



Positioning AIA Vitality

There are many ways to determine if AIA Vitality is suitable for your client. In this document are some suggestions to help you have a health and wellbeing conversation with your client, and identify some of their goals.

If you need any help to determine what works best for your advice process, please contact your Client Development Manager to discuss.

Example 1:

(any or all of the following):

Question	Absolutely	Possibly	Not at all	Not sure/ Not applicable
1. When considering goals that are most important to you and your family, is improving health and wellbeing in your top 3?				
2. Improving health and wellbeing is crucial, not only for longevity but quality of life. How likely are you to adapt behaviours to improve your quality of life?				
3. Are you happy with your current level of physical activity?				
4. Would you be likely to continue or increase your physical activity if you were rewarded for it?				
5. Considering how much you spend on groceries per week, would you be interested in reducing the cost?				
6. When thinking about family holidays, are flights involved?				
7. Would you be likely to consider a health and wellbeing program that enabled you to received cheaper movie tickets?				
8. Is some of your household income spent on 'me time' such as massages and/ or spa treatments?				

Example 2:

I require advice as to how my health and wellbeing can benefit my personal insurance

yes no

Or

I am interested in receiving discounted insurance premiums as a result of the life insured under my policy taking part in a health and wellbeing program and maintaining/improving their health

yes no

Example 3:

	Client 1	Client 2
When it comes to your health and wellbeing how would you best describe yourself?	<input type="checkbox"/> I'm actively trying to maintain or improve my health <input type="checkbox"/> I have tried to establish some routines but wish I could be more persistent and do more <input type="checkbox"/> I pay attention to my health but don't have any particular goals and disciplines <input type="checkbox"/> I don't really pay any attention to it	<input type="checkbox"/> I'm actively trying to maintain or improve my health <input type="checkbox"/> I have tried to establish some routines but wish I could be more persistent and do more <input type="checkbox"/> I pay attention to my health but don't have any particular goals and disciplines <input type="checkbox"/> I don't really pay any attention to it
Would you like to be rewarded for your health and wellbeing efforts?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Example 4:

Can be used in conjunction with health questions or pre-assessment questioning. Refer to the Life Insurance Pre-assessment form on the Resource Library on aia.com.au/business-growth-hub

At the point you address/discuss any issues of health (such as medical conditions, injuries, medication etc.) either via questioning or through the client completing a pre-assessment form, consider asking the next question:

'Are you happy with your current state of health?'

This can lead to a discussion about ways to actively improve health and be rewarded (such as AIA Vitality).

Example 5:

The following questions relate to activities or participation in physical activity. You might also observe whether the client is wearing a fitness device:

'Do you go to a gym or participate in regular physical activity?'

'What are your interests or hobbies?'

Example 6:

When conducting income and expenses analysis and enquiring about holidays, consider asking whether the client takes overseas holidays – this can lead to questions regarding their interest in accessing the travel discounts.

Refer to our separate document for suggestions on positioning with your Statement of Advice (SOA) and handling client objections at the time of SOA presentation.

AIA Vitality

