

AIA VITALITY ZONES

Australia's healthiest places



AIA Vitality

CONTENTS

Foreword	2
AIA Australia and AIA Vitality	4
What are the AIA Vitality Zones?	5
Methodology	6

Uncovered: Australia's Healthiest Places.....8

AIA Vitality Zones by state	9
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The Results 10

AIA Vitality Zones residents are living healthier and longer	11
AIA Vitality Zones save the public health system millions.....	13
What do Australia's healthiest places have in common?	15

AIA Vitality Zones: Healthy Behaviours 16

Think well	17
Social connection.....	18
Community engagement.....	18
Emotions.....	19
Sleep.....	20
Move well	22
Eat well	24
Plan well.....	26
Preventative healthcare.....	26
Financial wellbeing.....	28
Interaction with the environment.....	30
Top 10 healthy behaviours of AIA Vitality Zones.....	32
Where to from here?.....	33
Acknowledgement.....	34
References.....	34

FOREWORD

AIA Australia is a purpose-led organisation, with a commitment to championing Australia to be the healthiest and best protected nation in the world.

Beyond being a life and health insurer, we are an insurer of wellbeing. We're focused on demonstrating shared value to address non-communicable disease prevalence in Australia.

Shared value is a strategy that seeks to solve social issues in a way that benefits all stakeholders¹. AIA Australia's concept of shared value insurance is demonstrated through our comprehensive wellbeing ecosystem, AIA Embrace.

AIA Embrace consists of a series of programs and partnerships designed to support everyday health and wellbeing, whether you're well, unwell or recovering.

A flagship program of AIA Embrace is our science-backed, digital health and wellbeing program, AIA Vitality, which focuses on prevention and uses behavioural science to empower members to champion their physical and mental health.

In 2021, we launched our 5590+ report², which highlighted that by improving five modifiable behavioural risk factors (physical inactivity, poor nutrition, smoking, excess alcohol and our interaction with the environment), we can assist in preventing five major non-communicable diseases (cancer,



FOREWORD

diabetes, respiratory diseases, heart disease, and mental health conditions and disorders) that account for 90 per cent of preventable deaths.

Our 5590+ report continues to underpin our strategy around prevention and early intervention. Four years later, we remain passionate about raising awareness of the impact of changing these modifiable behaviours.

AIA Australia commissioned the AIA Vitality Zones research to improve our understanding of the health and wellbeing behaviours across Australia. We wanted to learn where people were doing well, where they needed additional support, and the tangible impacts that prevention-focused lifestyle behaviours can have on longevity and quality of life.

In doing this, we have identified multiple Local Government Areas (LGAs) across Australia where residents are living longer and healthier lives. In these communities, the median age of death is up to eight years higher than the national average³. These areas also report lower rates of chronic health conditions, including diabetes, heart disease, and lung conditions³.

Interestingly, our own data indicates that AIA Australia customers who reside in one of the AIA Vitality Zones are less likely to smoke, and are 34 per cent less likely to lodge a life insurance claim than those who live outside AIA Vitality Zones – specifically, 38 per cent for lump sum policies and 25 per cent for income protection policies⁴.

When we reviewed our AIA Vitality member data against our research, we also identified that AIA Vitality Zone policyholders are 10 per cent more likely to have an AIA Vitality membership compared to non-AIA Vitality Zone policyholders.

Those residents are also more likely to reach AIA Vitality Platinum, Gold or Silver status, than those AIA Vitality members who don't reside in any of the Zones⁵.

Australians are navigating an overburdened healthcare system⁶, and despite everyone's best intentions, non-communicable disease prevalence continues to increase⁷. While this may seem dire, we have an opportunity to improve our nation's outlook, and change the lives of millions, for the better. This transformation will require the input and co-operation of multiple stakeholders including individuals, the health system, government and corporates.

We hope this research is part of the narrative that drives positive change. By increasing community awareness and implementing more health promotion and prevention-based policies and programs, we can create more AIA Vitality Zones and help all Australians lead healthier, longer, better lives.



Damien Mu
CEO of AIA Australia

AIA AUSTRALIA AND AIA VITALITY

As a leading life, health and wellbeing insurer, AIA Australia protects the lives and livelihoods of over 3.1 million Australians and their families. As a large organisation, we also believe we have a responsibility to make a bigger difference in the lives of our customers – and the wider community.


We champion health and wellbeing to make a societal difference. We do this by developing customer-led health and wellbeing propositions that deliver shared value to AIA Australia, our customers, partners and society.




AIA Embrace, our holistic wellbeing ecosystem of programs and partnerships, is designed to support our members at every stage of life's journey, from prevention through to diagnosis, treatment, and recovery.

AIA Vitality is a personalised, science-backed health and wellbeing program that supports members every day to make healthier lifestyle choices. The program incentivises members to know and improve their health, and get rewarded with lower insurance premiums*, discounts and cashbacks on great partners and more. The program actively drives positive behavioural change, with customers with AIA Vitality living an estimated three years longer than those without AIA Vitality.

*with eligible policies

AIA EMBRACE



-  Whether you're well...
-  Find yourself unwell...
-  or you're recovering.



AIA Vitality

Know your health
Improve your health
Enjoy the rewards

Cashback on great partners and more

WHAT ARE THE AIA VITALITY ZONES?

Across Australia, there are 45 LGAs where residents are leading healthier lifestyles.

We have called these areas AIA Vitality Zones, as they represent our vision for what positive health and wellbeing habits and mindsets can look like in practice.

The AIA Vitality Zones are spread across different Australian states, can be found in both regional and metropolitan locations, and have differing socio-economic compositions.

While factors such as affluence and education may influence the observed outcomes, the findings of this research suggest that residents of AIA Vitality Zones adopt a range of attitudes, behaviours, and practices that positively impact their health and wellbeing.



A note from:

Dr Preeya Alexander

General Practitioner (GP) and AIA Health Expert

The link between physical and mental wellbeing and factors like diet, physical activity, time in nature and engagement in community are well known². However, with emerging research, the profound connections between these elements are becoming more apparent.

The AIA Vitality Zones research further highlights the strong interplay between these factors, given that many of the identified AIA Vitality Zones share certain qualities. Residents of AIA Vitality Zones generally excel in these areas, whilst having lower rates of many chronic conditions compared to the national average, and a higher median age of death.

For me, as a practicing GP, this report further solidifies how important the foundation elements like exercise habits, ability to prepare nutritious meals and be engaged in community are. Given those in AIA Vitality Zones generally have higher health literacy, high levels of education and economic stability, it also demonstrates how critical the biopsychosocial model of health is, and how important it is that everyone in the community has access to education and subsequently financial stability.

The research certainly cements that the social determinants of health cannot be underestimated. Whilst the individual (and those around them) benefits from being well and staying well — the community does too, with fewer people requiring input from the public health system, as shown in the research.

METHODOLOGY

AIA Australia engaged Bastion Insights as an independent research company to undertake this project. In commissioning the research, our primary objectives were to:

- Identify the healthiest locations across Australia based on adjusted health outcome statistics
- Understand the behaviours and lifestyle factors that contribute to the better health outcomes observed in these areas

Six stages of research were conducted to identify the AIA Vitality Zones and understand what makes these locations thrive.



1. Consultation

Publicly available literature on health in Australia was reviewed to uncover the determinants of health and health outcomes.



2. Identifying best practice

The best practices and theories relating to determinants of health in Australia were identified. These informed the framework used to identify health outcomes and helped define the AIA Vitality Zones.



3. Data collection

Researchers utilised the latest data from Australia's Health Tracker and identified the LGAs that were most healthy across the range of measures consistent with AIA's 5590+ framework.

In the methodology for this study, a range of health metrics were carefully selected based on their relevance to public health outcomes and their availability in public data sources. These metrics include:

- **Risk factors:** Body weight (overweight and obesity), blood pressure, alcohol consumption, smoking status, and physical activity. These factors are widely recognised as major contributors to health and wellness and are regularly monitored in national health surveys and databases.
- **Illnesses:** Conditions such as diabetes and mental and behavioural problems. These illnesses are critical indicators of the population's health and are consistently tracked due to their significant impact on public health systems.



METHODOLOGY

- **Mortality from diseases:** Deaths from chronic diseases (including stroke, depression and anxiety, lung conditions, kidney diseases, diabetes, Alzheimer's, and cancer) and cardiovascular diseases. These are included because they represent the major causes of mortality and are key measures in health performance evaluations.

The selection of these metrics aligns with the Australian Institute of Health and Welfare's (AIHW) Australia's Health Performance Framework⁸, which provides a comprehensive structure for assessing health determinants, outcomes, and system performance across Australia.

While these metrics are robust and widely used, it is important to acknowledge that analysis was limited to data that is publicly available and systematically collected across various demographics and regions. As such, there might be additional relevant health metrics that were not included due to the unavailability of consistent, nationwide data. Any such exclusions are explicitly noted to ensure transparency in how our findings are framed and understood.

Utilising the most up-to-date available data, the analysis also examined premature deaths (defined in Australia as deaths that occur before the age of 75) from chronic illness³.



4. Identifying AIA Vitality Zones

Statistical testing to identify LGAs that scored significantly higher than others within their respective states across a range of healthcare measures enabled researchers to pinpoint those regions with notable health achievements and outcomes.



5. Validating AIA Vitality Zones

Researchers conducted a 10-minute quantitative survey to explore the attitudes and behaviours of Australians regarding their health and wellbeing, aiming to uncover why AIA Vitality Zones are healthier. This research included a nationally representative sample of 1,015 Australians, along with an additional targeted sample of 1,029 respondents from the identified AIA Vitality Zones to ensure sufficient data for comparison.

The results were then segmented and analysed according to five wellbeing pillars:

- **Think well** — How do AIA Vitality Zones residents look after their mental fitness?
- **Move well** — How do these communities move and engage in physical activity?
- **Eat well** — What is the approach to nutrition for AIA Vitality Zones residents?
- **Plan well** — How confident are the residents in their health literacy and preventative practices?
- **Interaction with the environment** — How do the residents relate to the outdoors and engage in ecofriendly behaviours?



6. Additional analysis of life and health data in AIA Vitality Zones

Researchers further analysed available data to compare median age of death and public hospital admissions in AIA Vitality Zones versus the national average. Due to the aggregate nature of the available data, it was not possible to isolate or remove individuals with private health insurance from the analysis.



UNCOVERED: AUSTRALIA'S HEALTHIEST PLACES

Forty-five LGAs from across Australia have been named as AIA Vitality Zones.

New South Wales has the highest representation with 13 AIA Vitality Zones, followed by South Australia and Western Australia with nine each, Victoria with eight, and Tasmania and Queensland with three each.

AIA Vitality Zones by state





THE RESULTS

AIA VITALITY ZONES RESIDENTS ARE LIVING HEALTHIER AND LONGER

Their median age of death is up to
8 YEARS OLDER
THAN THE NATIONAL
AVERAGE
(83.4 years vs 75.2 years)³

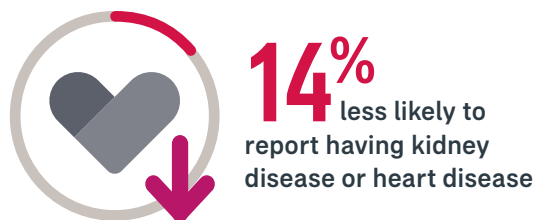
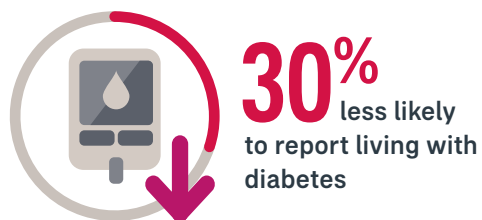


Victorian AIA Vitality Zones residents
ARE LIVING THE LONGEST,
85.1 YEARS

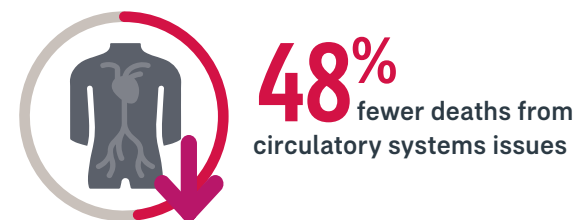
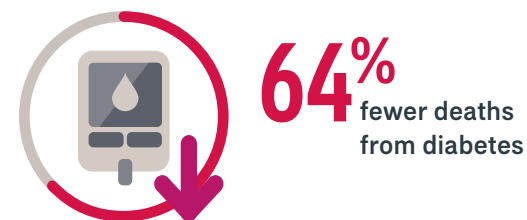
followed by those in:

- New South Wales (84.8 years),
- South Australia (82.7 years),
- Tasmania (82.2 years),
- Western Australia (81.7 years) and
- Queensland (80.7 years)

AIA Vitality Zones residents
**HAVE LOWER RATES OF
MOST MAJOR CHRONIC CONDITIONS**
than the national average³



They are
**43% LESS LIKELY
TO DIE FROM A PREVENTABLE DEATH***
than the national average³



*Represents a relative change. Potentially avoidable deaths are deaths that occur before the age of 75 from diseases or conditions that may have been avoided through early detection, treatment, or preventive measures such as vaccinations, screenings, or lifestyle changes (e.g. quitting smoking or improving diet).

AIA VITALITY ZONES SAVE THE PUBLIC HEALTH SYSTEM MILLIONS

Adopting healthier lifestyle habits, completing regular health checks and consulting with a GP, are some of the measures that can help prevent and manage complex and chronic health conditions in the community, reducing the likelihood of hospitalisations being required. Many of the residents in AIA Vitality Zones have demonstrated they are leading in these behaviours. They have more established relationships with healthcare providers and take more proactive steps to promote their physical and mental wellbeing.

AIA Australia's 5590+ research² highlighted that non-communicable diseases account for up to 90 per cent of preventable deaths in Australia. In line with this, the Australian Institute of Health and Welfare (AIHW) estimates that over 700,000 hospitalisations each year are preventable¹¹.

Australia is navigating a healthcare crisis. Patients are experiencing delays and difficulties accessing treatment due to overflowing emergency departments and crowded public hospital beds¹². Many of these patients could have avoided entering the public hospital system if they received early intervention or prevention focused care.

According to the AIHW, almost two-thirds of all planned surgery and medical procedures occur in the private hospital system¹². While many of the AIA Vitality Zones are in higher socioeconomic areas, it is likely that many residents have private health insurance and are using private hospitals, helping to alleviate the burden on the public system.



While private hospital data was not available for this study (including details of private hospital unplanned emergency presentations), the research suggests that AIA Vitality Zones residents generally receive more information and direction from their healthcare providers for preventative care, reflecting better relationships and access to healthcare resources.

They also report being more confident and effective in communicating their healthcare needs and concerns to their healthcare practitioners, reflecting a stronger ability to actively manage their health. This aligns with broader patterns observed in AIA Vitality Zones, where preventable hospitalisation rates are statistically lower³.

In terms of easing financial pressure on the public healthcare system,



followed by those in

- Queensland (\$96 million)
- Victoria (\$80.2 million)
- Western Australia (\$46 million)
- South Australia (\$31 million), and
- Tasmania (\$3 million)^{***}.

* Calculation of estimated cost savings

The estimated \$371.4 million annual savings for the Australian public hospital system was calculated using the following methodology:

- **Preventable Hospitalisations Avoided:** Hospitalisation rates for preventable conditions were compared between AIA Vitality Zones and Non-Vitality Zones across Australian states.
- **Cost per National Weighted Activity Unit (NWAU):** The average cost per NWAU, a standardised measure developed by the Independent Hospital Pricing Authority (IHPA), was applied to calculate the cost of hospital services, accounting for the complexity and resource intensity of care.
- **State-Specific Calculations:** Calculations were conducted on a state-by-state basis to factor in variations in healthcare costs across states and regions.

**PPH in Australia are typically divided into three main categories:

- **Vaccine-Preventable Conditions:** Hospital admissions that could have been avoided if the individual had been vaccinated.
- **Acute Conditions:** Short-term conditions that could be prevented from becoming severe or requiring hospitalisation if managed early.
- **Chronic Conditions:** Long-term conditions that can typically be managed through regular care and monitoring to avoid hospitalisation.

The rate of preventable hospitalisations in AIA Vitality Zones is 1,811.4 per 100,000, compared to 3,640.2 for the national average and 3,803.8 in the rest of the country.

^{***} These statistics are derived from a comparative analysis of Local Government Areas (LGAs) for preventable hospitalisation rates, compared against the national average, using data sourced from the Social Health Atlases of Australia provided by the Public Health Information Development Unit at Torrens University Australia³.



WHAT DO AUSTRALIA'S HEALTHIEST PLACES HAVE IN COMMON?

Shared qualities include:



Green spaces and recreational areas



Cultural and demographic diversity



Economic stability



Educational attainment



Health literacy



Community engagement and cohesion



Access to well-developed public transport systems



Socioeconomic advantage

Researchers conducted a comprehensive literature review to understand the determinants of community health and wellbeing. This included reports from the Australian Institute of Health and Welfare (AIHW)⁹ and the Australian Bureau of Statistics (ABS)¹⁰. This combination of reviewed literature and national data helped establish a baseline understanding of the factors that influence health across different communities.

Many of the identified AIA Vitality Zones are characterised by higher socioeconomic status, as well as being skewed towards metropolitan locations. Higher median incomes, along with employment opportunities, access to greater infrastructure, healthcare services and community resources are known to correlate to healthier lifestyles and mindsets⁹.

AIA VITALITY ZONES: HEALTHY BEHAVIOURS

While the health status in the AIA Vitality Zones is evident, what remained unclear were the attitudes, beliefs, and expectations that drove this.

So, what makes these 45 LGAs truly healthy?

We surveyed more than 2,000 Australians to understand their health and wellbeing habits. Half of those were residents of the AIA Vitality Zones.

The results of our survey show that AIA Vitality Zones residents thrive in the adoption of small, consistent changes that collectively have a significant impact on their health and wellbeing lifestyle and outcomes.

Their holistic approach to mental health, physical health, nutrition, prevention and how they interact with the environment all correlate to enhance their overall health and wellbeing.

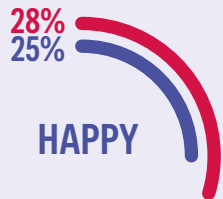


THINK WELL

How are AIA Vitality Zones residents thriving when it comes to mental health?



People in AIA Vitality Zones feel **more grateful** than the national average

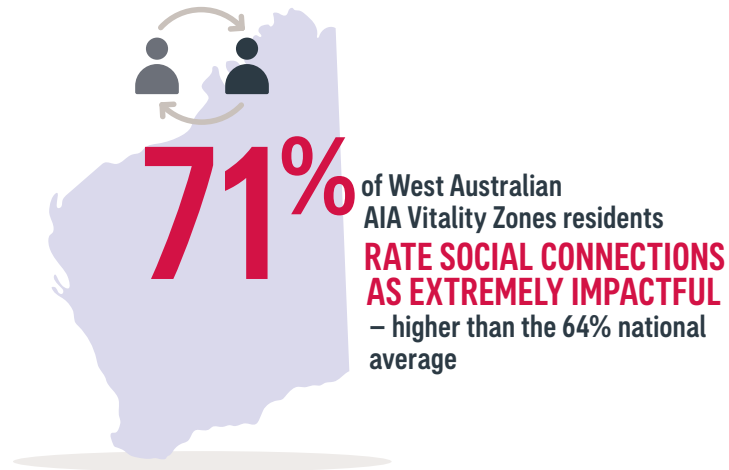


People in AIA Vitality Zones feel **happier** than the national average



AIA Vitality Zones residents report that they are “doing well” or “really thriving”, more than the national average

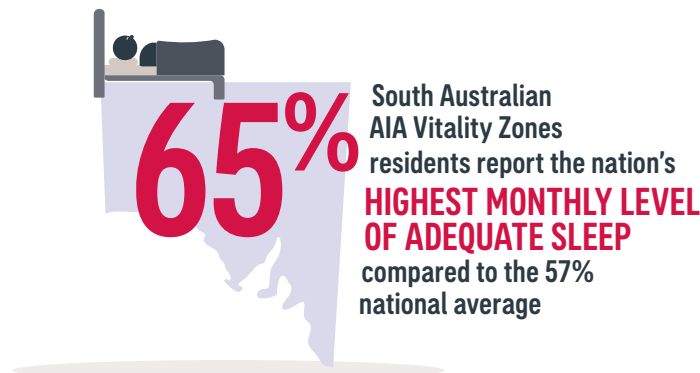
● National average



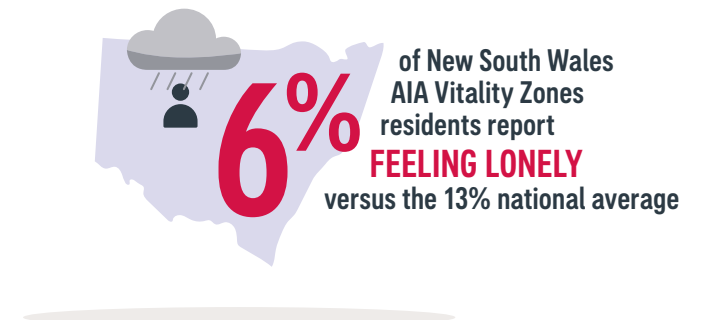
of West Australian AIA Vitality Zones residents **RATE SOCIAL CONNECTIONS AS EXTREMELY IMPACTFUL** – higher than the 64% national average



Those in Queensland AIA Vitality Zones **EXPERIENCE THE LEAST AMOUNT OF STRESS** compared to the 18% national average



South Australian AIA Vitality Zones residents report the nation's **HIGHEST MONTHLY LEVEL OF ADEQUATE SLEEP** compared to the 57% national average



of New South Wales AIA Vitality Zones residents report **FEELING LONELY** versus the 13% national average

Residents in AIA Vitality Zones demonstrate the positive effects of protective physical and mental wellbeing factors as increased social connection, community engagement, balanced diet and alcohol consumption, stress reduction, and sufficient sleep can have on overall health and wellbeing.

Through prioritising self-care by focusing on activities that bring joy such as reading, exercise, listening to music and connecting with friends and family, AIA Vitality Zones residents are able to include small things into their day that promote self-care and build their resilience to stress.



Social connection

All Australians recognise the significant impact of staying connected with friends and family, however those living in AIA Vitality Zones have higher levels of feeling close to their social circle (70 per cent) versus the national average (60 per cent). They also spend more time speaking or visiting with friends and family each month (74 per cent) than the national average (68 per cent).

Relationships affect our mental and physical wellbeing. Studies have found the benefits of social connections are numerous, including lower rates of anxiety and depression, higher self-esteem, improved sleep, and prevention of death from chronic diseases¹³.

Community engagement

When compared to the national average, more residents in AIA Vitality Zones interact with neighbours and those in their community (37 per cent versus 33 per cent) and attend more social events (26 per cent versus 23 per cent) each month.

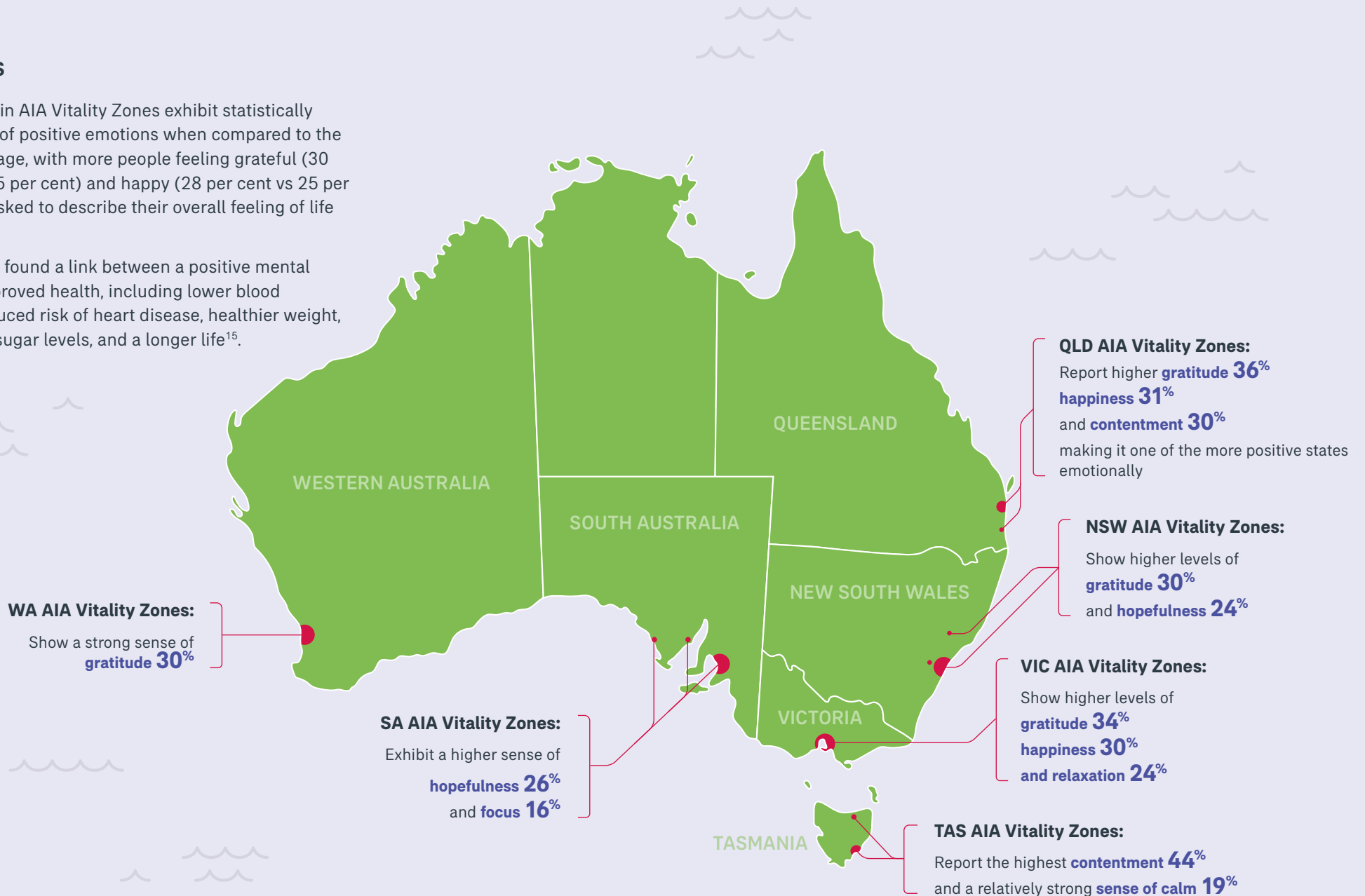
Areas that exhibit strong community ties and active local engagement can foster a supportive environment that encourages healthier lifestyles and wellbeing.

Western Australian residents stand out when it comes to volunteering. Those who live in that state's AIA Vitality Zones volunteer more than the national average (30 per cent vs 22 per cent). According to Volunteering Australia, volunteering correlates with greater self-assessed psychological wellbeing, self-esteem, happiness, and satisfaction with life, with lower symptoms of depression and anxiety, and with lower indicators of suicide risk¹⁴.

Emotions

People living in AIA Vitality Zones exhibit statistically higher levels of positive emotions when compared to the national average, with more people feeling grateful (30 per cent vs 25 per cent) and happy (28 per cent vs 25 per cent) when asked to describe their overall feeling of life in general.

Research has found a link between a positive mental state and improved health, including lower blood pressure, reduced risk of heart disease, healthier weight, better blood sugar levels, and a longer life¹⁵.



Sleep

In AIA Vitality Zones, 60 per cent of residents report that they “get enough sleep” each month, compared to the national average of 57 per cent.

Getting enough quality sleep can help people concentrate, feel happier, and be more productive during the day¹⁶. Poor sleep, conversely, can worsen mental health¹⁷ and has been linked to heart disease and other chronic health problems, such as obesity and diabetes¹⁸.



A note from:

Dr Jaime Lee

AIA Ambassador, Founder and CEO of Health Quotient

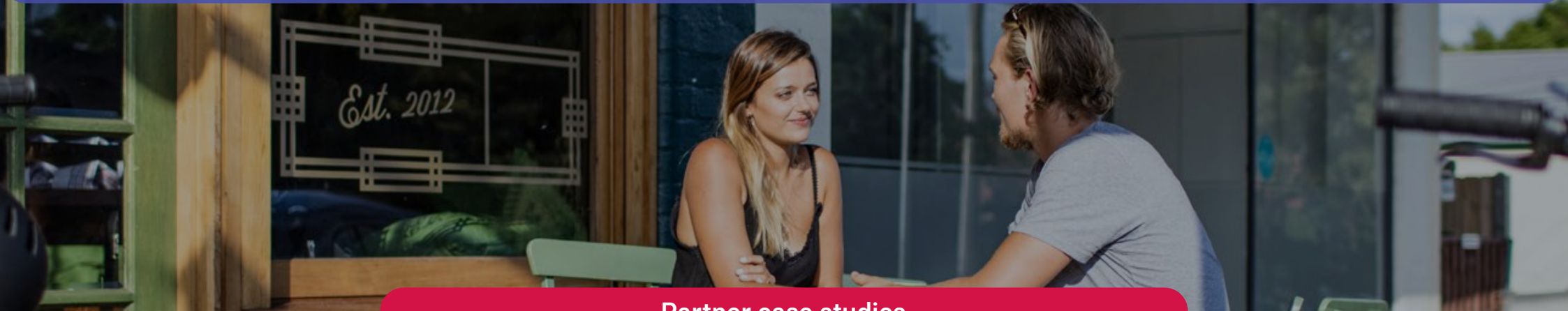
The findings from the AIA Vitality Zones research highlight the powerful role that community, lifestyle choices, and social connections play in shaping mental health outcomes. These results are not coincidental but are deeply rooted in the culture and environment of the LGAs involved.

In Western Australia, 71 per cent of AIA Vitality Zones residents value social connections as “extremely impactful” for their wellbeing. This can be attributed to the strong community ties prevalent in the region, where residents actively engage with friends and family, forming deep social networks. Social connectedness is a key factor in mental resilience, as meaningful relationships provide emotional support, reduce loneliness, and buffer against stress. This sense of belonging likely contributes to the higher mental wellbeing reported in the state.

Similarly, Queensland AIA Vitality Zones residents’ low levels of stress (11 per cent) and those in New South Wales’ low levels of loneliness (6 per cent) reflect the importance of nurturing environments. In Queensland, for example, where the weather may allow more outdoor activities, pursuits such as hiking or surfing, may reduce stress and promote mental clarity. In New South Wales, community-oriented living and social inclusivity likely foster a sense of safety and emotional connection, preventing isolation and promoting mental stability.

South Australian AIA Vitality Zones residents’ exceptional reported sleep quality (65 per cent) could be linked to prioritisation of rest and self-care. A focus on sleep hygiene, along with a slower pace of life, contributes to better sleep quality, which is vital for emotional regulation, cognitive function, and stress management.

Finally, the high levels of gratitude and happiness reported in these regions suggest that communities actively promote positive emotional expression. Practices that encourage gratitude and mindfulness help cultivate mental positivity, which strengthens resilience against negative emotions. In sum, these results underscore the importance of community engagement, self-care, and positive emotional habits in supporting mental health.



Partner case studies



AIA VITALITY PARTNER

Almost 90 per cent (89.8) of AIA Vitality members agree, or strongly agree, that they know where to get assistance about how to promote and maintain good mental health.

One of the resources they can access anonymously is Togetherall — a safe, online community monitored and moderated by licensed clinicians 24/7, where people both receive and provide support to each other anonymously to improve mental wellbeing.

The AIA Vitality members who have used the Togetherall platform over the past year have reported that their top four challenging areas were:

- Stress
- Feeling down or depressed
- Feeling nervous or on edge
- Sleep issues

In the last 12 months, 83 per cent of users have reported finding Togetherall “helpful” or “very helpful” for their mental health.



AIA AUSTRALIA PARTNER

In a recent study, Ending Loneliness Together (ELT) — a national network of organisations and individuals united to address the growing problem of loneliness — has found that one in three Australian adults say they are lonely (32 per cent), while one in six (17 per cent) are reporting severe loneliness. Severe feelings of loneliness put people at a higher risk of lower workplace productivity, poor physical and mental health, and chronic disease.

Against this backdrop, AIA Australia and ELT provide evidence-based education to AIA Australia’s customers, partners and other employers about loneliness, its impacts on population health, wellbeing, and productivity, how to prevent it and where to get support.

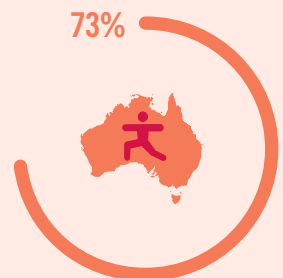
By raising awareness, ELT and AIA Australia hope to lift the stigma associated with loneliness, and increase its recognition as a health emergency, so that more Australians will be able to have access to appropriate support.

MOVE WELL

How are AIA Vitality Zones residents thriving when it comes to physical activity?



Wherever they live, approximately **9 in 10 people** see physical activity as being “**impactful**” on their overall health and wellbeing



73% of all Australians report engaging in physical activity categorised as “**fairly active**” to “**extremely active**” across a typical week



38% of **AIA Vitality Zones** residents engage in moderate-intensity exercise three-to-four days per week – compared to the **32% national average**

● National average

Across all LGAs, the research has found similar levels of understanding that physical activity directly leads to better health outcomes. In practice, 60 per cent of people in AIA Vitality Zones rate their weekly physical activity as “active”, compared to 63 per cent of the national population.

Where AIA Vitality Zones residents excel, is by engaging in more moderate-intensity exercise than the national average. When done regularly, exercises that elevate the heart rate by over 50 per cent — like brisk walking, biking or swimming — are associated with lowered risks of chronic and non-communicable diseases. Thirty-eight per cent of AIA Vitality Zone residents exercise moderately three-to-four days per week, compared to 32 per cent of the national population.

Partner case study

SPECIALIZED

AIA VITALITY PARTNER

According to the Australian Government’s physical activity and exercise guidelines, adults (18 to 64 years) should be active most days, preferably every day²⁰. Each week, adults should do either:

- 2.5 to 5 hours of moderate intensity physical activity: a brisk walk, golf, mowing the lawn or swimming,
- 1.25 to 2.5 hours of vigorous intensity physical activity: jogging, aerobics, fast cycling, soccer or netball, or

- An equivalent combination of moderate and vigorous activities.
- Adults should also include muscle-strengthening activities as part of their daily physical activity on at least two days each week: push-ups, pull-ups, squats / lunges or lifting weights.

For people considering taking up cycling as a low impact exercise option that has positive physical and mental health benefits - AIA Australia has partnered with premium outdoor cycling brand Specialized to support AIA Vitality members in meeting the physical activity guidelines, and to help make exercise more accessible.

Member case study:

Percy Kotkis



AIA Vitality Member

At 85, Percy Kotkis has the proud distinction of being AIA Vitality's oldest Platinum member. His story is also a testament to the powerful role that AIA Vitality plays in helping people at every stage of their fitness journey.

Percy started to prioritise his own health and wellbeing at 27, after a surprise high-cholesterol diagnosis prompted him to take up jogging. What began as a way to keep fit quickly became a passion, with Percy completing 50 marathons over several decades.

When a knee replacement forced him to give up running in the early 1990s, he pivoted to cycling with equal enthusiasm and hasn't looked back. Next year, Percy will complete his tenth 200km bike ride in support of the Harry Perkins Medical Institute and its efforts to conquer cancer.

Percy credits AIA Vitality with giving him the drive and motivation to keep fit. Before actively participating in the program, he would cycle on the weekend and only occasionally go to the gym. He tried to stay motivated, but needed the extra push AIA Vitality offered him.

AIA Vitality helped Percy create a fitness routine and get into the habit of staying active. He has now been a Platinum AIA Vitality member for a decade, and still exercises six days a week.

A note from:

Guy Leech

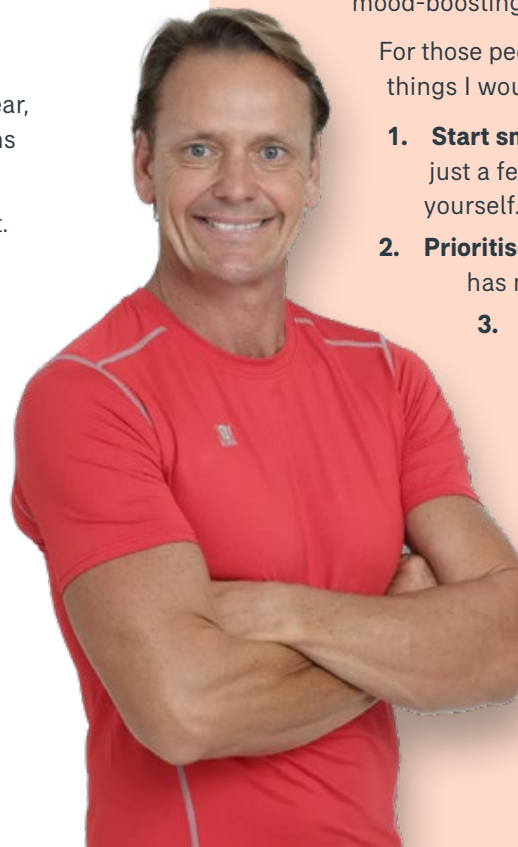
AIA Ambassador, former Australian Ironman surf lifesaving champion, and wellbeing and fitness advocate

Exercise has been a constant throughout my life, from my days as a professional athlete to now. It has helped me stay mentally strong through tough times, and it keeps me in shape to continue doing everything I love as a 60-year-old.

Regular moderate-intensity exercise boosts heart health, strengthens muscles, aids in weight management, and supports mental wellbeing. It regulates blood sugar, reduces inflammation, and lowers the risk of chronic diseases. Plus, it releases mood-boosting endorphins, enhances sleep, and sharpens mental clarity.

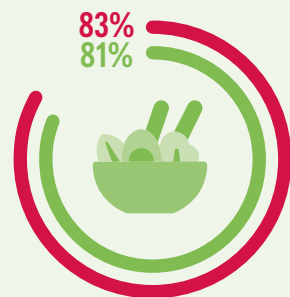
For those people inspired by this research to start exercising, there are five things I would encourage them to consider:

- 1. Start small and build gradually:** Begin with manageable goals, even just a few minutes each day, to create a habit without overwhelming yourself.
- 2. Prioritise consistency over intensity:** Regular, moderate exercise often has more lasting benefits than infrequent, intense sessions.
- 3. Listen to your body:** Pay attention to how your body feels, resting when necessary to avoid injury and ensure long-term progress.
- 4. Choose enjoyable activities:** Find forms of exercise you genuinely enjoy, which will help you stay motivated and make fitness a sustainable part of your life.
- 5. Focus on overall health, not just appearance:** Remember that exercise boosts mental wellbeing, energy, and longevity—benefits that go beyond physical appearance.



EAT WELL

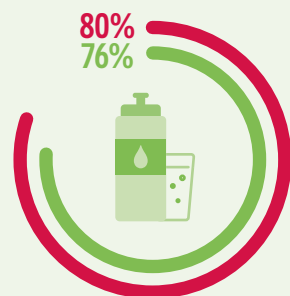
How are AIA Vitality Zones residents thriving when it comes to nutrition?



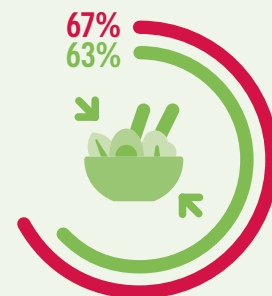
AIA Vitality Zones residents have greater confidence in preparing nutritious meals at home, rather than ordering takeaway or fast food, than the national average



Confidence in reading food labels is higher in AIA Vitality Zones, especially in New South Wales (73%) and South Australia (75%), compared to the 66% national average



People in AIA Vitality Zones are more confident than the national average in opting for water or unsweetened beverages instead of sugary drinks



Limiting portion sizes and avoiding overeating is more confidently practiced in AIA Vitality Zones, particularly those in South Australia (74%) and New South Wales (71%), compared to the 63% national average

Residents in AIA Vitality Zones demonstrate statistically higher scores when it comes to nutrition. They show more confidence around creating healthy meals at home and understanding what fuels their body. They eat more fruit and vegetables in a typical month to maintain mental and emotional fitness than the national average (80 per cent vs 75 per cent) and consider their diet to be “healthy” or “very healthy”.

Overall, most Australians, regardless of where they live, show a strong preference prioritising nutrition in their food choices. However, many also find it challenging to maintain a balanced diet, especially when eating out, and tend to choose processed or convenience foods over fresh options.

With overweight and obesity rates rising among Australians²¹, what we choose to put on our plates can have a profound impact on our overall health (although what we eat is not the only factor affecting body composition — genetics and physical activity levels also play a role)²².

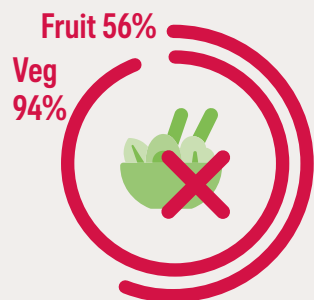
Nutrition education is key to empowering individuals to make informed, intentional food choices that support both physical and mental wellbeing.

● National average

Partner case study



AIA VITALITY PARTNER



The most recent (2022) Australian Government statistics reveal that **56 per cent of adults do not meet the recommended daily serves of fruit, while 94 per cent are not eating the recommended daily serves of vegetables**²³

Dietitians Australia is the peak industry body for dietetic and nutrition professionals representing over 9,000 members in Australia and overseas, which supports a wide range of evidence-based initiatives aimed at improving public health through nutrition.

Through a partnership with Dietitians Australia, AIA Vitality members seeking to understand more about their eating habits and how to improve them can receive discounted consultations with selected Accredited Practising Dietitians.

To date, more than 2,000 AIA Vitality members have benefitted from personalised nutrition guidance through Dietitians Australia.



A note from:

Marika Day

AIA Ambassador, Accredited Practising Dietitian and nutritionist

AIA Vitality Zones residents' understanding of healthy eating appears to be quite strong. The research data shows that 65 per cent of those residents rate their knowledge of healthy foods, above the 61 per cent national average, and 95 per cent of them feel they have a good or extremely good understanding of what is healthy for themselves and their families, compared with the national average of 93 per cent.

Despite this, there are challenges when it comes to implementation and long-term adherence to healthy eating habits. One issue is the prevalence of conflicting and sometimes misleading nutrition information online. Australians may feel confident in their knowledge, but the overwhelming amount of contradictory advice can lead to misinformed food choices.

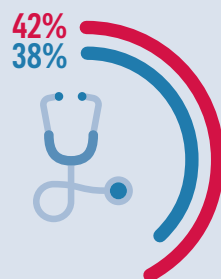
From a Dietitian's perspective, while many Australians have a basic understanding of healthy foods, there is often a gap in more practical aspects of nutrition. Understanding how to build a balanced meal, manage portion sizes, and practise mindful eating, are areas where deeper education is needed.

My advice to those inspired by AIA Vitality Zones to make healthier choices is to start small. Begin with just one healthy swap — like choosing whole grains over refined options or adding an extra serving of vegetables to each meal. Once that feels comfortable, add another change.

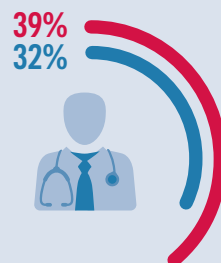
Finally, it's helpful to focus on what you can add to your meals or diet rather than what you are removing. This makes healthier eating feel enjoyable and ultimately more sustainable.

PLAN WELL

How are AIA Vitality Zones thriving when it comes to prevention?



AIA Vitality Zones residents are more likely to have at least one provider who knows them well, compared to the national average, particularly in Victorian AIA Vitality Zones (46%)



AIA Vitality Zones residents are more likely to report having healthcare providers that can help them work out what to do, higher than the national average

Preventative healthcare

Residents in AIA Vitality Zones are more confident and effective in communicating their healthcare needs and concerns to their healthcare providers than the national average (47 per cent vs 42 per cent), demonstrating a stronger ability to play an active role in their health management.

AIA Vitality Zones residents also generally report feeling more at ease with asking questions from their healthcare providers (48 per cent versus the 46 per cent national average), reflecting better relationships and access to healthcare resources. This can play a role in helping them to better understand their health, and may also impact their health outcomes.

Australians aged 25 to 44 are the least likely to be connected with a healthcare provider who knows them well. According to ABS, consultation fees are a major factor preventing this younger demographic from visiting a GP¹⁹. As early detection and diagnosis are crucial to improving health outcomes, those without a regular healthcare provider risk missing out on the regular check-ups that are crucial to understanding

their health status and taking better care of both their physical and mental wellbeing.

Furthermore, the Australian Commission on Safety and Quality in Healthcare has found that almost 60 per cent of adult Australians have low individual health literacy, which means they may not be able to effectively exercise their choice or voice when making healthcare decisions.

The Commission has observed that “low individual health literacy is associated with higher use of health services, low levels of knowledge among consumers and poorer health outcomes”²⁴. This demonstrates the importance of maintaining a strong relationship with a healthcare provider that can help decipher complex medical information and guide patients towards a positive outcome.

Member case study:

Joanna Atzori

AIA Vitality Member



When Joanna Atzori broke her Garmin watch in 2019, she chose to replace her device by claiming AIA Vitality Shopping Rewards vouchers to use at Rebel Sport. As keen runner, swimmer and cyclist, she quickly earned AIA Vitality Points for completing physical activity, and reasoned that completing some health checks would progress her AIA Vitality Status to cover the cost of the new watch.

Despite feeling fit and healthy, she completed a mammogram (her first), which revealed ductal carcinoma in situ (DCIS) in her right breast that had spread to a lymph node in her armpit.

“I will never forget the thoughts running through my head,” said Joanna. “Thankfully, I heard the words ‘early’ and ‘treatable’. It would have been a different story six to 12 months later.”

Joanna is now five years past her diagnosis and is currently cancer-free.

“My sole reason for getting the health check done was to earn 1,000 AIA Vitality Points,”

reflects Joanna.

“I am so thankful for AIA Vitality for providing me with an incentive to book myself in for such an important check-up, because who knows where I’d be without it?”

“There’s also bowel cancer in my family, and I now have a colonoscopy every five years. You can’t see or feel everything happening in your body, so it’s vital to get these checks done even if you feel well and think you’re ‘healthy.’”

Partner case study



AIA VITALITY PARTNERS

To remove potential financial obstacles, and help people better understand their health, AIA Vitality provides its members with free annual AIA Vitality Health Checks at two of Australia’s leading pharmacy networks, Terry White Chemmart and Amcal. These checks assess body composition, blood pressure, blood glucose and cholesterol. By getting to know their health, AIA Vitality members can then be empowered to improve it.

Over the 12 months to June 2024, more than 15,500 AIA Vitality members have used the Terry White Chemmart and the Amcal benefits. Health checks are the cornerstone of the AIA Vitality program, helping members get to know their health and earn points while doing it.

Financial wellbeing

Cost-of-living increases are causing many Australians to feel stuck, anxious, and overwhelmed²⁵. These financial pressures can also be exacerbated by mental health challenges, family and work demands, and feeling isolated from others.

AIA Vitality Zones residents appear to be an exception. Many of those surveyed say they are “doing well” or “really thriving”. They also report feeling content with their lives overall, as well as being satisfied with their health and family.

Residents in AIA Vitality Zones also rate their financial wellbeing highly, with 40 per cent scoring it more than an eight out of 10. This is higher when compared to the national average of 37 per cent.

Examining this category on a state level, those in Queensland AIA Vitality Zones are more likely to rate their financial wellbeing highly (46 per cent) than the national average, followed by those in South Australia (44 per cent), New South Wales and Tasmania (both 42 per cent), Victoria (34 per cent), and Western Australia (25 per cent).

Financial wellbeing is defined as “the perception of being able to sustain current and anticipated desired living standard and financial freedom”²⁶. Meeting with a financial advice professional or undertaking financial literacy education are both actions that can improve financial wellbeing²⁶. Having a plan in place — such as a savings plan, clearing debt, budgeting, building wealth, or creating a safety net — can help achieve peace of mind and an improved sense of overall wellbeing²⁶.

Adviser commentary

John Cachia



Founder & strategic wealth adviser at Thriving Wealth

With a specialist focus on helping young families and millennials, financial adviser John Cachia is mindful of the role financial planning can play in improving mental health by creating clarity and reducing stress.

“When people have a clear, actionable plan for their finances, it gives them a sense of control and confidence about their future,” John says.

“Having a financial strategy not only improves a person’s financial situation, but also enhances their overall wellbeing.”

John says financial advice can be beneficial to all ages and demographics.

“Those still building their wealth often need it the most,” John says.

“The true value of financial advice lies in providing education, behavioural coaching, and support systems. Financial advice isn’t just about managing wealth — it’s about creating it and helping people thrive in all areas of their financial lives.”

John is also seeing how the cost-of-living crisis is impacting the mental health of many.

“We’re encouraging people to do the best they can in this difficult period,” John says, “and those who are taking proactive steps are not only thriving financially, but also feeling much better about life in general.”

6 Tips for better financial wellbeing

from an AIA Financial Wellbeing Planner

1 Set a personal wellbeing goal

What's something you'd do if you had more money? Whether it's a holiday, a gym membership, or even a cooking class, treat it like a mini savings goal.

2 Make budgeting a habit

Set aside an hour to review your spending every month. Split your spending into categories like utilities, insurance, entertainment, groceries, and what's left over.

3 Start with interest

Plan to reduce your highest interest incurring debt first—personal loans, credit cards and investment loans have the highest interest rates.

4 Save, save, save

Set aside small weekly amounts towards your personal financial goal.

5 Create a safety net

What would happen if you were unable to earn an income for an extended period? Put a plan in place to protect yourself and your family with life insurance.

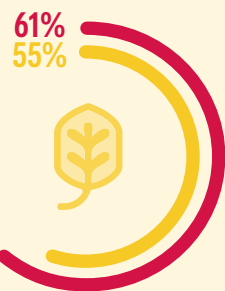
6 Speak with an expert

Talking with a financial adviser can help you make confident financial decisions. They can provide advice that is tailored to your goals and needs, supporting your financial wellbeing now and in the future.



INTERACTION WITH THE ENVIRONMENT

How are AIA Vitality Zones thriving when it comes to the environment?

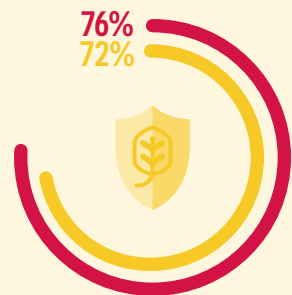


AIA Vitality Zones residents rate their access to outdoors/nature as “very good”, higher than the national average

Access to nature

AIA Vitality Zones residents generally recognise and value the significant benefits of connecting with nature for mental and emotional wellbeing.

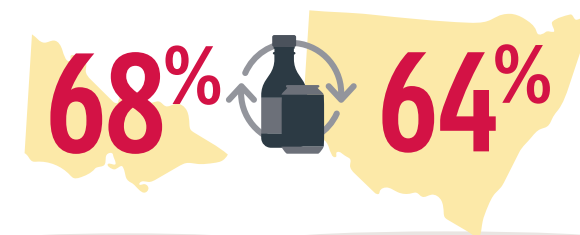
Residents of Tasmanian AIA Vitality Zones rate their access to outdoors/nature more highly than the national average (70 per cent vs 55 per cent) – reflecting their more regional status – followed by those in South Australia (66 per cent).



AIA Vitality Zones residents are more likely than the national average to believe that protecting the environment is an important issue

Protection of the environment

AIA Vitality Zones residents are more likely than the national average to believe that protecting the environment is an important issue (76 per cent vs 72 per cent). AIA Vitality Zones residents also indicate they feel sadder than the national average when it comes to seeing the natural environment being destroyed (85 per cent vs 80 per cent).



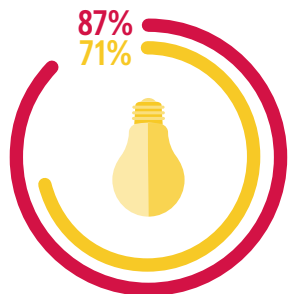
Recycling behaviours are strongest in the AIA Vitality Zones in Victoria (68% vs the state's 57% average) and New South Wales (64% vs the state's average of 56%)

● National average

AIA Vitality Zones in South Australia are **more likely to be owners of low-emission vehicles** than the national average



To support the uptake of electric vehicles in that state, the South Australian government provided a \$3,000 subsidy and a three-year registration exemption on eligible new battery electric and hydrogen fuel cell vehicles first registered from 28 October 2021²⁷.



South Australian AIA Vitality Zones residents are also more likely than the state's average, to take steps to **minimise their carbon footprint by turning off their lights when they are not in use**

There is mounting evidence that demonstrates the bidirectional link between health and the environment. Our behaviours have an impact on the environment, which in turn impacts our health and wellbeing. We cannot thrive in an unhealthy environment, while the environment cannot thrive when our behaviours are unhealthy².

Air pollution, climate change, our dietary choice and urbanisation all have an impact on our health. Concerningly, the impact of environmental factors on non-communicable diseases is escalating².

A note from:

Tim Jarvis

AIA Ambassador, polar explorer, expedition leader and environmental scientist

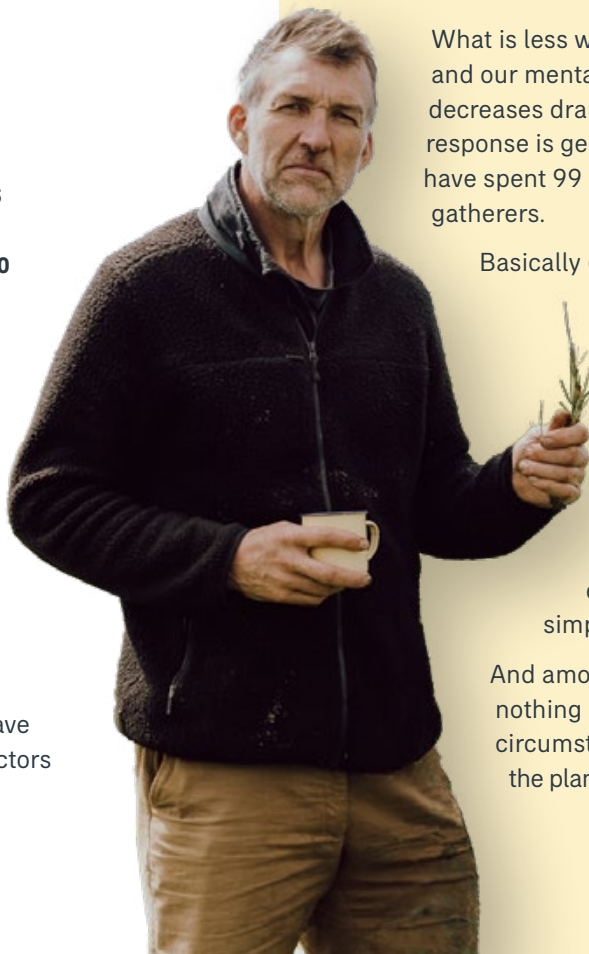
Exercise, clean air, adventure and a healthy dose of Vitamin D from the sun for musculoskeletal wellbeing are givens. In recent years, medical research has even revealed that microbes in plants, soil, and fungi are beneficial to our immune system's development and health. In short, the physical benefits of the environment on humans are well-known and being increasingly well-documented.

What is less well known, however, are the links between the natural world and our mental health. Take cortisol — a hormone linked with stress that decreases dramatically when people spend time outdoors. We now know this response is genetically inbuilt, making sense when you consider that humans have spent 99 per cent of our evolutionary history living in nature as hunter-gatherers.

Basically (with the exception of First Nations peoples, who've always retained this deeper connection), it's only in the last few thousand years out of the 400,000 that humans have been around that we've been living in structured, urbanised environments that overstimulate us — which turns out isn't good for our health.

For someone like me who spends a lot of time outdoors, planting trees and pulling weeds, there can also be surprising mental upsides in that such tasks allow a deeper cycle of thinking to happen whilst your brain is engaged in simple repetitive actions.

And amongst all the bad news about planetary crises, there's nothing like planting a tree to regain that sense of control over your circumstances and the calm it brings. And that's good for both you and the planet.



TOP 10 HEALTHY BEHAVIOURS OF AIA VITALITY ZONES

While everyone may not be able to live in one of the 45 identified AIA Vitality Zones, there are at least 10 healthy behaviours each of these communities share that anyone can consider adapting, to start leading a healthier, longer and better life.



Think Well

1. **Prioritise staying connected** with family and friends, both in person and by leveraging digital tools, to sustain relationships and maintain strong social networks.
2. Seek out opportunities to **engage meaningfully in your local community** to build a sense of purpose.



Eat Well

5. **Start eating healthier** with just one simple swap. For example, choose whole grains instead of refined options or add an extra serving of vegetables to each meal.
6. **Opt for water** or unsweetened beverages instead of sugary drinks.



Environment

9. **Spend time outdoors**, walk outside in nature, or engage in simple outdoor tasks like gardening, to reduce stress, strengthen the immune system and regain a sense of control²⁹.
10. Where practical, **engage in some eco-friendly habits** — e.g. recycle paper and old clothes, catch public transport, choose drinks in recyclable cans — to minimise your carbon footprint and wastage.



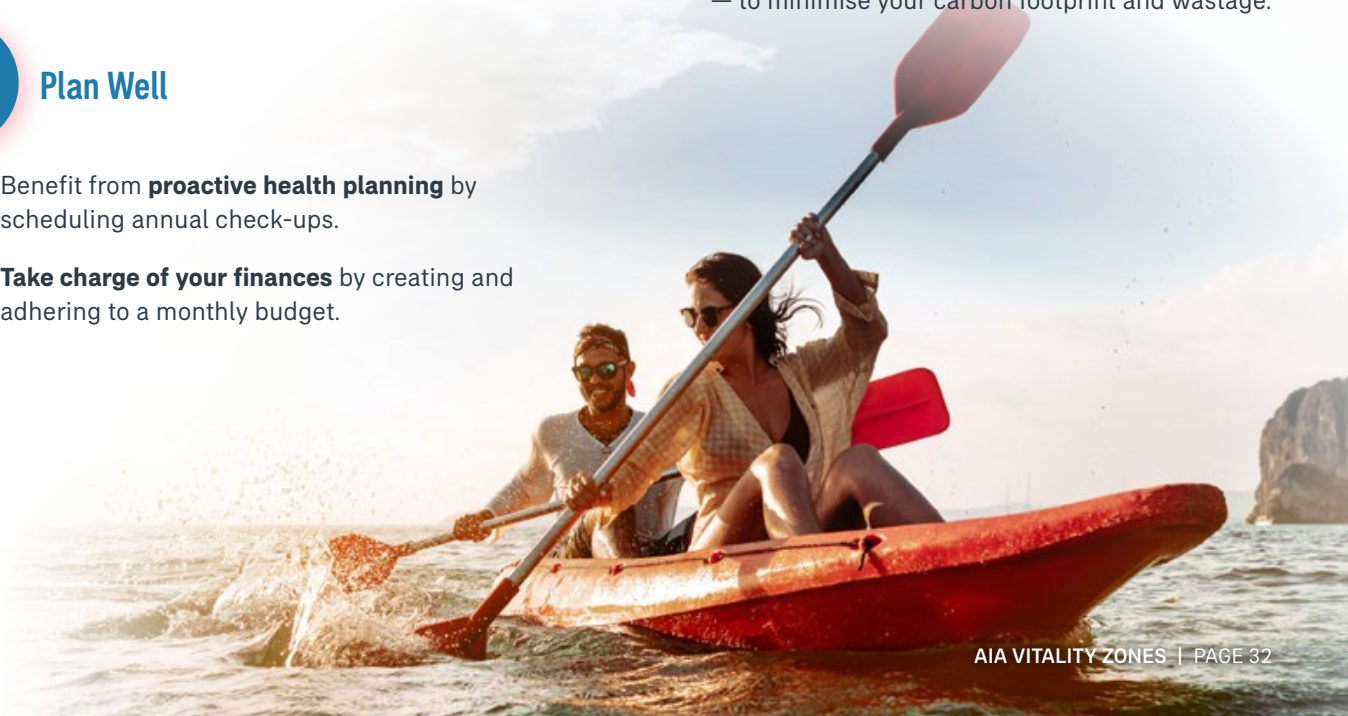
Move Well

3. When approaching physical activity, start small. **Focus on consistency** to create sustainable exercise habits.
4. **Engage in regular moderate-intensity exercise** — activities such as: brisk walking, biking, or swimming that elevate the heart rate by over 50 per cent. When done regularly, these exercises are associated with lowered risks of chronic and non-communicable diseases. Any movement is positive, however the Physical Activity and Exercise Guidelines for Australia²⁰ have more information.



Plan Well

7. Benefit from **proactive health planning** by scheduling annual check-ups.
8. **Take charge of your finances** by creating and adhering to a monthly budget.



WHERE TO FROM HERE?

For more than 50 years, AIA Australia has protected the lives and livelihoods of millions of Australians and their families.

As a life, health and wellbeing insurer, we know the profound impact that chronic illnesses have on our community. Accordingly, we are compelled to take affirmative action to improve health and wellbeing outcomes for all Australians.

The results of our AIA Vitality Zones research highlight the effectiveness of education, awareness, and community-based programs that can support and empower Australians at an individual level. These interventions can help individuals take conscious steps to improve their health and wellbeing, which may reduce chronic disease prevalence, potentially improving longevity and the likelihood of early retirement due to illness.

The research has also highlighted that as a nation, we need to pivot in our approach to chronic disease management. AIA Australia believes in the importance of establishing a long-term focus on prevention, which is likely to demonstrate a greater return on investment than treating established illnesses²⁸. This will require additional government investment in the development and implementation of long-term preventative policies and programs.

Businesses can also play a pivotal role in improving non-communicable disease prevalence in Australia. By adopting

a shared-value approach, organisations can harness their resources, skills and innovation to develop and invest in additional prevention focused strategies to improve Australia's health outcomes.

AIA Australia's 5590+ report² has shaped the strategy for our health and wellbeing programs, ESG initiatives and partnerships. Each is considered and planned with the intention of positively impacting the physical and mental health of Australians. In line with this, our AIA Vitality program, has demonstrated success in improving health outcomes of users, both in Australia and globally.

AIA Australia also recognises the importance of engaging in strategic partnerships with credible and impactful organisations across research, health promotion and advocacy. We are proud to have partnered and/or collaborated with many organisations, including Ending Loneliness Together, Australasian Menopause Society, Australians for Mental Health, Sandro Demaio Foundation, Shared Value Project, University of Melbourne and the Baker Heart and Diabetes Institute.

We, as individuals, and as a collective, have the power to inspire long-term, sustainable and positive change. Everyone can take learnings from the AIA Vitality Zones and implement them into their lives. If this were to occur, we would see the evolution of Australia, with more AIA Vitality Zones emerging.

Continuing this discussion will help to set this in motion. We hope that this report inspires long-term positive outcomes and empowers all Australians to lead healthier, longer, better lives.



ACKNOWLEDGEMENT

We sincerely thank Associate Professor Melinda Carrington, Lab Head, Community Prevention and Cardiac Research, at Baker Heart and Diabetes Institute, for her expert review of the AIA Vitality Zones methodology, data and conclusions, to help ensure the robustness and credibility of our report.

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