

AIA Singapore

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Real change to health begins at AIAVitality.com.sg

Media Release

FOR IMMEDIATE RELEASE

AIA Singapore now rewards Singaporeans even more for making healthy choices with the enhanced AIA Vitality programme by paying them a cashback of up to 3 times their annual fee

Enhanced wellness programme supports government efforts to promote preventive care among families

Singapore, **28 April 2014** – AIA Singapore today unveiled the enhanced AIA Vitality wellness programme, which now rewards members by paying them up to 3 times the total annual membership fees - which is up to S\$108¹ a year, among other benefits and rewards. AIA Singapore is the first and only insurer to pay members as they get healthier.

The enhanced AIA Vitality aims to make healthy living easily accessible and affordable to Singaporeans, aligned with the Singapore government's Healthy Living Master Plan. Monthly membership fees for AIA Vitality have been reduced to \$3 a month, and AIA Vitality members will also receive 15% cashback² on HealthyFoodTM purchases once they complete their AIA Vitality Health Check at selected Guardian Health and Beauty stores or AIA Vitality Health Review online.

AIA Singapore is also the first insurer in Singapore to offer AIA Vitality members with premium discounts of up to 15%³ on their future years' insurance premiums based on their AIA Vitality Status throughout the duration of selected insurance plans. From now till 28 November 2014, members also enjoy an additional 5%⁴ off on top of the existing 5%⁵ upfront discount on their first-year premium when they sign up for selected AIA insurance plans.

This is in addition to numerous benefits and rewards provided by AIA Vitality partners, ranging from \$5 for weekday movie tickets at Cathay Cineplexes, to enjoying travel rewards of up to 50% off on Royal Caribbean International cruises, AirAsia and Emirates international flights.

"AIA Singapore is invested in the health of Singaporeans and we have made a conscious decision to enhance AIA Vitality in support of recent initiatives by policymakers to improve the well-being of families.

We are committed to motivating and incentivising more Singaporeans to get healthier, rewarding them with cashback and more savings as they embark on a journey to improve their health and AIA Vitality status. Based our recent AIA Health Matters Survey 2014⁶, older Singaporeans, aged 40-70, have taken the steps to lead a healthy lifestyle, with 4 in 5 (84%) exercising at least once a week, 7 in 10 (68%) having 2 or more servings of fruits and vegetables a day, and 7 in 10 (70%) going for health screening at least once every 3 years. For those who are already making healthy choices, we want to reward them. For those who have not and want to make the effort, we want to encourage them by making healthy living accessible, affordable and enjoyable.

¹ The Annual Cashback is tiered based on the member's AIA Vitality Status attained as at membership anniversary date – Silver (\$\$36); Gold (\$\$72); Platinum (\$\$108).

² Subject to monthly spend cap of \$160.

The premium discount is capped at 15% and floored at 0%.

⁴ The additional 5% premium discount is only applicable to first-year premiums based on standard life and will not be applicable on any extra premiums due to loading. The additional 5% discount may be in the form of an upfront premium discount or cash reward. Please refer to the terms and conditions for more details.

⁵ The existing 5% upfront premium discount is an investigation of the conditions for more details.

⁵ The existing 5% upfront premium discount is only applicable to first-year premiums based on standard life. Discount will not be applicable on any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The existing 5% upfront premium discount is not applicable to AIA HealthShield Gold Max Essential.

⁶ Commissioned by AIA Singapore, AIA Health Matters Survey is an independent study which surveyed 508 adults aged 40-70 years old in Singapore. It is conducted in March 2014 by Nielsen Singapore - a global consumer research company.

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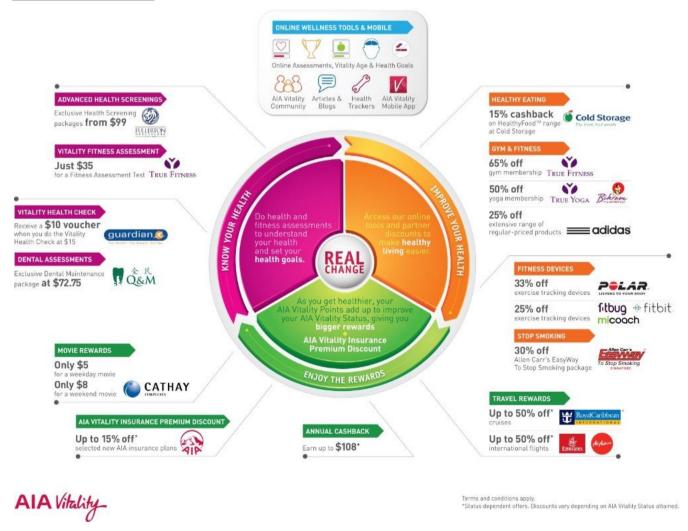
Findings also showed that as many as 7 in 10 (69%) Singaporeans aged 40-70 years old have at least one health condition. Common conditions include high cholesterol (28%), bone, joint and muscle problem (26%), obesity (24%), hypertension (22%) and diabetes (10%). This is why, we want to champion the importance of preventive care and healthy living through AIA Vitality. This is our commitment as The Real Life Company protecting generations of families in Singapore," said Ms. Melita Teo, Chief Corporate Solutions Officer, AIA Singapore.

AIA Singapore continues to encourage families in Singapore to lead healthier lives by sponsoring the upcoming Cold Storage Kids Run and annual Jurong Lake Run.

The company is also a strong advocate of healthy living and preventive care, organising various health and wellness initiatives for employees such as weekly AIA Vitality Runs, AIA Sports Day and many other sports activities. AIA Singapore designates a 'Health Month' where the employee-led AIA Health@Work Committee proactively partners with healthcare providers to provide free and subsidised annual health screenings, as well as regular lunch-time health talks for employees to learn more about common health conditions such as cervical and colorectal cancer, among others.

As part of AIA Singapore's continued efforts to affect real change by bridging the underinsurance gap and advocating preventive care, the company most recently launched the AIA Prime Critical Cover. More innovative products and services will also be launched, to help ensure families in Singapore can better manage their finances and enjoy fuller lives together.

Enhanced AIA Vitality:



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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 30 November 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including life insurance, accidental 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 and employees across Asia-Pacific, AIA serves the holders of more than 28 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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