



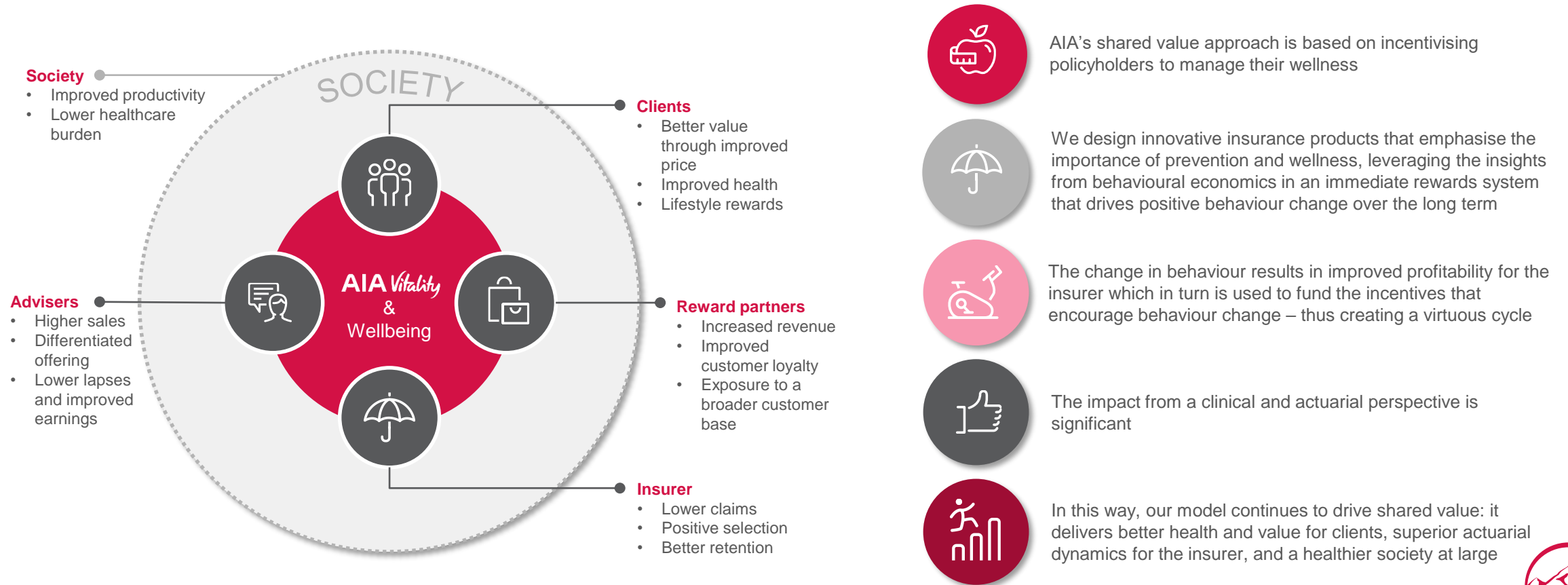
HEALTHIER, LONGER,
BETTER LIVES



AIA Australia Shared Value Proposition 2020

Shared value is at the core of delivering on our vision

Our focus on wellbeing and our AIA proposition enables a shared value approach to insurance that delivers value to all stakeholders



Significant opportunity to make a difference through shared value

The Healthcare Wellbeing paradox



Healthcare

Benefits are immediate,
price is hidden



Wellbeing

Benefits are hidden, price is
immediate

4 Main risk factors



Physical inactivity



Unhealthy diet



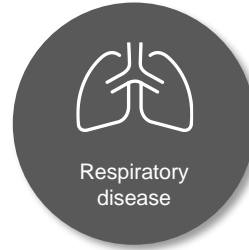
Smoking



Excess alcohol

Lead to

4 NCD's



Respiratory disease



Diabetes



Cancer

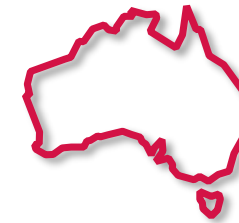


Cardiovascular disease

Responsible for



60% of deaths
worldwide



90%
of deaths in
Australia

AIA wellbeing strategic shared value initiatives



AIA Products and programmes

AIA Vitality

oneLife

AIA Health Insurance with AIA Vitality 

Pain Coaching

Mind Coach

INNOBELL pilot

DISTRICT | **AIA Vitality** pilot

CancerAid Coach Program

Strategic partnerships and collaborations

quantum

Mentemia

holmusk

endota spa wellbeing hub

pain revolution rethink pain | re-engage | recover

medix It's a matter of life

CancerAid

mindstar

Research and thought leadership

AIA Vitality Wellbeing Index

AIA quantum Mental Health white paper

SHARED VALUE PROJECT Mental health research

AIA Vitality Fittest City NEW ZEALAND

THE UNIVERSITY OF MELBOURNE Vitality data Urban design NCDs

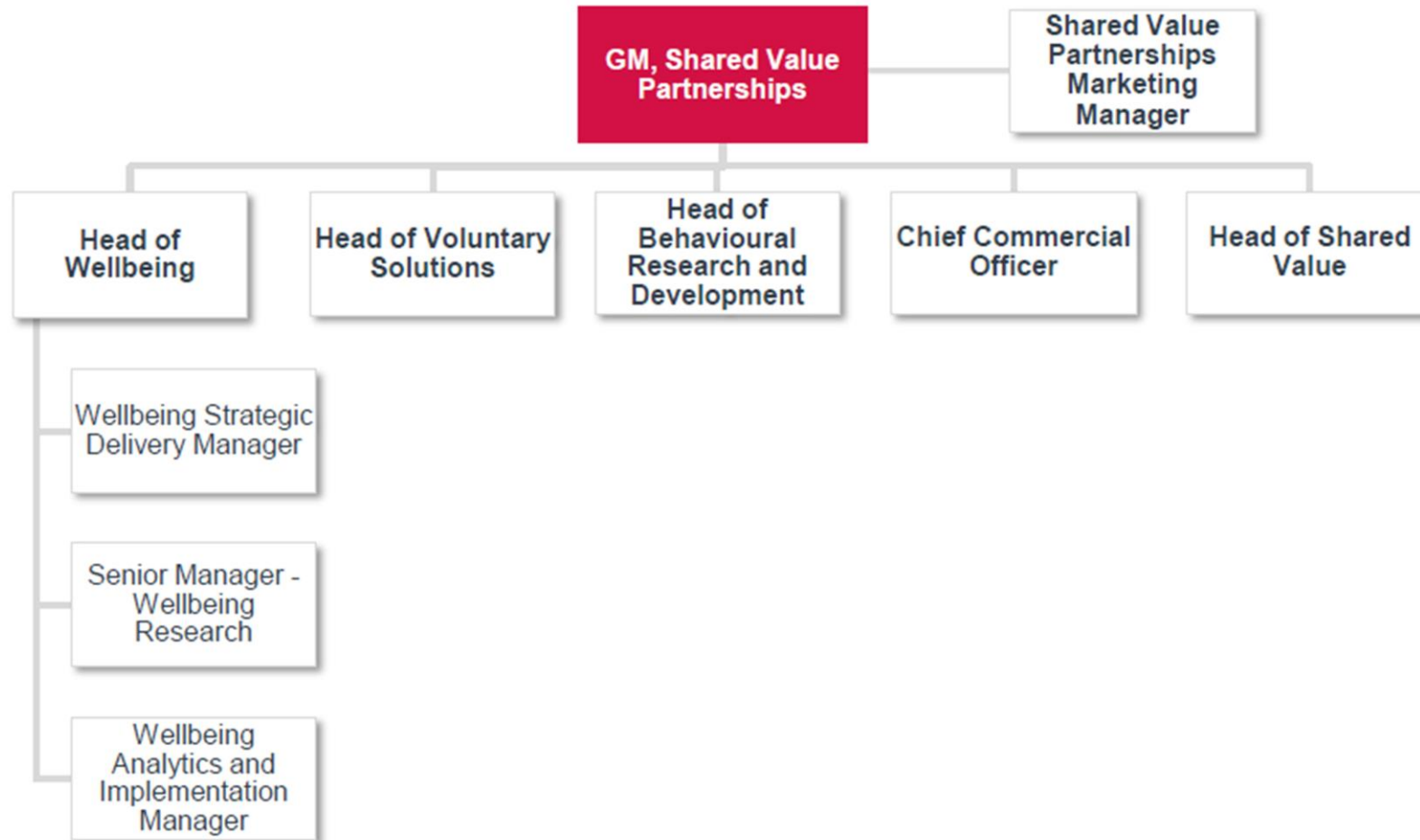
connexus Round Tables

University of South Australia Pain Coaching Research

AIA

AIA confidential and proprietary information. Not for distribution.

A dedicated team - committed to delivering AIA's shared value initiatives





HEALTHIER, LONGER,
BETTER LIVES

AIA Purpose: Progress on embedding



AIA's Purpose on a Page

PURPOSE To Make A Difference in people's lives

DREAM Champion Australians and New Zealanders to be the healthiest and best protected nations in the world

SPIRIT We are the army of M.A.D.

BELIEFS

- Do the right thing in the right way with the right people, and the results will come.
- We make a vital Community contribution through empowering healthier, longer, better lives.
- In dreaming big and taking small steps.
- In passionately supporting our customers every step of the way.
- Embracing difference to make the difference.
- In inspiring our people to Peak Performance.
- We feel like a Family and perform like a Team.

CHARACTER

Trail-Blazing
Aspirational
Passionate
Trusted
Demanding
Caring
Inclusive
Family

FOCUS

Be the
Difference



How we have brought our Purpose to Life

Spirit

- When we celebrate victories
- Playing different roles to M.A.D. and get the job done
- We go outside of our comfort zone to present differently to different audiences – and we are empowered to!
- We have an attitude of getting things done
- We are an “army” – we’re in it together!

Focus

- I be the change I want to see
- We have the courage to call out risks and issues that others may not in order to support our people
- We help people get through their change curve
- We support business units in changing how they work
- With CMLA and AIA coming together, we have explored different ways of doing things – bringing together the Best of the Best
- We don’t accept things that don’t fit our intent
- I challenge with kindness and thanking/acknowledging people for their contributions
- Through remediation – I have been the voice of the internal customer
- We create clarity from chaos in change – we make it clear and tangible for people
- AIA celebrates us all differently
- We work behind the scenes to support our people – we’re like the pit crew of a F1 racing team
- We bring people together on a cause
- We be the difference through doing the right thing in the right way..



How we have brought our Purpose to Life

Character

- The AIA experience program is Trail-blazing!
- We see passion in everyone
- These characters represent a good change practitioner
- I balanced trust, being demanding and caring as part of my project
- We're a family in a large company
- I feel trusted within AIA and I am passionate about what we do
- We are demanding – we get it done
- Relate to family – we embrace our differences

Beliefs

- Claims program is all about dreaming big and taking small steps
- We embrace differences and as leaders we are role models for the changes we need to make so others can get on board
- See Peak Performance as coming together of work and life and everyone bringing that to AIA
- We are a family that perform like a team:
 - through how we welcome every new starter into the team and share the support of the onboarding
 - we share both personal and work, and supporting each other to share expertise
 - I feel welcomed and supported when working with new business units on a new initiative
- Peak Performance is about authenticity – we can share the full picture with our team
- We can apply our beliefs everyday through doing the right thing in the right way with the right people



How are you using the AIA Purpose?

- Team discussion on what it means
- Bedrock of our team's three year strategic plan
- Guiding our decision making – Are we dreaming big and taking small steps? Is this the right thing to do?
- Replacing the context setting in SOPs, rules and regulations with the AIA Purpose
- Sharing examples of the Purpose in action at every team meeting
- Making it visible - Print out on people's desks / walls, background for Microsoft Teams
- Developed a team Purpose aligned to the AIA Purpose
- Draw a picture of the Character
- Used one word to describe the AIA Purpose
- Asked the team to come prepared with examples of each of the attributes





AIA Vitality

Championing Healthier, Longer, Better Lives



What is AIA Vitality?

Launched in South Africa over 20 years ago Vitality is the largest health and wellbeing program in the world with more than 10 million members in 22 markets globally.

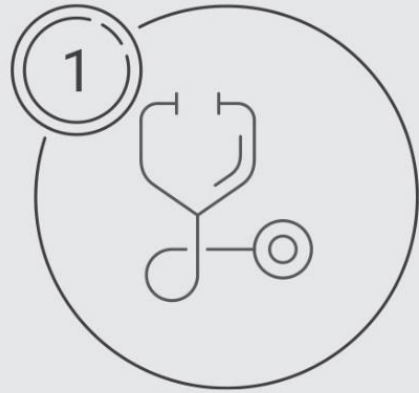
A science-based program underpinned by behavioural economics, AIA Vitality improves individuals' health and wellbeing by helping them know their health, improve their health and providing rewards and incentives that encourage long term behavioural change.

The program helps members know their health through a series of free health assessments relating to nutrition, exercise and mental health, which are developed and conducted by medical and health professionals.

AIA Group holds the license to operate Vitality in Asia-Pacific region – operating as **AIA Vitality**.

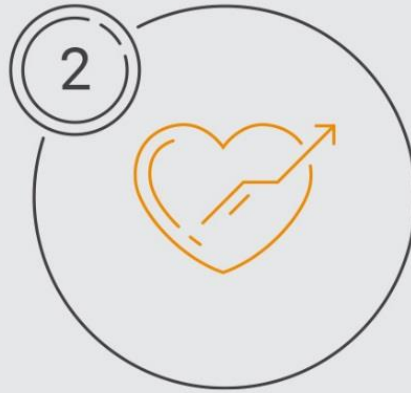


Three key pillars of AIA Vitality



Know Your Health

Understand your health with specialised and comprehensive feedback.



Improve Your Health

With discounted memberships, quit smoking programs and dietary advice.



Enjoy the Rewards

Your active lifestyle leads to amazing rewards thanks to the top brands we've teamed up with.



AIA Vitality at a glance



AIA Vitality Australian high-level insights – July 2020

Current Month

2/3

Policies with AIA Vitality attached

65%

Advisers selling AIA Vitality

28%

Lower lapse rate for AIA Vitality policies

From Launch



Accomplished **179 Billion Steps**



63,620 members have shared in **1,579,136** Active Benefits vouchers worth **\$7,895,680**



Donated **\$192,425** worth of Active Benefits to Charity



Had **39,486** AIA Vitality Health Checks



Shopping Rewards up-take figures for July currently under review



Enjoyed **182,869** discounted fitness devices with savings of **\$928,473**



Completed **885,812** Health and Wellbeing Assessments, **49%** for Mental Wellbeing



Took flight with **17,593** discounted flights, saving **\$6,335,498**



Enjoyed **\$2,961,088** worth of discounted endota spa e-gift cards



Worked out **2,115,189** times with our partner gyms



Enjoyed **165,568** HOYTS discounted movie vouchers



80% of members have maintained or reduced their Vitality Age in the last 3 years

OneLife, brought to you by AIA Vitality

AIA Vitality brings you OneLife and shares articles written by our AIA Vitality Ambassadors; Alisa Camplin, Chris Judd and Shane Crawford. There are videos, infographics, tips and information on a range of topics, grouped across four key categories; Move Well, Think Well, Eat Well and Plan Well, all to inspire you to succeed in your health and wellbeing goals.

Recently we've introduced a 'Wellbeing Toolkit' to provide tools, tips and inspiration for people to stay mentally and physically healthy while at home.

<https://onelife.aiavitality.com.au/>

The screenshot displays the AIA Vitality OneLife website interface. At the top, there is a navigation bar with links for 'Individuals', 'Business', and 'Adviser' on the left, and 'Claims', 'Contact us', and 'About us' on the right. Below this is a red header bar containing the AIA Vitality logo and menu items: 'HEALTH INSURANCE', 'LIFE INSURANCE', 'AIA VITALITY', 'ONELIFE WELLBEING', and 'HELP & SUPPORT'. A search icon and a phone icon are also present in the top right of the header.

The main content area features a large hero image of a woman and a man sitting on a couch, smiling and holding coffee. Overlaid on this image is the text 'WELLBEING TOOLKIT' in large white letters, followed by the subtitle 'Wellbeing tools and tips to feel healthy in body and mind, at home.' and a red button labeled 'VIEW ALL ARTICLES'.

Below the hero image, there are four category tabs: 'WELLBEING TOOLKIT' (highlighted in red), 'MOVE WELL', 'THINK WELL', and 'EAT WELL'. Underneath these tabs are three featured article cards:

- RECIPE: MARIKA DAY'S HEALTHY CHEESY CHICKPEA BAKE**
Looking for a healthy, hearty meal to help warm you from the inside out? Look no further than this cheesy chickpea bake from AIA Ambassador, nutritionist and dietician, Marika Day.
10 April 2020 | 4 min read
- 10 TIPS FOR CREATING A POSITIVE AT-HOME ENVIRONMENT**
At a time when we're all spending more of our lives indoors, AIA Vitality Ambassador Dr. Jaime Lee explains how to turn your home into a sanctuary of peacefulness and positivity.
07 April 2020 | 8 min read
- WORKOUT: CHRIS JUDD'S VIRTUAL RECESS – EPISODE 1**
Looking for some work-from-home workout inspiration? Look no further than AIA Ambassador Chris Judd's virtual recess series.
9 April 2020 | 20 min watch
WATCH >



22

Mentemia – Mental wellbeing support for all Australians during COVID-19



What is Mentemia and why have we launched it?

What is Mentemia

Mentemia is a mental wellbeing app created by All Blacks legend and long-time mental health advocate Sir John Kirwan, Kiwi tech entrepreneur Adam Clark and an expert team of medical advisors. It has evidence-based tools that help people build and nurture greater mental wellbeing.

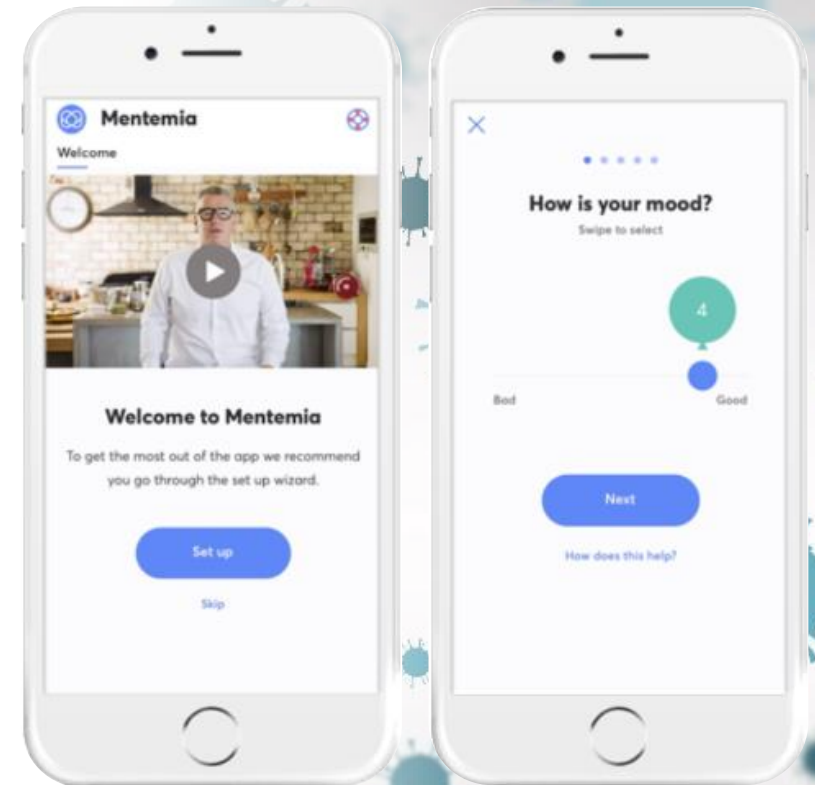
Mentemia is for everybody, every day. It's been developed to help manage stress, anxiety, and worries we might be experiencing during these challenging times.

The app provides a range of tools full of practical tips and techniques to help support mental wellbeing –so you can function well and thrive.

Why we have launched it

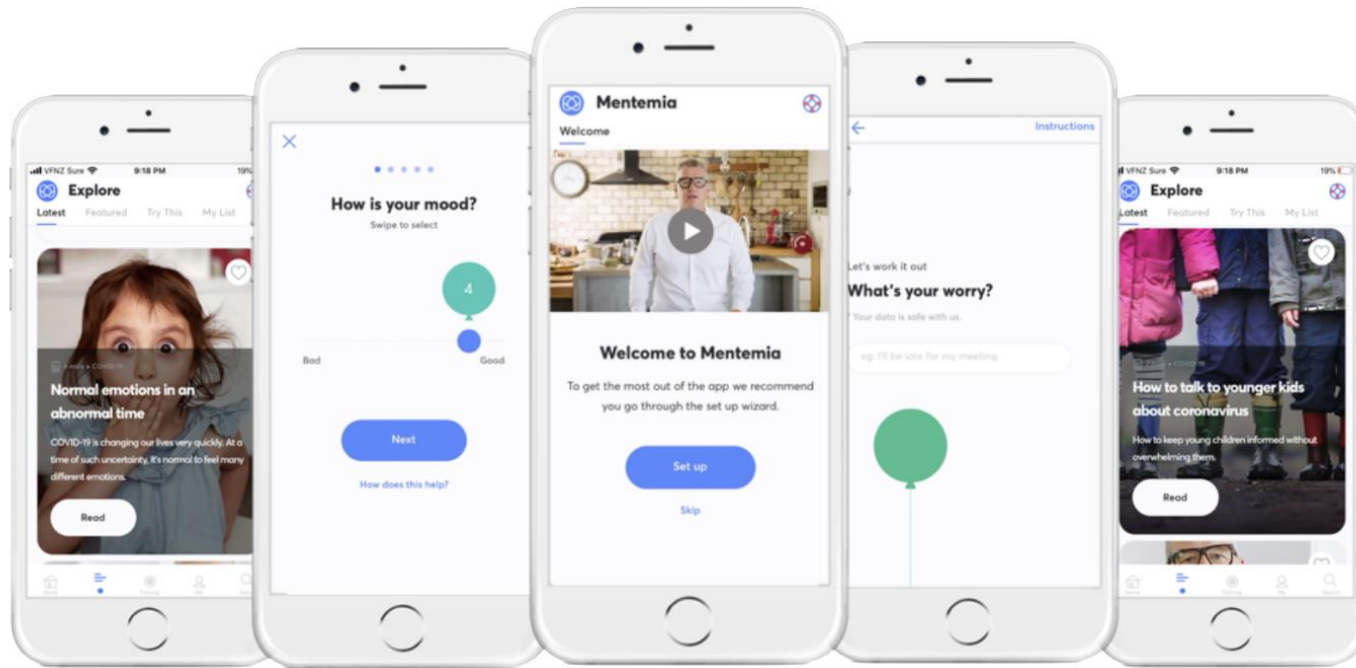
Our purpose is to make a difference in people's lives, and that has never been more necessary than now, while we are living through a pandemic. In times of crisis, we know people can really struggle with their mental health.

Most mental health services currently available focus on the most serious symptoms and conditions; we believe there is a need for services that can help everyone understand and improve their mental wellbeing in small ways every day.



Mental health in Australia

- 45% of Australians between the ages of 16-85 will experience a mental health condition in their lifetime (ABS).
- Despite the fact that one in five Australians experience a mental illness in any one year, 54% of people with mental illness do not access treatment (Mindframe).
- We want to help people with their health and wellbeing before they get to the point of needing to make a claim –most of our work on mental health looks at early indicators and interventions (e.g. Quantum research, Shared Value report).



“In times of crisis, it is so important for people to manage their mental wellbeing.

Our purpose is to make a difference in people’s lives, and at no time has that been more necessary than now.

We want all Australians to have the benefit of this important and effective app.”

Damien Mu, AIAA & NZ CEO & Managing Director



Mentemia is for all Australians

- We don't want mental health support to be a competitive advantage. This is why we have provided funding to allow Mentemia to be available for free for all Australians for six months from **June** 2020.
- In NZ, the Government included access to Mentemia as part of its COVID-19 response package; we have stepped in to help provide the same support in Australia.
- We hope that the Federal and State Governments will also get involved to help us get the app into the hands of every Australian.
- For our 190,000 AIA Vitality members, we will be incorporating Mentemia into the program, so that they can earn points for using the app, just as they earn points for their daily steps and for tracking their sleep.
- We are also rolling out Mentemia to all of our AIA staff. A big part of our response to COVID has been to ensure that our staff are safe and healthy, and we want to help them look after their mental wellbeing and stay engaged while working from home.

Sir John Kirwan: The path to mental wellbeing is different for everyone



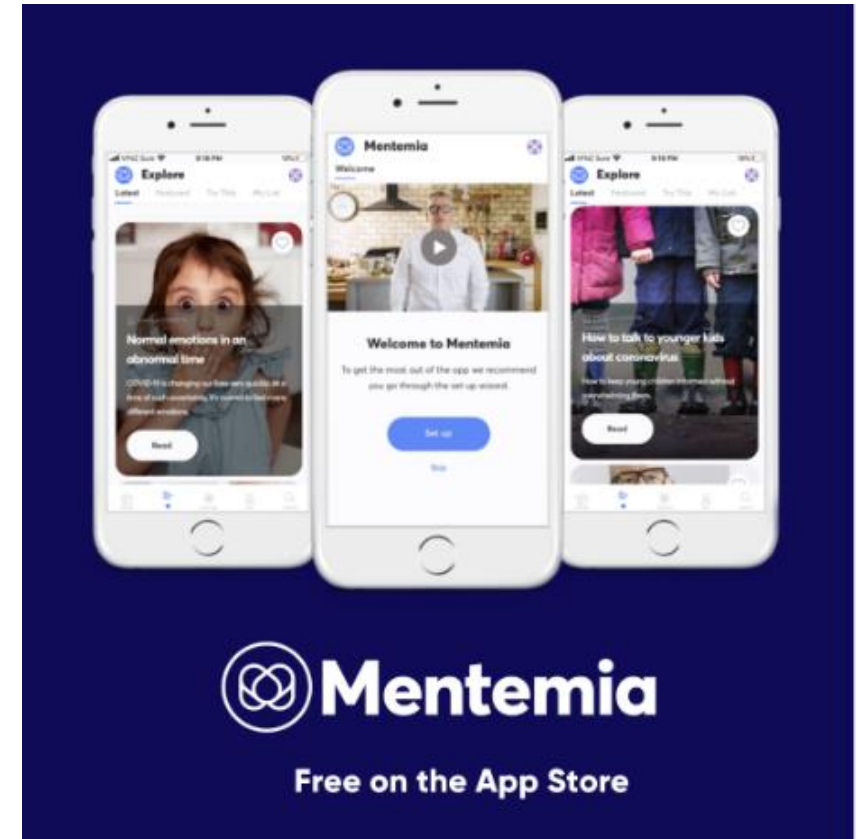
How to download Mentemia and link AIA Vitality

Mentemia is available free of charge from the App Store and Google Play.

To get started, members need to follow these steps:

1. Download the Mentemia app and create an account.
2. Link your AIA Vitality membership to your new Mentemia account. Link via the new AIA Vitality at home hub.
3. Use the Mentemia app to participate in one activity a day, four days each week to earn 100 points.

AIA Vitality



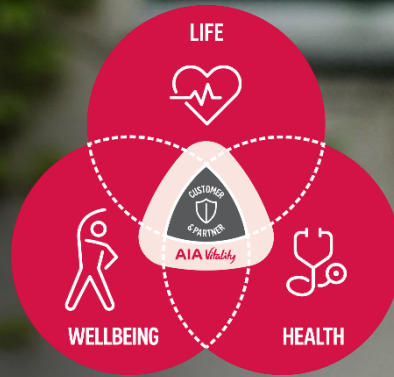


Wellbeing



Our wellbeing results 2019

At AIA, our purpose is to make a difference to people's lives through our Customer Value Proposition centred on life, health and wellbeing.



Mental wellbeing

40% of individuals went from severely unwell to only having mild mental health symptoms or none at all*



Return to wellbeing & work

We assisted 444 individuals get back to wellbeing and work

Helping individuals return to work

Our return to work rate is 79%



Tailored programs

Our tailored programs helped 35% more individuals get back to wellbeing than in the previous year



CancerAid Coach

We assisted 218 individuals with our CancerAid coach program



Pain Coach

Claimants who participated in Pain Coaching had a 71% improvement in their function & a 31% reduction in their pain



Coaching programs

We assisted 833 individuals with our suite of coaching programs for Cancer, Mental Health & Chronic Pain



AIA Vitality - Encouraging healthy behaviours

Member completed +70,000 health/wellbeing checks & assessments

Members walked +1.22b steps

+3,000 members worked up a sweat at a gym



Encouraging Healthy Workplaces

Helped 2,910 employees measure, understand and ultimately improve their wellbeing.



* Using the K-10 method of measuring Psychological distress.

Our rehabilitation philosophy

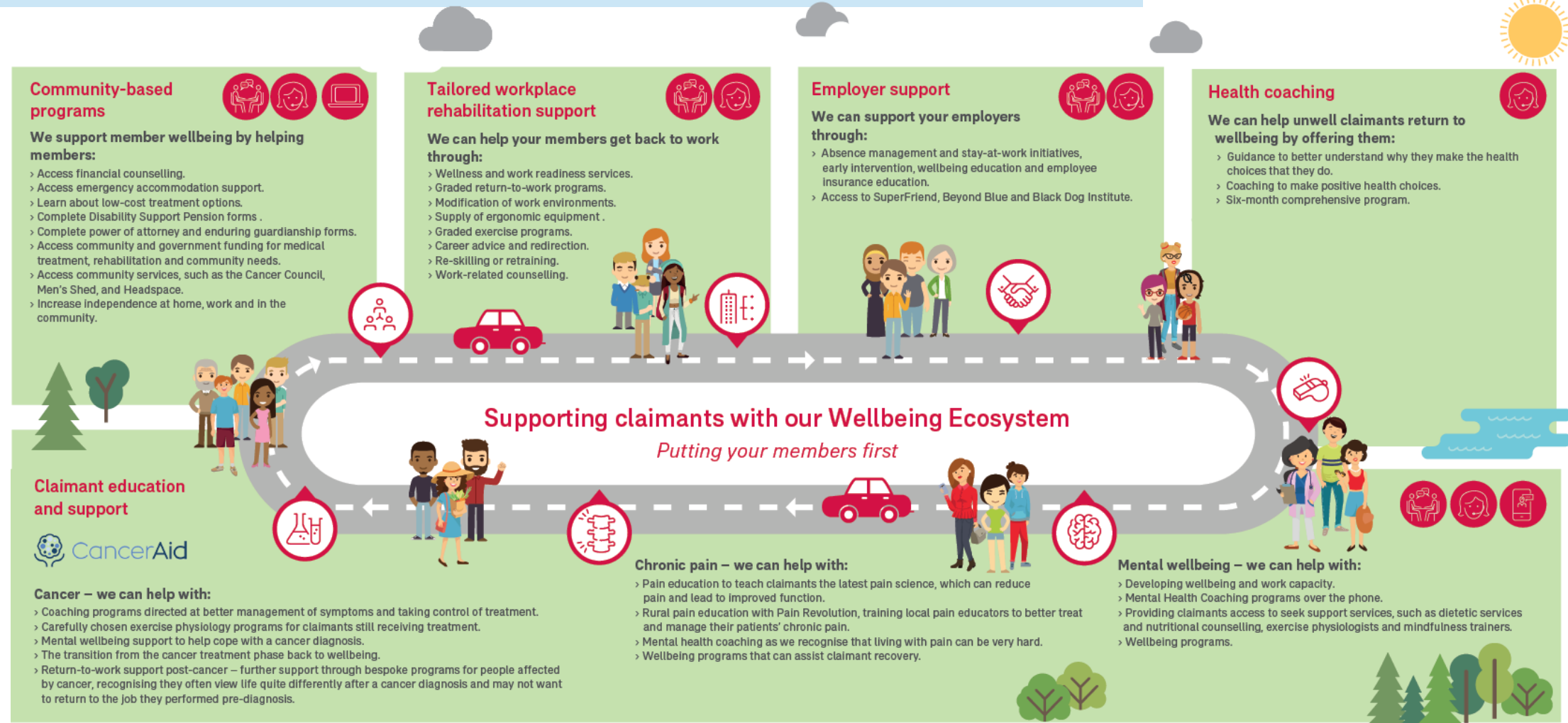


Our purpose is to **Make a Difference** in our members' lives

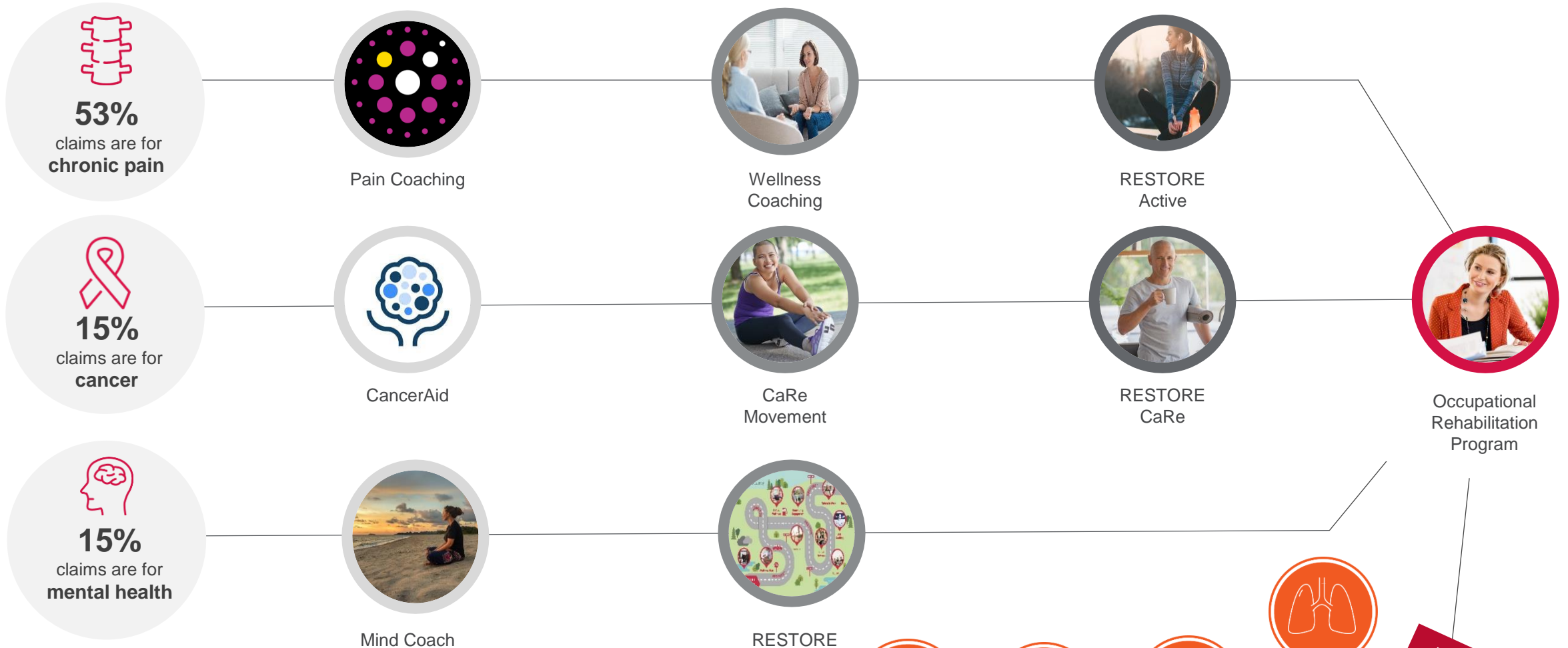


The AIA Wellbeing Ecosystem

Our holistic wellbeing and return to work ecosystem provides support to BT's members in many forms. The Wellbeing Ecosystem below outlines the variety of ways we can Make A Difference for your members.



Early intervention, wellbeing and return to work programs



COVID-19 Support Programs

Bushfire Recovery Programs



Crisis support services



Mind Coach™



RESTORE™



Breathe Well

NEW

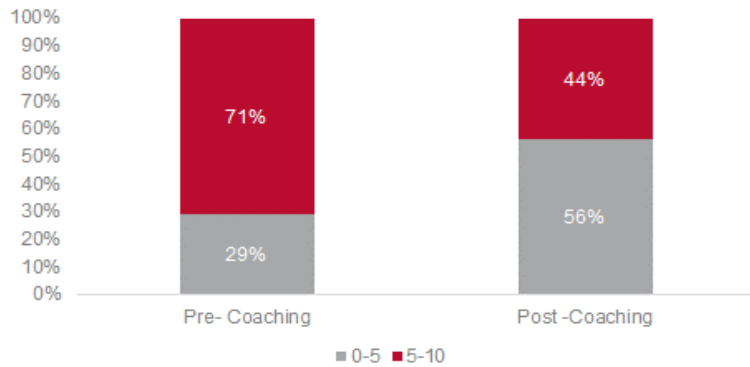


Pain coaching outcomes

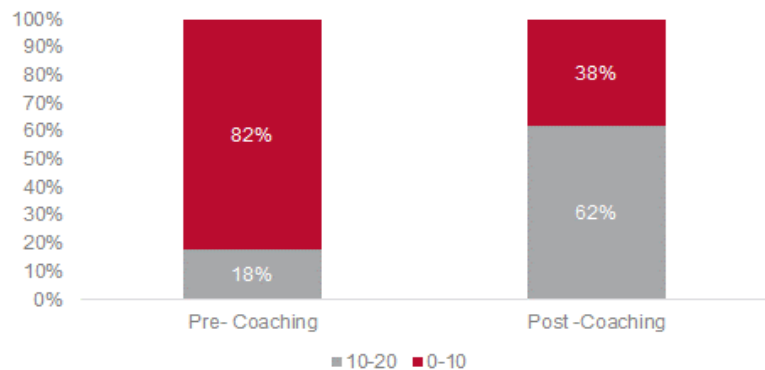


What we measure

- We use the 'Visual Analogue Pain Scale' where the customer rates their pain on a scale of 0 being no pain and 10 being the worst pain possible. We assess this pre and post program.



- We also measure on a scale of 0 to 20 how the customer rates their ability to undertake 'functional daily tasks'. We assess this pre and post program.

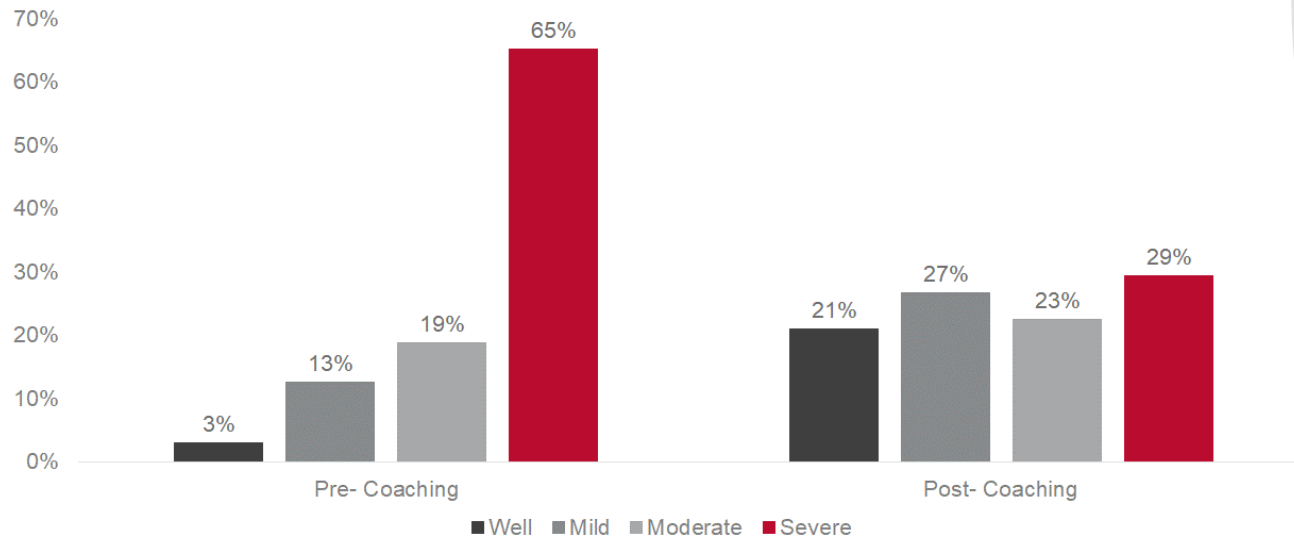


Mind Coach outcomes



What we measure

- To measure an individual's level of psychological distress we use the K10 method where 10 questions about emotional states are asked of the participant.
- The K-10 questionnaire is completed pre and post the Mind Coach program.
- At the beginning of the program 65% of people were classified as "severe" in regards to their mental health and at the end of the program this was more than halved and 48% were classified as "well" or having "mild" symptoms!



CancerAid Coach Program

We have enhanced our existing program as evidence has shown that COVID-19 has a disproportionately adverse impact on people with compromised immune systems or pre-existing medical conditions, including cancer.

To address the mental health impact caused by pandemic-related anxiety, the CancerAid Coach Program now provides all new, ongoing and past program participants with in-app and email messages from CancerAid, providing peer-reviewed and medically reliable information from peak bodies regarding COVID-19, including practical tips and information from Cancer Australia.

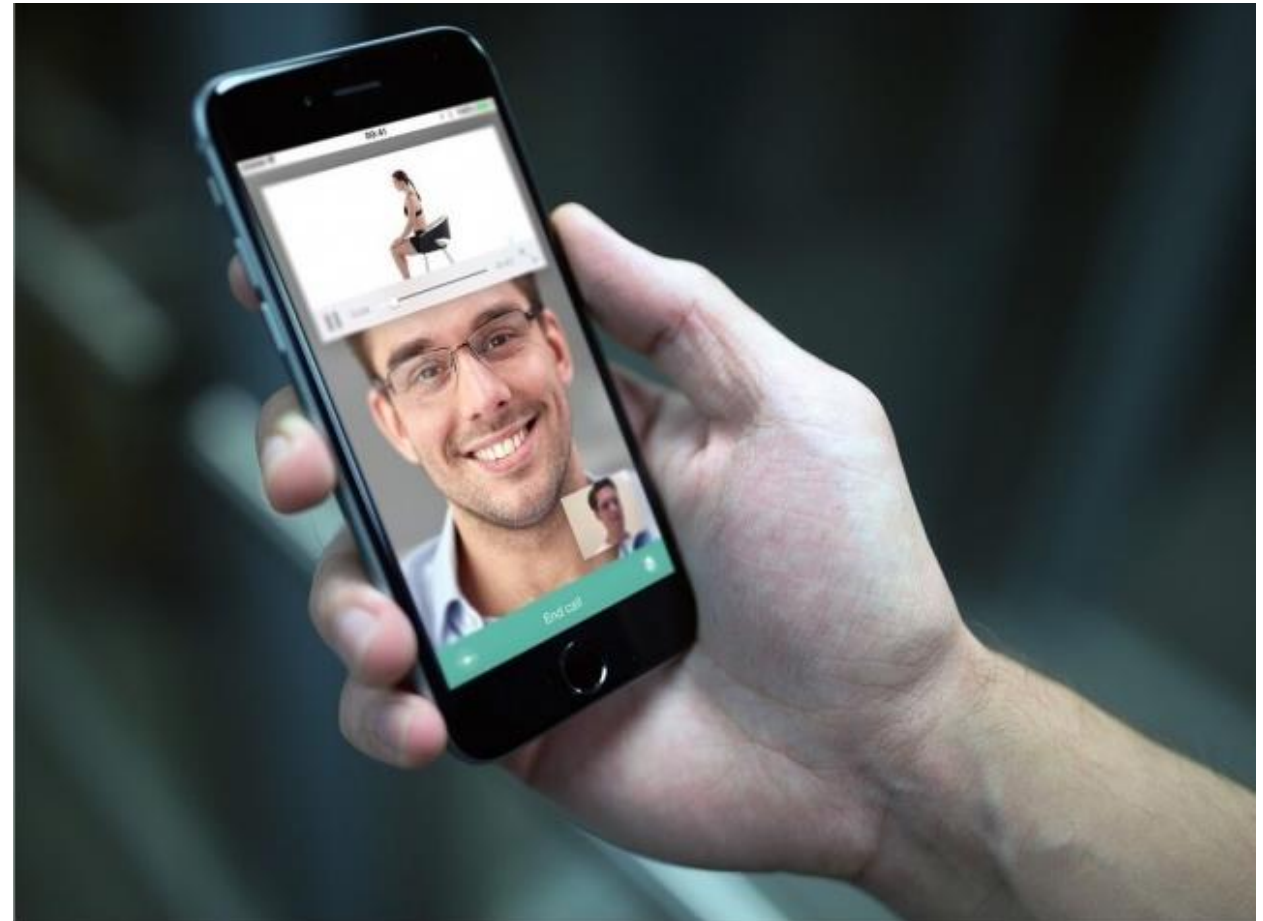
The information will be helpful for patients receiving or recovering from treatment and will help them better manage their care and reduce the risk of infection. In addition to this, CancerAid has provided a COVID-19 module to the program, which has been in place since last Monday.

In addition to this we have developed a text service so that customers can self enrol to the program.



Breathe Well - COVID-19 Health Coaching

- To support customers who experience chronic lung disease as a result of COVID-19 we will provide 7 tele-health coaching sessions
- Delivered via exercise physiologists
- Education on available resources including Lung Foundation Australia resources
- Education on the importance of exercise
- Exercise prescription via the tele-health service





Pain Research and Pain Revolution



Pain research with claimants

AIA partnered with UniSA to conduct research to determine if pain coaching is effective in a claims management setting.



Results

17.9% improvement in general activity

17.3% improvement in enjoyment of life, and

16.6% improvement in mood.

Improvement was also noted for pain self-efficacy: the overall score increased by 25% with:

44.4% improvement in accomplishing goals

40.0% improvement in enjoying activities/hobbies

40.0% improvement in 'living a normal life'

44.0% improvement in doing some form of work, and

44.4% improvement in socialising with family and friends.

Read the full report here: www.aia.com.au/content/dam/au/en/docs/pain-research.pdf



Pain Revolution - Rethink. Re-engage. Recover.



53%

of claims are for
chronic pain

1 in 5 Australians live with chronic pain and less than 10% get the help they need to recover. We also know that chronic pain affects many people in rural communities.

Current Pain Science = Pain is the brain overprotecting the body.

The ride is in its fourth year, and in Victoria alone the Pain Revolution tour educated over **1,000** individuals (many of these medical professionals) on chronic pain and how to manage it better. It's estimated Pain Revolution has touched over **410,000** individuals. **\$125,000** was raised to support the Local Pain Educator network which has grown to incorporate local health care professionals in rural towns of New South Wales, Victoria, South Australia and Tasmania.





HEALTHIER, LONGER,
BETTER LIVES

Thank you

September 2020