

DID YOU KNOW?

Unlock new AIA Vitality discounts

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Unlock and maintain discounts on new Priority Protection policies with reduced targets.

With a streamlined discount structure, clients can enjoy real savings while getting to know their health better.

What's new?

Priority Protection clients who take out a new AIA Vitality membership get access to:

AIA Vitality discount

- New Priority Protection policies with AIA Vitality receive a 10% initial discount on new lump sum and income protection policies.
- While it is still necessary to engage with the AIA Vitality program to maintain the discount, reaching Silver Status restores the full 10%.

AIA Vitality Health Check discount

- New clients now receive a 5% initial discount on lump sum and income protection policies. The AIA Vitality Health Check must be completed once every two years to maintain the discount.

Why it matters for advisers

This updated structure makes it easier for clients to maintain discounts, while still focusing on client health.

- Easier client conversations: "Reach Silver Status → get the full AIA Vitality 10% discount."

- More achievable engagement: The AIA Vitality Health Check discount helps clients maintain a 5% discount while completing valuable health checks. It also supports getting clients to Silver Status more easily.
- Recoverable benefits: If client stops engaging in AIA Vitality and see their discounts erode, they can regain it through simple reengagement - which makes retention and affordability discussions far more positive engagement.
- Less admin: Clear, predictable rules mean fewer complex conversations and a smoother advice process.

What to tell clients

- "Reaching Silver Status unlocks your full 10% AIA Vitality Discount."
- "If your discounts erode, you can earn them back at your next policy anniversary by reengaging."
- "Reaching Silver Status is achievable through simple health and preventative activities - like completing an annual AIA Vitality Health Check or regular exercise."

For more information, contact your AIA Client Development Manager, search 'AIA TECE' online, or visit our dedicated technical resources page. You can also contact AIA Technical Services directly at tece@aia.com

Terms and conditions apply, refer to the PDS for full details.