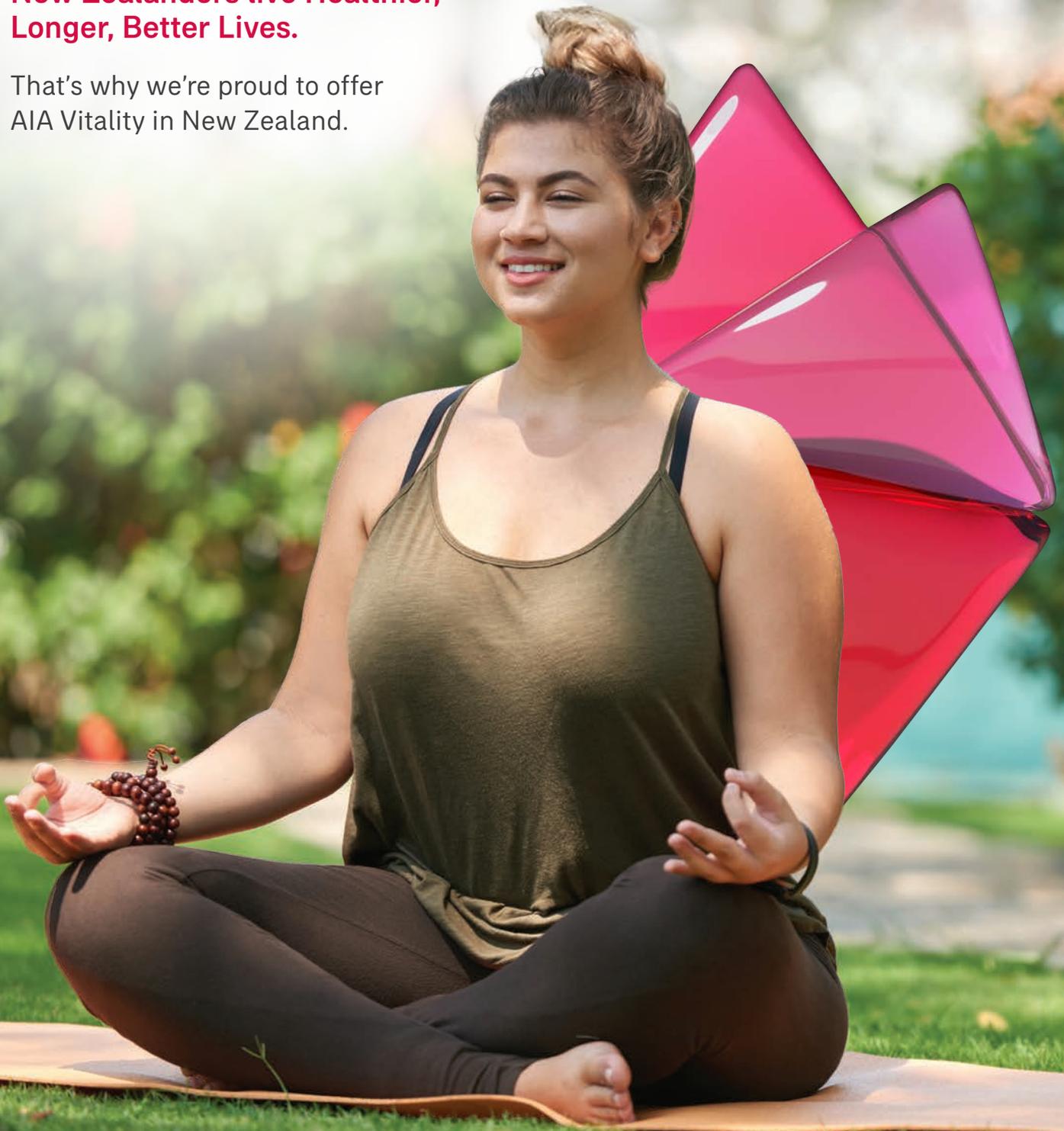


AIA Vitality

**At AIA, we're committed to helping
New Zealanders live Healthier,
Longer, Better Lives.**

That's why we're proud to offer
AIA Vitality in New Zealand.



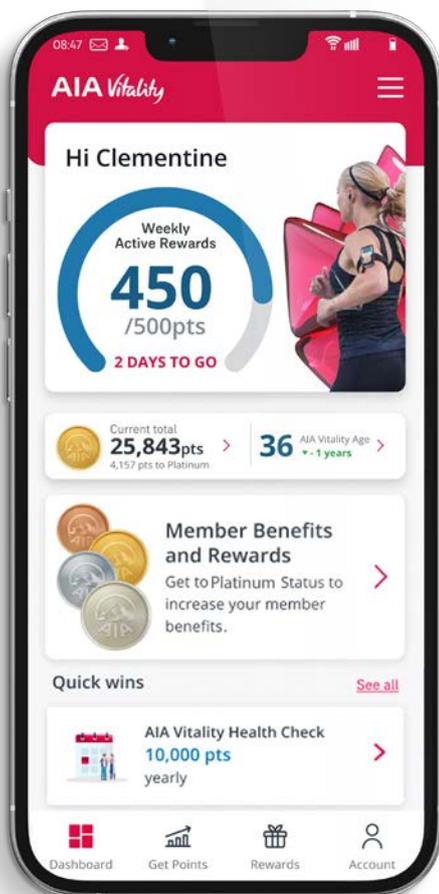
WELCOME TO AIA VITALITY

Interested in joining AIA Vitality and finding out more about how it can support you on your health and wellbeing journey?

AIA Vitality is a science-backed health and wellbeing programme that provides, through our app, the guidance, tools, and rewards to help you get more out of life and start thriving.

AIA Vitality is designed to show you how healthy you are now, provide you with tools to assist in improving your health, and offer amazing rewards and discounts from our partners to keep you motivated along your journey.

It all starts with making small changes to your lifestyle that can help reduce the risk of cardiovascular disease and cancer, which cause over 60% of deaths in New Zealand.



1

Add AIA Vitality to your eligible AIA insurance policy

To join AIA Vitality and start thriving, add it to any eligible life, trauma, disability, income protection or health insurance for \$11.50 per month (membership fee includes GST).

2

Download the app and sign up to get started

Download the AIA Vitality app and click 'sign up'. Follow the prompts to activate your membership.



3

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.

4

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!

5

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!

CONTINUE SAVING WITH PREMIUM FLEX

When you become an AIA Vitality member you get an initial 10% premium discount on eligible insurance products.

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 your AIA Vitality Status at policy anniversary.

Example of how your AIA Vitality Status impacts your premium flex below:

	 BRONZE 0 POINTS	 SILVER 10,000 POINTS	 GOLD 20,000 POINTS	 PLATINUM 30,000 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%

For more details on Premium Flex we recommend you refer to the AIA Vitality Premium Adjustment Rules and speak to your financial adviser for further details on how the AIA Vitality Discount could work for you.



HOW TO EARN AIA VITALITY POINTS AND INCREASE YOUR AIA VITALITY STATUS

Getting started is easy.

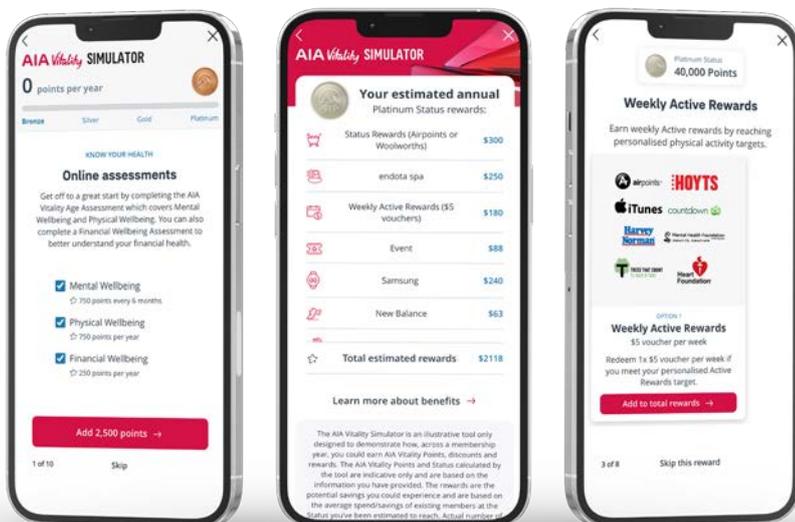
Get to know your health from the comfort of your home by doing our easy online health checks and declarations. From there, get moving and start turning your everyday steps into Physical Activity Points, to reach a higher status level and be rewarded.

As you earn points and increase your AIA Vitality Status, you'll have access to larger rewards.

	 BRONZE 0 POINTS	 SILVER 10,000 POINTS	 GOLD 20,000 POINTS	 PLATINUM 30,000 POINTS	35,000 POINTS
		+25 Airpoints Dollars™	+50 Airpoints Dollars™	+100 Airpoints Dollars™	+125 Airpoints Dollars™
		+25 Woolworths Gift Card	+50 Woolworths Gift Card	+100 Woolworths Gift Card	+125 Woolworths Gift Card
	20% discount voucher	30% discount voucher	40% discount voucher	50% discount voucher	

WANT TO EXPERIENCE WHAT YOUR FIRST YEAR WITH AIA VITALITY COULD LOOK LIKE?

Try out our simulator to see how many points and rewards you could earn in your first year.



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

EARN UP TO \$260 A YEAR WITH AIA VITALITY ACTIVE REWARDS

With AIA Vitality, your healthy choices pay off with real rewards.

As at December 2024 our members have enjoyed over \$6 million in Active Rewards since launch. To turn your healthy choices into real rewards, simply opt in to Active Rewards in the AIA Vitality app.

Hit your weekly Physical Activity Target and redeem a \$5 Active Reward voucher of your choice!

EACH WEEK CHOOSE BETWEEN:



5 Airpoints Dollars™
loaded into your
Airpoints™ account

OR



A \$5 voucher of your
choice for the following:



OR



A \$5 donation to either:



To support you gradually increasing your physical activity and improving your health, we start your Active Rewards target at 200 Physical Activity Points and dynamically increase to up to 500 points each week, depending on whether you hit your target or not the weeks prior. These targets are designed to guide you towards improving your physical activity, one step at a time, and are aligned with the World Health Organisation's advice for staying healthy.

Once you have successfully linked your compatible device or health app you are ready to start tracking activity. You can earn a maximum of 150 points in one category, per day. If you complete two or more fitness activities in one day, the highest points earning activity will be awarded.

COMPATIBLE DEVICE
AND APPS INCLUDE:

GARMIN.



fitbit.

Google Fit



POWERED BY
STRAVA



Earn AIA Vitality Points and get rewarded!



HERE'S HOW YOU COULD ACHIEVE YOUR POINTS

Each journey is different, as you can earn points in so many ways – here is an example of how you could reach Silver and beyond.



STILL NEED A FEW MORE POINTS BEFORE YOU GET TO SILVER?

Here's some other easy actions you can take to help you achieve Gold and Platinum.

UP TO
2,000
POINTS



Complete the AIA Vitality Fitness Assessment through CEPNZ or Snap Fitness.

1,000
POINTS



Visit your Dentist and complete a dental check.

1,000
POINTS



Book a skin cancer check with MoleMap and also receive 25% off your first service.

2,000
POINTS



Track your sleep to get 10 AIA Vitality Points when you sleep for at least 7 hours.

UP TO
1,200
POINTS

groov

Read, watch and listen to free content powered by Groov.

2,500
POINTS



By completing 3 Mission Nutrition Consultations and your daily food diary.

1,000
POINTS



Get your flu vaccination from a GP or pharmacy.

500
POINTS



Complete an eye check with an optometrist or medical practitioner.

UP TO
15,000
POINTS



Keep those Physical Activity Points rolling in!

By tracking your physical activity with a compatible device to help achieve Gold and Platinum!

250
POINTS



Complete the Financial Wellbeing Assessment.

UP TO
2,000
POINTS

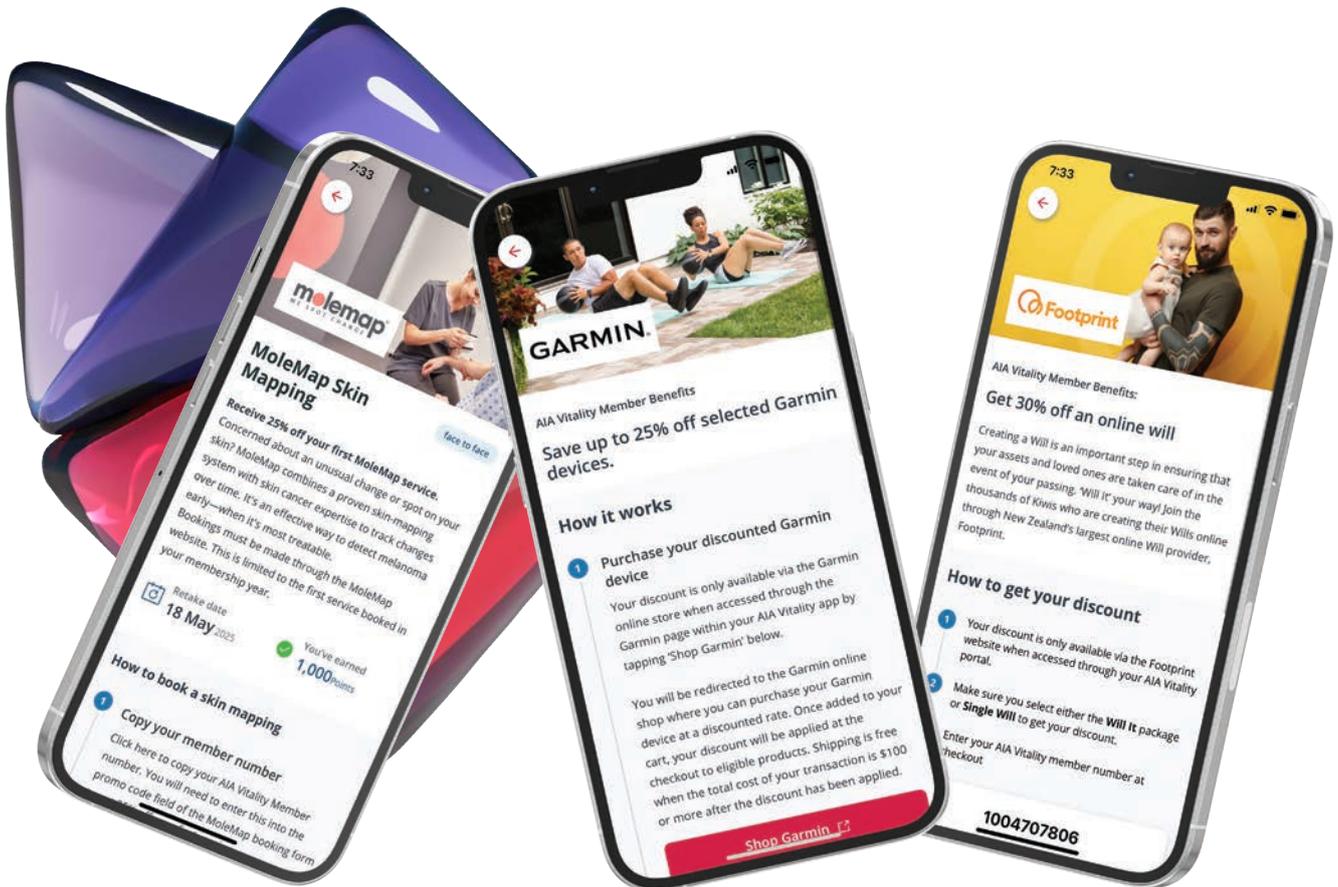


Track your meditation sessions (at least 10 minutes a day) and earn 25 points per day (up to 75 points per week).

BENEFITS AND REWARDS

To support your journey, we have a wide range of partners to help you understand and improve your mental, physical and financial wellbeing.

With these amazing discounts and rewards from our programme partners we are here to help you reach your health and wellbeing goals. *T&Cs apply.



OUR PARTNERS

Unichem[®]

life[®]
Pharmacy

CEPNZ

molemap[™]
Check. Detect. Treat.

Allen Carr's
EasyWay[™]

LES MILLS

jetts[®]
24 hour fitness

snap^{24/7}
fitness

GARMIN[®]

SAMSUNG

Mission Nutrition[®]
Dietitians & Nutritionists

Footprint

new balance

endota

EVENT
C I N E M A S

airpoints[™]

Woolworths

HOYTS

Harvey Norman[®]
Appliances, Technology & Interiors

Apple iTunes

AIA Vitality

HEALTH AND WELLBEING

FREE
HEALTH
CHECK

Get a **free AIA Vitality Health Check** from a selected Unichem or Life Pharmacy

UP TO
80% OFF

Get up to **80% off** nutrition consultations with a dietitian through **Mission Nutrition**

UP TO
30% OFF

Get **30% off** the Single Will and Will It online will package with **Footprint**

FREE

Free access to **Allen Carr's Easyway** to Stop Smoking seminar

GET 50%
CASHBACK

Get **50% cashback** on an **AIA Vitality Fitness Assessment** from **Snap Fitness** or **CEPNZ**

SAVE UP
TO 25%

Save up to **25%** on **MoleMap** service

SAVE UP
TO 50%

Save up to **50%** on **endota** Gift Cards

FREE

Free **Allen Carr's Easyway** to Quit Alcohol seminar

GYM & FITNESS GEAR

SAVE UP
TO 50%

Save up to **50%** on a **Les Mills** membership (via discount + cashback)

6 WEEKS
FREE

Get **6 weeks free** on a **Snap Fitness** membership

UP TO
30% OFF

Up to **30% off** selected **Samsung** devices

SAVE 20%

Save **20%** on a **Jetts** membership

SAVE UP
TO 25%

Up to 25% off selected **Garmin** devices

25% OFF

25% off selected **New Balance** footwear apparel and accessories

REWARDS

SAVE 10%

Save **10%** on an initial premium discount on your eligible insurance

EARN
AIRPOINTS

Earn up to **300 Airpoints Dollars** a year with status rewards + an additional **260 Airpoints Dollars** through Active Rewards

OR

UP TO
50%

Up to **50% off** movie tickets with **HOYTS** and **EVENT Cinemas**

EARN UP
TO \$560

Earn up to **\$300 in Woolworths vouchers** a year with Status Rewards + an additional **\$260 in Woolworths vouchers** through Active Rewards

*T&Cs apply to AIA Vitality discounts and rewards. Find out more here aia.co.nz/vitalitytcs

GET REWARDED FOR SUPPORTING YOUR MENTAL WELLBEING WITH AIA VITALITY

Feeling stressed? You're not alone—1 in 4 New Zealanders* face mental health challenges, and these can often pop up alongside other health issues. For example, depression is known to increase the risk of developing heart problems. We've got your back!

Our AIA Vitality Mental Wellbeing Benefit empowers you to improve your mental fitness. Just like with physical health, regularly nurturing your mental wellbeing helps you manage stress, overcome challenges, and feel more resilient.

We believe that prevention is the key to reducing mental health issues and promoting mental wellbeing. Our programme offers evidence-based activities, in areas like mindfulness, sleep, exercise, and nutrition. With our Assess, Learn, Act approach, you'll have the tools and guidance you need to build better mental wellbeing—no matter where you're starting from.

What is mental wellbeing?

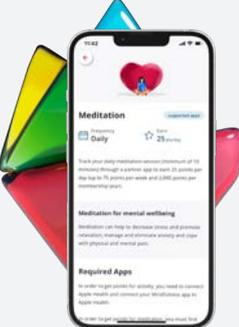
Mental wellbeing is about feeling good, staying resilient, and being able to cope with life's ups and downs. Strong mental wellbeing can lead to greater happiness, better sleep, and improved physical health. Investing in your mental fitness not only boosts your confidence and happiness, but it also helps you achieve more in your personal life and contribute positively to your community.

By focusing on improving your mental wellbeing, you'll be better equipped to handle whatever life throws your way and feel your best—inside and out.

How does our Mental Wellbeing Benefit work?

At AIA Vitality, we believe learning and taking action go hand in hand when it comes to improving your mental wellbeing. That's why we've created Learn and Act components to help you grow mentally, physically, and emotionally—all while earning awesome AIA Vitality Points!

There is something for everyone with our 3 different components of the programme where you can earn up to 6,500 points:

<p>ASSESS</p> <p>Better understand your mental wellbeing</p> <p>Take our Mental Wellbeing Assessment twice a year to understand your current mental health and earn 750 points each time you complete. It takes around 30 minutes.</p> 	<p>LEARN</p> <p>Dive into a library of knowledge</p> <p>Access a variety of content — articles, videos, podcasts, and more. Powered with Groov, we've designed it so you can absorb valuable insights while earning points. Whether you're reading, watching, or listening, you can earn up to 1,200 points just by engaging with content that helps you build mental fitness.</p>  <p>groov</p>	<p>ACT</p> <p>Take action to build better habits</p> <p>Turn your knowledge into habits with evidence-based activities. You can earn up to 4,000 points by taking steps to build healthy, sustainable habits that boost your mental health.</p> 
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Let's dive into the activities you can try



Mindfulness: Find calm & clarity

Want to clear your mind and reduce stress? Mindfulness activities like meditation can help you achieve a calm, focused state of mind. Plus, you'll feel the benefits of reducing anxiety and promoting relaxation.

Track your meditation sessions (at least 10 minutes a day) using one of our partner apps and earn 25 points per day (up to 75 points per week).

You can earn up to 2,000 points per year by sticking with your meditation practice.



Sleep: Rest for your best mental health

Sleep isn't just for recharging your body—it's essential for mental health! Good sleep helps your brain process information, consolidate memories, and repair your body. Poor sleep, on the other hand, is linked to mental health issues like anxiety and depression.

Log at least 7 hours of sleep a day and earn 10 points per day, up to 2,000 points per year.

Use one of our partner apps to track your sleep patterns and improve your rest!



Physical Activity: Move for a better mood

Exercise isn't just for your body—it's great for your mind too! By getting active, you release endorphins that boost your mood and help reduce stress. Simply link your fitness tracker or health app, and start tracking your physical activity.

The more you move, the better you'll feel—and you'll earn points as you go!



Nutrition: Fuel your mind & body

Good nutrition helps improve your mood, boost energy, and reduce the risk of health problems. If you want to eat well but aren't sure where to start, you can chat with a dietitian from Mission Nutrition for expert advice.

*This article produced by Mental Health Foundation of New Zealand has been used throughout this brochure as the source of factual information. AIA make no representations to its accuracy and is used for general information purposes only. Visit <https://mentalhealth.org.nz/news/post/25-of-new-zealanders-have-poor-mental-wellbeing> to find out more .

INSPIRATION TO HELP YOU PLAN, EAT, MOVE AND THINK WELL

Whether you're starting out on your health and wellbeing journey or already on to your third marathon, the AIA Vitality Content Hub is your go-to for science-backed inspiration and advice.

Jam packed with curated articles, tips, recipes, videos and so much more, the AIA Vitality Content Hub encourages and motivates you to make healthier lifestyle choices.

With guidance from qualified researchers, AIA Vitality Ambassadors, and subject matter experts, to the inspiring life-changing stories from our very own AIA Vitality members, there is something for everyone.



Dame Valerie Adams

As an elite athlete and mother of two young children, I value the importance of leading a healthy lifestyle for myself and my family.



Ian Jones

Being an AIA Vitality ambassador and part of the AIA whānau is very exciting. It means that I can help inspire better health and wellness within our communities.

Check it out today at aia.co.nz/contenthub



HEALTHIER, LONGER,
BETTER LIVES



0800 500 108

Monday - Friday, 8.30am - 5.30pm



aia.co.nz



aia.co.nz/chat

Monday - Friday, 8.30am - 5.30pm

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