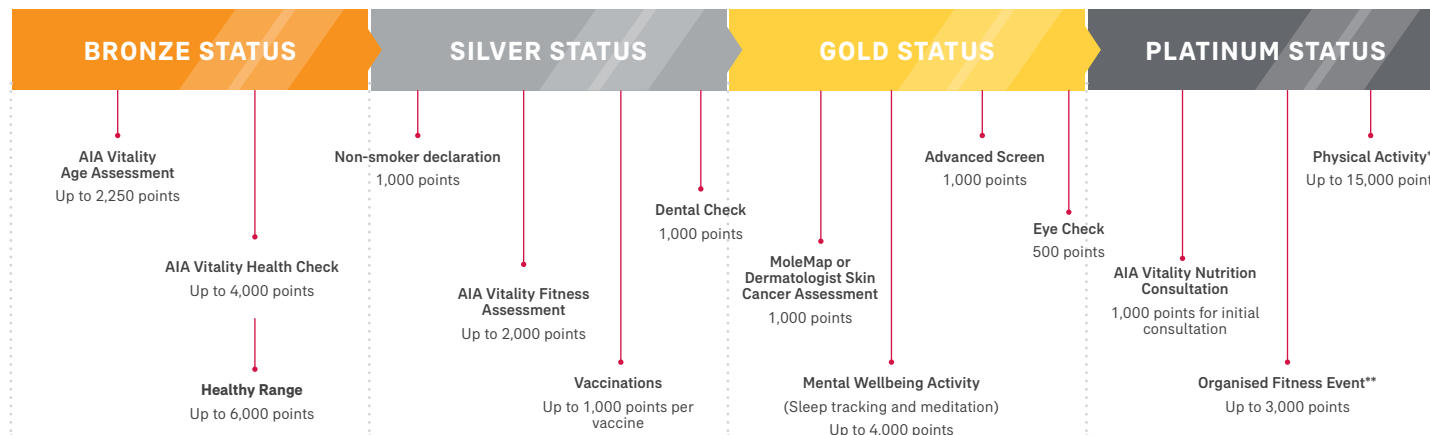


AIA VITALITY POINTS ACCUMULATION

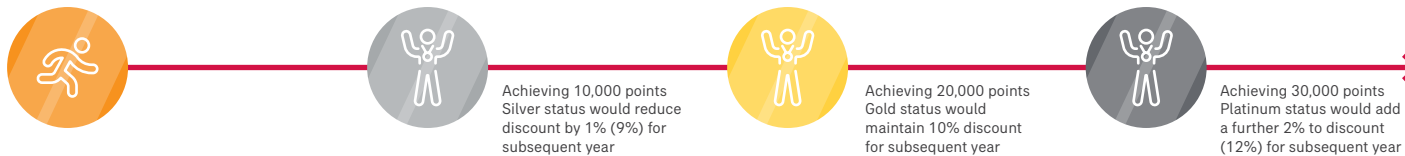
AIA Vitality is a science-backed health and wellbeing programme that helps your clients get more out of life. AIA Vitality's proven approach can take your customers on a journey to better health – where they get to know their health, improve it and enjoy the rewards for doing so.

Points accumulation

Members accumulate AIA Vitality Points throughout the year by engaging in health-related programme activities. The more engaged they are, the more points they earn and the higher their AIA Vitality Status.

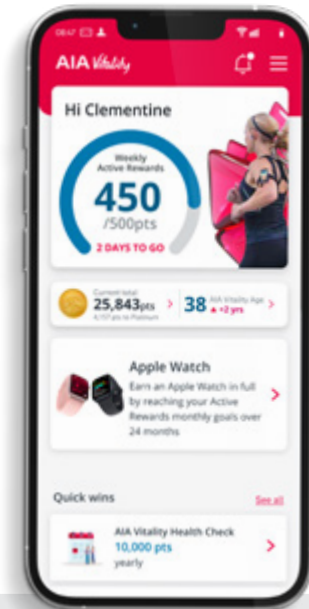


The member's AIA Vitality Status achieved during the member year drives the flex in premium for the subsequent year



*Physical activity points are capped at 150 points per day or 15,000 points per membership year.

**Organised Fitness Event points are capped at 3,000 points, contributing to the max 15,000 physical activity points per membership year.



People who generally benefit most from AIA Vitality

- ✓ Are interested in taking steps to understand the current state of their health and wellbeing and how they can make healthier choices.
- ✓ Would be more likely to continue or increase physical activity if they were rewarded for it.
- ✓ Own a smartphone to utilise the app-based service.
- ✓ Own or might purchase a fitness device from Fitbit, Garmin, Samsung or Apple Watch.