



HEALTHIER, LONGER,
BETTER LIVES

GOING BEYOND INSURANCE

We're committed to helping Kiwis live
Healthier, Longer, Better Lives.



AIA protects the most important things – your family, your lifestyle and your future.

With a plan in place, you can focus on living life to the full, with less worry and more certainty. We're here when you need it most.

With 100 years of history, our dream is to help make New Zealand one of the healthiest and best protected nations in the world.

AIA New Zealand is part of the AIA Group and has been providing insurance to New Zealanders since 1981. AIA Group is one of the largest life insurers in the world, with a presence in 18 markets across Asia Pacific.

AIA protects more than 797,000 New Zealanders and their families* and our commitment is to not just be there for you someday, but every day.

Live your healthy with AIA from Cape Reinga to Stewart Island, and everywhere in between, we partner with our customers and empower them to live their version of healthy, every day.

AIA — going beyond insurance to help more New Zealanders live Healthier, Longer, Better Lives.

*AIA NZ claims for the year ended 31 December 2024

WHY CHOOSE AIA?

We're here to help you make the most of tomorrow. At AIA, one of the ways we help New Zealanders live Healthier, Longer, Better Lives is by providing innovative, comprehensive insurance solutions, tailored to you. Designed with different needs in mind, you can choose which products are relevant to you.

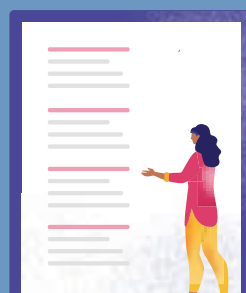
We are constantly reviewing our insurance products to meet our customer's needs. Our AIA Health and AIA Living products include an Enhancement Pass Back benefit. This means any future improvements made to your purchased AIA Health or AIA Living product will be automatically applied to your policy, providing you with even more coverage. At claim time, we'll compare your purchased product's policy wording with the latest version of that product's policy wording and apply the most favourable option for your claim.

START THRIVING WITH *AIA Vitality*

Add AIA Vitality to any eligible insurance product and receive an initial 10% premium discount plus an array of benefits and rewards.

T&Cs apply.

PRODUCTS THAT ARE FUTURE PROOFED WITH ENHANCEMENT PASS BACK



92% CLAIMS PAID
IN 2024

\$829.6M PAID

Between 1 January and 31 December 2024



FINANCIAL STRENGTH RATING **AA**

(VERY STRONG) RATING
Showing that we have a very strong capacity to meet policyholder and contractual obligations.



MULTI-BENEFIT DISCOUNT

Save up to 15% on your premiums when you buy multiple eligible insurance policies.



ONE TREE PLANTED FOR EVERY AIA CUSTOMER

who passed away since 2021



HOW TO GET A DISCOUNT ON YOUR INSURANCE

Protect your health and embrace peace of mind with our comprehensive insurance plans. By combining our Multi-Benefit Discount with your AIA Vitality premium flex, you can enjoy up to 25% off your initial premium on eligible insurance products. It's not just about savings; it's about securing your future with confidence!

Save up to 15% with Multi-Benefit Discount

Insurance is an important part of setting yourself up financially, protecting you and your family's health, wealth, and wellbeing. Save up to 15% when you bundle eligible life insurance and other optional insurance products with our Multi-Benefit Discount. At least one of your benefits must be from the AIA Living range and these will be the only benefits that receive the discount.

How you can save when you buy multiple insurance products

Discount tiers

If you are eligible for Multi-Benefit Discount, the discount will be calculated based on the different optional categories you have benefits from, as follows:

		Discount received
<div>✓ Life Insurance (compulsory category)</div> <div>Choose from Life Cover, Family Protection or Accidental Death Cover.</div>	+ One optional category	10%
	+ Two optional categories	12.5%
	+ Three optional categories or more	15%
<div>+ Our optional categories (excludes health insurance)</div>	Trauma Insurance	
	Total Permanent Disability Insurance	
	Income Protection Insurance	



AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It is designed to take you on a journey to better health - where you get to know your health, improve it, and enjoy the rewards for doing so.

How to save on insurance and get up to \$560 in rewards




When you become an AIA Vitality member you get a 10% premium discount on eligible insurance products in your first year.

Your savings don't end there, now you're in control of the premium discount you can continue to receive through ongoing engagement with the AIA Vitality programme. Your premium discount will increase, decrease, or stay the same annually based on the AIA Vitality Status you have achieved at policy anniversary*.

Plus, as soon as you've activated AIA Vitality you can start accessing tools and discounts through our partners to begin your health and wellbeing journey.

When you make healthy choices, like tracking your sleep or reaching your weekly physical activity targets, you earn AIA Vitality Points. As you earn more points you'll move from Bronze to Silver, Gold and finally to Platinum Status. Improve your AIA Vitality Status to earn up to \$300 in Status Rewards.

Example of how your AIA Vitality Status impacts your premium flex and rewards you can earn:

	BRONZE 0 POINTS	SILVER 10,000 POINTS	GOLD 20,000 POINTS	PLATINUM 30,000 POINTS 35,000 POINTS	
PREMIUM FLEX	-2.0% per annum to a minimum of 0%	-1.0% per annum to a minimum of 0%	Retain current discount	+2.0% per annum up to a maximum of 20%	
Example: Your AIA Vitality year 1 discount is 10% (the initial discount)	If you retain Bronze, your year 2 DISCOUNT WILL BE 8%	If you reach Silver, your year 2 DISCOUNT WILL BE 9%	If you reach Gold, your year 2 DISCOUNT WILL BE 10%	If you reach Platinum, your year 2 DISCOUNT WILL BE 12%	
		+25 Airpoints Dollars™	+50 Airpoints Dollars™	+100 Airpoints Dollars™	+125 Airpoints Dollars™
		OR +\$25 Woolworths Gift Card	OR +\$50 Woolworths Gift Card	OR +\$100 Woolworths Gift Card	OR +\$125 Woolworths Gift Card
	20% discount Gift Card	30% discount Gift Card	40% discount Gift Card	50% discount Gift Card	

*More details on Premium Flex, refer to aia.co.nz/premium-flex. The table above is for illustrative purposes only.

How AIA Vitality works



- Add AIA Vitality to your eligible AIA insurance policy.**
Join for \$11.50 per month (membership fee includes GST).
- Download the app and sign up to get started.**
Sign up and follow the prompts to activate your membership.
- Start earning points to level up your status.**
Earn points to raise your AIA Vitality Status, from Bronze to Silver, through to Gold and Platinum. An easy way to start is by linking a compatible fitness device and start earning Physical Activity Points.
- Opt in to AIA Vitality Active Rewards to earn up to \$260 a year.**
Hit your weekly physical activity target, and you can redeem a \$5 Active Rewards voucher of your choice each week!
- Enjoy the rewards.**
Get instant access to great discounts; from sports apparel and movie tickets, to gym memberships and spa vouchers. Plus earn weekly rewards for being active!



Scan the QR code to experience a year with AIA Vitality using our interactive simulator.

SUPPORTING OUR CUSTOMERS WHEN THEY NEED US

Life doesn't always go to plan; at AIA we want to be there when you need us most. Our extensive claims data not only provides us with valuable insights into population health, but it signals where further support is needed to reduce the burden on New Zealand's health system.

Our vision is for New Zealand to become one of the healthiest and best protected nations in the world. That's why we are proud to have accepted 92% of all claims received last year, with \$829.6M paid to New Zealanders and their loved ones, providing financial support in their time of need.



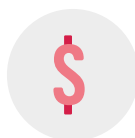
**OVER 797K
NEW ZEALANDERS
PROTECTED**



**WE ACCEPTED 92%
OF ALL CLAIMS
RECEIVED**



**LIFE INSURANCE
ACCOUNTED FOR 41%
OF ALL CLAIMS PAID**



**WE PAID \$829.6M
TOTAL IN CLAIMS¹**



**\$167M PAID IN
HEALTH CLAIMS**

¹CLAIMS FOR THE YEAR ENDED 31 DECEMBER 2024



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CLAIMS SUMMARY AND CORE INSIGHTS

LIFE \$298.1M

CLAIMS PAID

Most life insurance claims were for those aged between 50-59 with 49% of those claims relating to cancer.

CANCER 54%

HEART 19%

NEUROLOGICAL 9%

RESPIRATORY 4%

HEALTH \$167M

CLAIMS PAID

In 2024, we saw a 16% increase in health claims due to escalating costs and increased need for healthcare.

MUSCULO SKELETAL 25%

CANCER 21%

DIGESTIVE 15%

SENSE ORGAN 14%

TRAUMA \$139.5M

CLAIMS PAID

Cancer continues to be the most common reason for people to claim on trauma insurance.

CANCER 59%

HEART 16%

NEUROLOGICAL 11%

MUSCULO SKELETAL 8%

INCOME PROTECTION \$97.2M

CLAIMS PAID

We paid over \$97.2 million in income protection insurance claims, with an additional \$1.38 million via our AIA 360 Care programme to assist with rehabilitation support.

MUSCULO SKELETAL 31%

MENTAL HEALTH 25%

NEUROLOGICAL 16%

CANCER 13%

TOTAL PERMANENT DISABLEMENT \$23.9M

CLAIMS PAID

Those aged between 50-59 are the largest group to claim on total permanent disability claims.

MUSCULO SKELETAL 23%

NEUROLOGICAL 22%

MENTAL HEALTH 14%

CANCER 7%

WHY LIFE'S BIG MILESTONES ARE A REASON TO CONSIDER INSURANCE

Life can change - in a single moment - and doesn't always go to plan. We believe in the power of insurance to make a positive difference in people's lives. Taking the time to create a personal insurance plan prepares you for life's unpredictable moments to ensure you have protection for you and your loved ones.

With a plan in place, you'll know you have access to the support you need when you need it. So you can focus on living life to the full, with less worry and more certainty about you, your loved ones and your business.



Had a baby



Got married



Bought a home



Got a pay rise



Started a new job



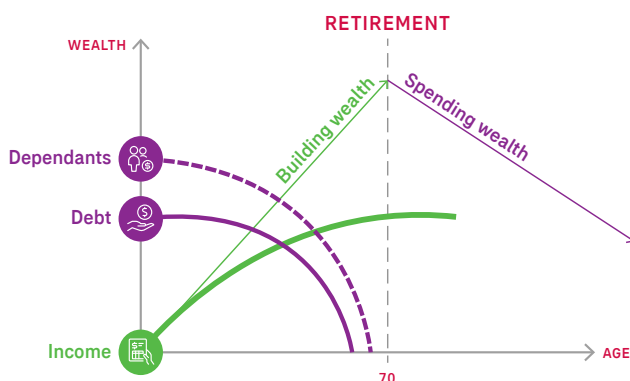
Bought an investment property



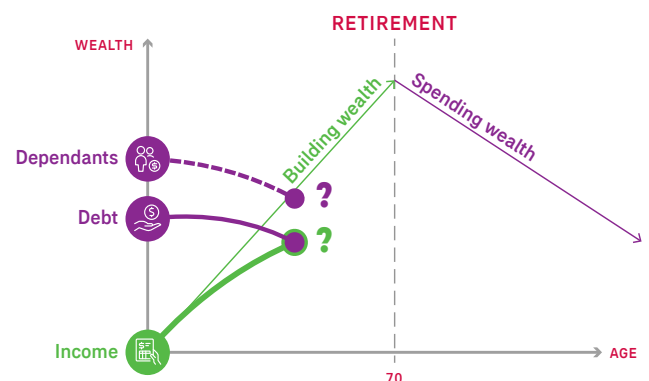
Launched a business

What would you do if your income was suddenly to stop?

Income plays a vital part in accumulating wealth and preparing for retirement.



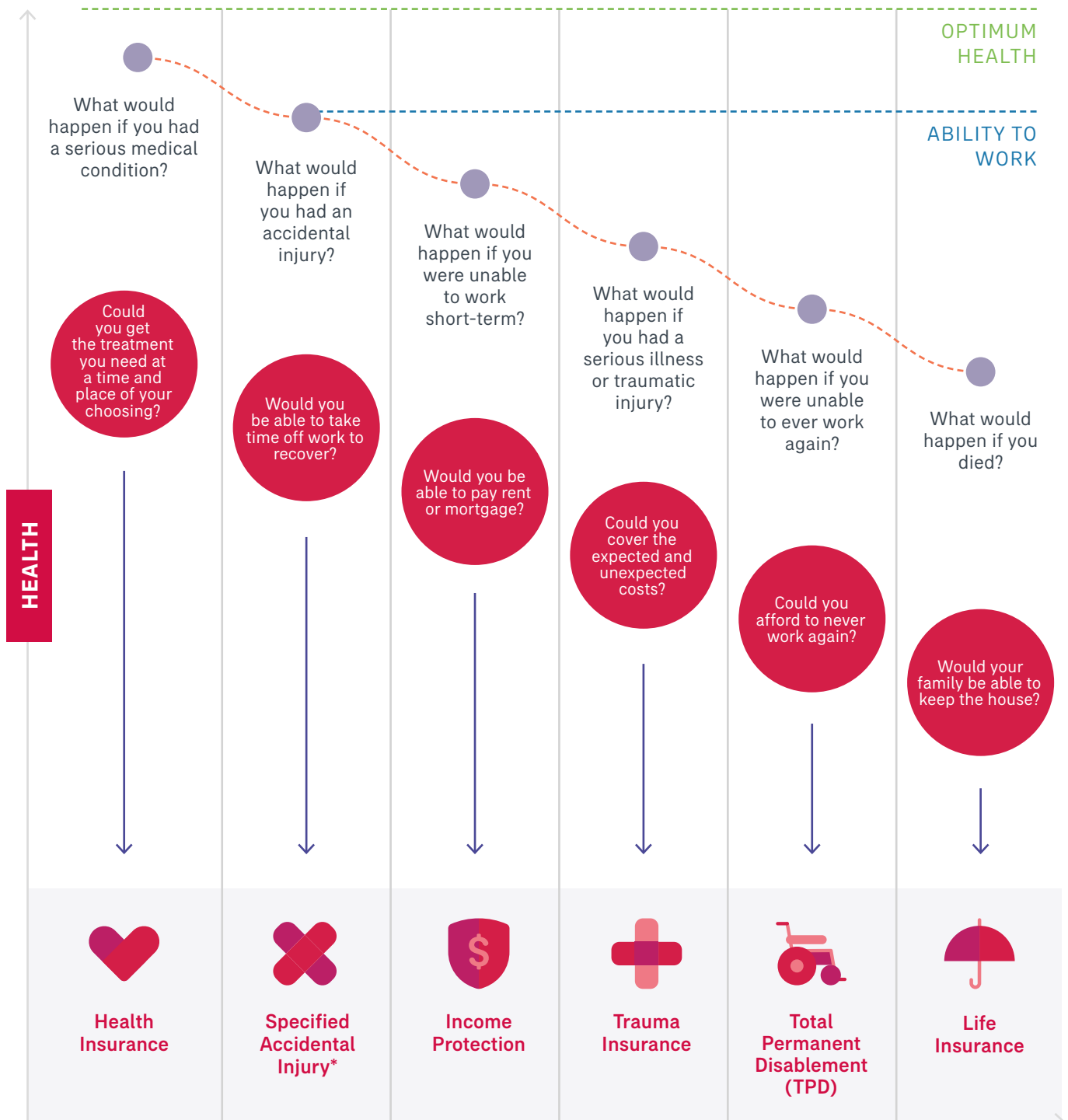
What about if things don't go according to plan and income was suddenly to stop?



HOW DIFFERENT TYPES OF INSURANCE WORK TOGETHER TO PROVIDE YOU WITH WHAT YOU NEED

It is important you understand the different types of insurance and how they will provide you and your loved ones with protection.

The below diagram visualises the different types of insurance and how they work together. The 'Disablement Curve' is a concept that explains the relevance of each type of insurance.



* Specified Accidental Injury Cover can be taken out with any of our core insurance products. This isn't available with Private Health or Start-Up Income Protection

TYPES OF INSURANCE WE OFFER



Life insurance

Life insurance protects your loved ones' future by providing them with a lump sum or monthly payment if you pass away or are diagnosed with a terminal illness. Life insurance is not only about helping with repayments on credit cards, personal lending and mortgages, it also allows you to consider the loss of income your family may experience if a key income earner was to pass away or become terminally ill. We understand everyone's circumstances are different, that's why we offer a range of personal life insurance options designed to meet your needs.



Health insurance

Health Insurance provides you with peace of mind so that you and your family can get faster access to medical treatment when you need it most. Health insurance removes the worry around unexpected medical bills so you can focus on getting the right treatment and start your recovery sooner.



Trauma Insurance

Trauma insurance is designed to pay you a lump sum to manage the financial impact if you or one of your children were to face serious illness or injury. It provides financial support and flexibility to use the payment for whatever you need. You could use it for medical treatment or rehabilitation costs, support with your mortgage, rent or household bills allowing you and your family to focus on recovery instead of worrying about work.



Cancer Care

Cancer is a leading cause of death in New Zealand, with over 25,000 people diagnosed each year. Cancer-specific health cover offers more control over treatment by covering costs for diagnosis, treatment, and recovery. Cancer Care includes unlimited cover for cancer surgery, specialist consultations, diagnostic tests, chemotherapy drugs, and other support benefits.

1. <https://www.tewhatauora.govt.nz/for-health-professionals/data-and-statistics/cancer/data-web-tool>



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Income Protection

Income protection insurance provides regular monthly payments, replacing a portion of your income if you are unable to work due to illness or injury, so you can meet your ongoing financial commitments such as household bills and mortgage or rent payments. Your ability to earn is your biggest asset, income protection insurance allows you to focus on recovery and get back to living your life.



Rural insurance

Your farm is more than just a business, it's often your family's legacy. Rural insurance offers a range of cover options, providing either monthly payments or a lump sum if you or a key person in your business becomes seriously ill, injured or passes away. This financial support helps to keep your farm running should something happen, whether that's to keep the farm going, or sell up and focus on your future.



Total Permanent Disablement (TPD)

Total Permanent Disablement insurance or TPD insurance provides financial support in the event you become permanently disabled and are unable to work due to serious illness or injury. Being permanently disabled can have a huge impact on your life and can prevent you from working or being able to earn an income. This lump sum payment helps cover costs such as medical expenses, mortgage, or rent payments, home modifications, employing a caregiver and other bills that may arise as a result of disability.



Business insurance

Your business is a result of hardwork and dedication. Business insurance provides financial protection through monthly payments or a lump sum if you or a key person becomes seriously ill, injured or passes away. This insurance helps your business stay afloat during challenging times, giving you the space to plan for the future.

Manage your insurance anytime with MyAIA



My Policies

View your policy information



My Claims

Submit and manage your claims



My Adviser

Find your advisers details



My Profile

View and update your personal details

Register at aia.co.nz/my-aia

Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser.

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