



HEALTHIER, LONGER,
BETTER LIVES

PRIORITY PROTECTION HEALTHIER LIFE REWARD

For Advisers

January 2025



Our mission has always been to champion Australia to be the healthiest and best protected nation in the world. Now, we're taking that mission one step further. We're launching a new feature to our Priority Protection cover.

Introducing, **AIA Priority Protection Healthier Life Reward.**

This feature complements AIA Vitality and rewards healthier life choices from the moment an eligible member joins and for the life of their membership.

Rewarding healthy members is just another way we're helping even more Australians lead Healthier, Longer, Better Lives.

What is the Healthier Life Reward?



AIA VITALITY PREMIUM FLEX

Half of the AIA Vitality initial discounts will be fixed.



2% LUMP SUM DISCOUNT

for the life of the policy



UP TO 17% BUNDLED DISCOUNT

On one or more eligible lump sum plans.

When your client meets the criteria for the Healthier Life Reward, they will receive the following additional benefits on any new policies issued;

- ✓ A 2% discount will be applied to lump sum premium rates (excluding the Waiver of Premium benefit) for the life of the policy.
- ✓ An increased bundled discount - 17% Bundled Discount or 10% Lump Sum Bundle Discount, where applicable to the new policy.
- ✓ Half of the AIA Vitality initial discounts will be fixed. The premium flex discount will reduce to no lower than 8.75% for Lump Sum benefits and 3.75% for Income Protection CORE benefits.

Ongoing qualification for the Bundled Discount or Lump Sum Bundled Discount is subject to separate criteria as detailed under the PDS. Please refer to the 'AIA Vitality Premium Adjustment Rules' available at aiavitality.com.au for rules governing AIA Vitality initial and premium flex discounts.

What are the criteria the client needs to meet?



AIA VITALITY MEMBER



NON-SMOKER



BMI 18-26



NO MEDICAL LOADING



NEW BUSINESS CUSTOMER

- The customer is an AIA Vitality member, or at the time of application has applied and is eligible to become a member.*
- The Insured is accepted as a non-smoker.
- Insured's BMI range is between 18.00 and 26.00 inclusive.
- The policy is issued with no premium loadings resulting from medical underwriting and does not include Crisis Recovery issued on a modular basis (Cancer and Coronary, Cancer Plus or Coronary Plus).

*Continued AIA Vitality membership is required to maintain the benefits of the Healthier Lives Reward.

How do you access the Healthier Life Reward for your customer?

When you are producing a quote for your client you will be able to select the Healthier Life Reward, the same way you select other discounts when producing a quote.

Are there any ongoing eligibility criteria that need to be met to continue to receive the HLR?

The policyholder must continue to be an AIA Vitality member to be eligible for the Healthier Lives Reward, provided that the policy is in force. In addition, if the policy lapses and is not reinstated within 60 days, Healthier Lives Reward will also end.

Is the Healthier Life Reward applied at policy level or at customer level?

It is applied at policy level. If a policy has met all Healthier Lives Reward criteria on one policy (i.e., a Life/TPD policy) but not on another (i.e., a Crisis Recovery Stand Alone policy), the Healthier Lives Reward will still apply on the policy which has met the criteria. For Linked policies, where one policy is structured outside superannuation and one is structured inside superannuation, they will be treated as 'one policy' for Healthier Lives Reward purposes, where both policies need to meet Healthier Lives Reward criteria to qualify.

We're always here to help.

To find out more about AIA Priority Protection Healthier Life Reward, please contact a member of our Client Development team on 1800 033 490.

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