medical check ups'. Some SG adults also find 'organize health activities for employees and families' appealing.

COMPANIES SHOULD DO MORE TO HELP EMPLOYEES LIVE HEALTHIER LIVES (% RATED EACH ASPECT 6 TO 10)



HOW SHOULD COMPANIES HELP?

