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Media Release

A MORE WIRED LIFESTYLE IS AN EMERGING THREAT TO SINGAPOREANS' HEALTH

Singaporeans need more motivation and support to kick unhealthy habits, according to AIA's 2013 Healthy Living Index Survey

Singapore, 24 October 2013 - AIA Singapore today announced findings of the 2013 AIA Healthy Living Index, an AIA Group initiative which highlights AIA's commitment to helping people across the region live longer, healthier lives. It tracks a broad range of health and health-related issues and provides a unique perspective on and deep understanding of the region's evolving health-related attitudes and behaviour. The survey which measures more than 10,200 adults' behaviors and satisfaction with their health across 15 markets in Asia-Pacific, showed that almost three quarters of adults across the region say their health is not as good as it was five years ago.

The AIA Healthy Living Index revealed that Singaporeans are facing new modern-day health threats, with excessive time spent online – a challenge to getting enough sleep and exercise while also bad for posture -- a key area of concern in the world's second most globally connected country¹. Other emerging health concerns include weight management, food safety worries and hazards from various types of pollution. These results highlight modern-day threats to healthy living which are fuelling the growing health concerns today.

The survey also showed that Singapore remains in the lower cluster of markets in terms of Healthy Living scores. Singapore's 2013 AIA Healthy Living Index score of 59 out of a possible maximum of 100 is ranked 10th out of the 15 markets surveyed, notwithstanding a marginal 2 points improvement over its 2011 score. The region average is 62 about the same as 61 two years ago.

Singaporeans gave themselves a 6.6 out of 10 rating on how satisfied they are with their health overall, below the regional average of 7.0 (*Appendix 1*). Moreover, three in four (77%) Singaporeans indicated that their health is not as good as it was five years ago, even among the younger age group of 18 to 29 years old (72%). (*Appendix 2*).

New Threats to Healthy Living

While Singaporeans are living longer, many are spending more years in poor health². The 2013 AIA Healthy Living Index Survey also uncovers worrying new threats to healthy living.

Screen Addiction

The proliferation of mobile and internet activity has become a part of modern day life, with 78% of people in Singapore having a smartphone and two in five owning a tablet computer³. While this has revolutionised the way we

¹ "S'pore is 2nd most globally connected country: Index" (March 14, 2013), *The Business Times*

² "Singaporeans 'Living longer in good health – and bad'" (December 19, 2012), *The Straits Times*

³ "Smartphones and tablets a growing hit among Singaporeans" (June 18, 2013), *The Straits Times*

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interact, it also added a new threat to healthy living – screen addiction. The 2013 AIA Healthy Living Index Survey revealed that two in three Singapore adults (64%)(Appendix 3) confessed spending time online and social networking are becoming addictive – actual level of addiction is probably higher since addiction is generally something difficult for people to admit. Moreover, almost three in four (72%)(Appendix 3) Singaporeans admit it is hard to break this habit.

Too much time spent on electronic devices is seen as having a negative impact on the health of Singaporeans. Three in four Singaporeans acknowledge that too much screen time affects their posture (77%) as well as prevents them from getting enough sleep (75%) and exercise (75%)(Appendix 4).

This problem is likely to worsen given the expected rise in internet activity⁴ as well as a more sedentary lifestyle among Singaporeans.

Sleep Deprivation

Sleep is one of the important drivers of healthy living. Singaporeans' sleep gap may have reduced from 2 to 1.7 hours in 2013 compared to 2011 but it is still amongst the worst in the region and much higher than the regional average sleep gap of 1.2 hours (Appendix 5). This is a cause of concern in Singapore because one in three are getting so little sleep that it is affecting their health, according to the Singapore Academy of Medicine journal⁵. People who do not sleep enough are also more likely to become obese and suffer from diabetes and heart problems⁶.

Food Safety

With various food-related scandals globally⁷, 75% of Singaporeans are also seen to be anxious about food containing harmful ingredients. The majority (71%) are concerned that ingredients are not what it says on the label and that the food they buy may have gone bad (66%). (Appendix 6).

Pollution

The 2013 AIA Healthy Living Index found that 71% of Singaporeans are concerned about air pollution fanned by the annual haze problems. With the PSI⁸ reading in Singapore hitting a record high of 401 on 21 June 2013⁹, there was a reported increase in the number of patients in polyclinics for haze-related ailments¹⁰. In addition to air pollution, the survey shows Singaporeans are also concerned about the pollution in the water and on land, as well as a new form of pollution caused by the improper disposal of electronic devices.

How Singaporeans Can Live Healthier

Encouragingly, Singaporeans are aware of the importance of leading a healthy lifestyle and are trying to follow the basics – drinking more water (84%) or eating more fruits and vegetables (76%). About half also indicated they will try

⁴ *Comms of the Future*, Available at:

<http://www.ida.gov.sg/~media/Files/Infocomm%20Landscape/Technology/TechnologyRoadmap/CommsOfTheFuture.pdf>

⁵ "1 in 3 Singaporeans getting too little sleep" (May 22, 2013), *The Straits Times*

⁶ "1 in 3 Singaporeans getting too little sleep" (May 22, 2013), *The Straits Times*

⁷ "Top 10 Chinese Food Scandals" (April 17, 2011), *The Telegraph*. Available at:

<http://www.telegraph.co.uk/news/worldnews/asia/china/8476080/Top-10-Chinese-Food-Scandals.html>

⁸ PSI stands for 'Pollutants Standards Index'. It is an index developed by the United States Environmental Protection Agency (USEPA) to provide accurate, timely and easily understandable information about daily levels of air pollution. A PSI value above 300 is described as being hazardous. More information is available at the National Environmental Agency website: <http://app2.nea.gov.sg/anti-pollution-radiation-protection/air-pollution/faqs-on-the-haze>

⁹ "Haze in Singapore due to Sumatra fires: NEA" (August 20, 2013), *Channel NewsAsia*. Available at:

<http://www.channelnewsasia.com/news/singapore/haze-in-singapore-due-to/784088.html>

¹⁰ "More seeing doctors for haze-related illnesses" (June 27, 2013), *The Straits Times*

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to reduce consumption of sweets and snacks (53%), consume less salt (47%) and eat less processed food (46%), more so than regional averages (*Appendix 7*). Still, the 2013 AIA Healthy Living Index found that almost all Singaporeans agree more can be done to improve their health (96%) (*Appendix 8*), particularly in the areas of physical activity and regular health screening. However, such awareness has not yet prompted Singaporeans to proactively adopt a healthier lifestyle.

Physical Activity

Singaporeans spend 36 minutes less time exercising a week compared to the regional average. In a year, Singaporeans exercise 31.2 hours less than their regional counterparts (*Appendix 9*). These findings are in line with the AIA Vitality Age Survey in 2012 which found that more than 4 in 5 Singaporeans do not meet the guidelines set by the Health Promotion Board (HPB) of at least 150 minutes-a-week of moderate to intense physical activity.¹¹

Health Screenings

Furthermore, less than half of Singaporean adults have had a check-up in the last 12 months (*Appendix 10*), which is lower than the regional average of 53%. This is even as the HPB subsidises health screening for Singaporeans who are 40 years old and above¹². Preventive care such as health screening is useful for detecting chronic diseases.

The Role of Employers in Encouraging Healthy Lifestyles

Another consistent finding in both the 2011 and 2013 surveys is that the majority (89%) of Singaporeans believe employers can and should help their employees lead healthier lives (*Appendix 11*).

The top three ways which companies can help are by providing free health checks (58%), not putting employees under undue stress (40%) and ensuring reasonable workloads (39%) (*Appendix 11*). Singaporeans also generally believe the responsibility of addressing various types of pollution such as air (50%) and water (49%) pollution lies mainly with the government. (*Appendix 12*).

AIA's Commitment to Its Customers

Committed to helping Singaporeans lead healthier lives, the AIA Healthy Living Index reinforces the recent AIA Vitality White Paper, entitled, 'Investing in Singapore's Health', which found that Singaporeans' Vitality Age is, on average, four years older than their chronological age. The white paper also highlighted the need for Singaporeans to take preventive measures in caring for their health so as to reduce their healthcare costs in the long-term.

Mr. Tan Hak Leh, Chief Executive Officer of AIA Singapore said, "While Singaporeans readily admit that they can and should do more to improve their health, the results of our 2013 AIA Healthy Living Index show that such awareness has not been translated into a positive change in behaviour. This is a national concern AIA Singapore is very committed to help address with AIA Vitality, a first-in-market science-backed wellness programme to motivate and incentivise Singaporeans to adopt healthier habits using a combination of financial incentives and the principles of behavioural economics. AIA Vitality also provides its members with the knowledge, tools and motivation to help them achieve their personal health goals. We have seen positive feedback following its launch three months ago. This is about helping Singaporeans deal with real issues facing them and therefore, an integral part of our commitment to

¹¹ "Get Up and Go! – Tips to get started on your exercise journey" (May 9, 2012), Health Promotion Board

¹² Health screening: needed or not? (13 April, 2013), The Business Times

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being The Real Life Company. Our hope is to help Singaporeans improve their Healthy Living scores in the coming years.”

“Our Healthy Living Index survey also highlighted Singaporeans’ desire for employers, manufacturers and local governments to play a larger, more active role in helping them lead healthier lives. AIA Singapore will look to work with more partners to help more Singaporeans achieve their healthier life goal,” he added.

AIA Singapore is also the first insurer in Singapore to reduce premiums throughout the insurance policy duration, for AIA Vitality members who are committed to getting healthy.

To further encourage healthy living amongst Singaporeans, AIA Singapore engages its employees and the public in various community activities. This includes being the presenting sponsor of the annual nationwide Jurong Lake Run community event and the inaugural Sports Day in 2013 for employees and AIA Financial Services Consultants (FSCs). AIA Singapore aims to empower Singaporeans to take better care of their health and will continue to find innovative ways to effect real change in their lives.

About AIA Healthy Living Index

Conducted by global consumer research company TNS, the 2013 AIA Healthy Living Index regional survey is the second measurement wave following its inaugural launch in 2011. The AIA Healthy Living Index is the only multi-country study in Asia-Pacific tracking a broad range of health and health-related issues, each time surveying more than 10,200 adults (aged 18-65) in 15 markets across Asia-Pacific – including 500 adults in Singapore.

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About the AIA Group

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 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 26 per cent joint venture in India and a representative office in Myanmar.

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\$147 billion as of 31 May 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, 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 more than 27 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”).

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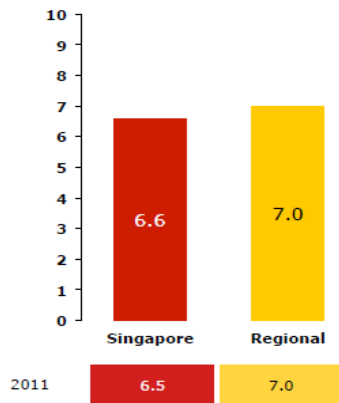
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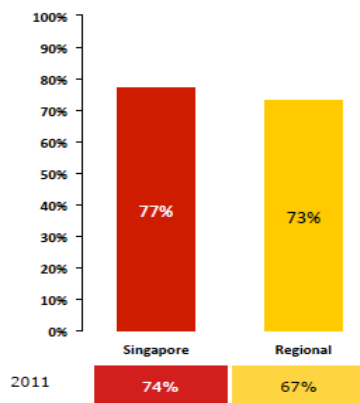
Appendix 1:

Overall satisfaction with health – Average



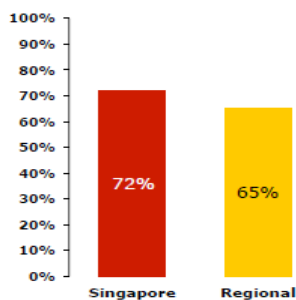
Appendix 2

Agreement with 'my health is not as good as it was 5 years ago' (Rated 6-10 on scale of 1 to 10)

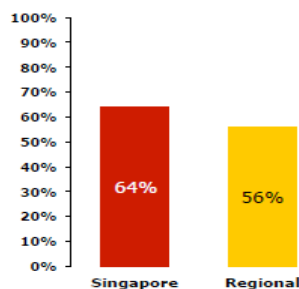


Appendix 3

Agreement with 'It's hard to break the habit of spending too much time in front of computers/tablets, televisions/mobile phone'



Agreement with 'Social networking / spending time online is becoming addictive for me'

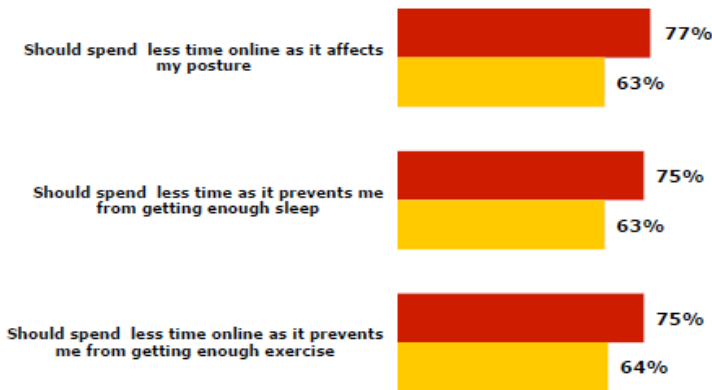


Younger age group more likely to admit to internet addiction. Those over 45 less likely to feel addicted.

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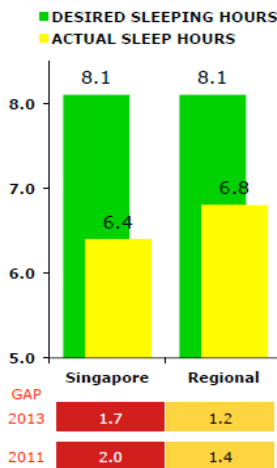
Page 6 Appendix 4

Impact of electronic device use on health
(Rated 6-10 on scale of 1 to 10)



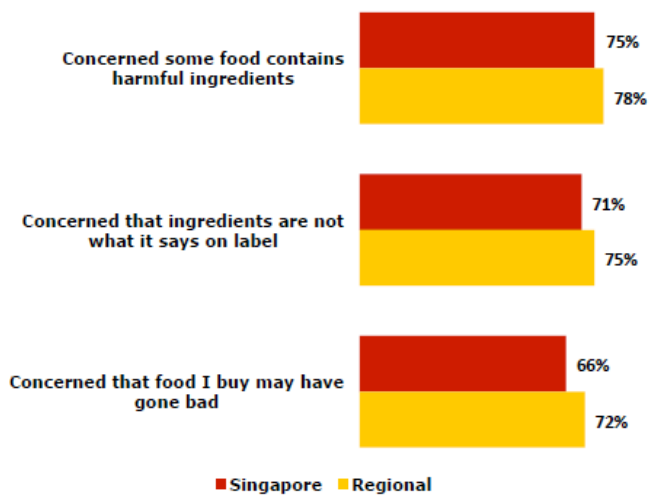
Appendix 5

Sleeping hours: Desired vs.. actual



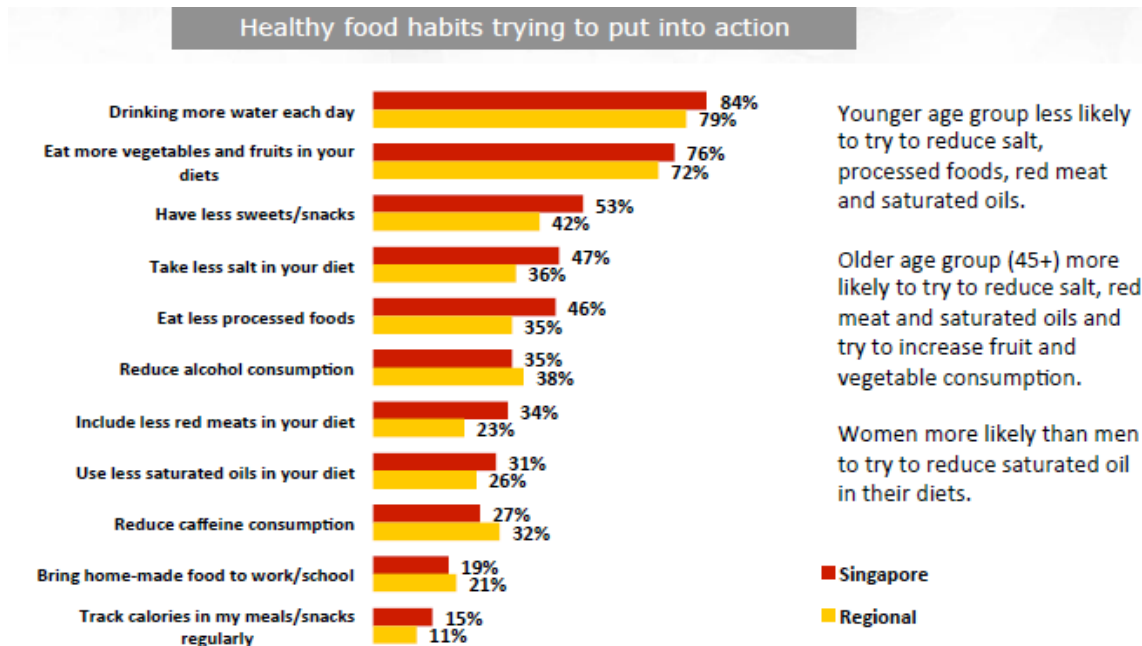
Appendix 6

Food safety and integrity
(Rated 6-10 on scale of 1 to 10)

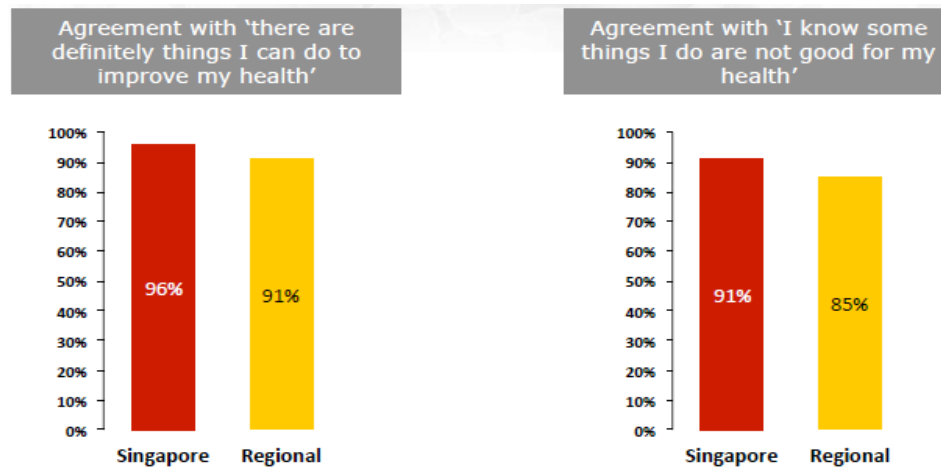


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Appendix 8

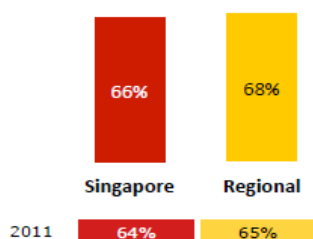


Appendix 9

Average number of hours exercise per week

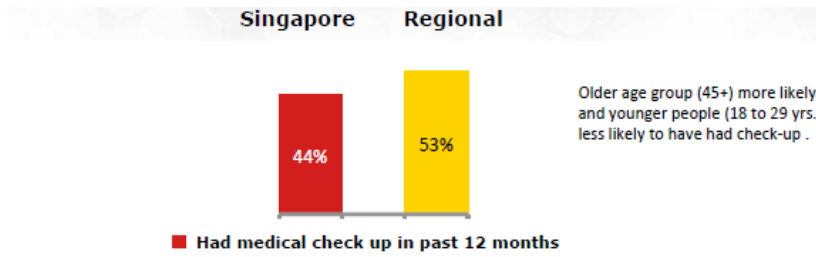
	Singapore	Regional
2013	2.4	3.0
2011	2.3	3.0

Exercise regularly



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Appendix 10



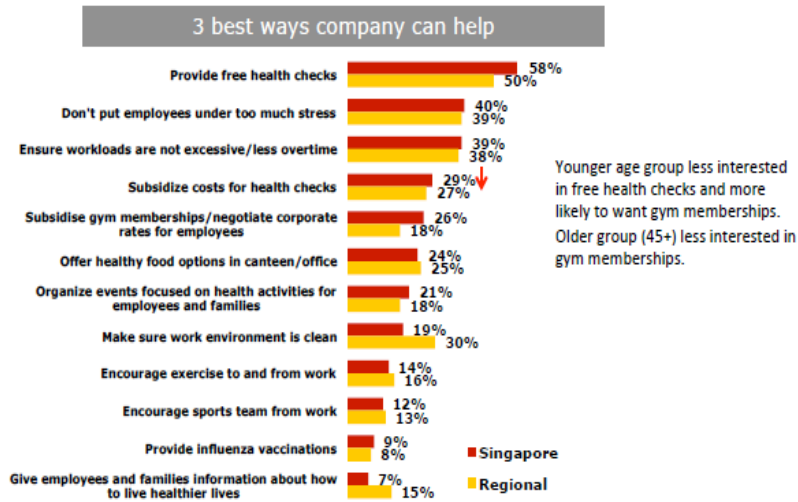
Agreement with 'have more check ups if they were not so expensive' (Rated 6-10 on scale of 1 to 10)

	Singapore	Regional
2013	85%	81%
2011	84%	82%

Appendix 11

Companies should do more to help employees lead healthier lives (Rated 6-10 on scale of 1 to 10)

Region	Percentage
Singapore	89%
Regional	91%



Appendix 12

