



# AIA Vitality lump sum premium discounts explained

Traditional life insurance products require your clients to pay regular premiums and only return a value when they meet a claim event. With AIA Vitality, premiums are discounted based on your clients' efforts to improve their health. This insurance not only protects your clients, but works with them to improve their health and gives them value along the way, not just at claim time. Your clients can take control of their premiums, and be rewarded for taking care of their health and wellbeing. Highly engaged clients could receive discounts as high as 20% of their Lump Sum premiums.

## How the premium discounts work

Initial discount = 12.5% for Lump Sum benefit premiums

AIA Vitality Status at policy anniversary	Premium discount adjustment for Lump Sum
Platinum	+1% p.a.*
Gold	0% p.a. (no change therefore maintaining the initial 12.5% discount)
Silver	-1.25% p.a.
Bronze	-2.5% p.a.

The more engaged in the program the client becomes and improves their status, the greater the discounts and rewards.

If the client maintains a Silver or Bronze status the premium discount will decrease annually until the AIA Vitality initial discount is back to 0.

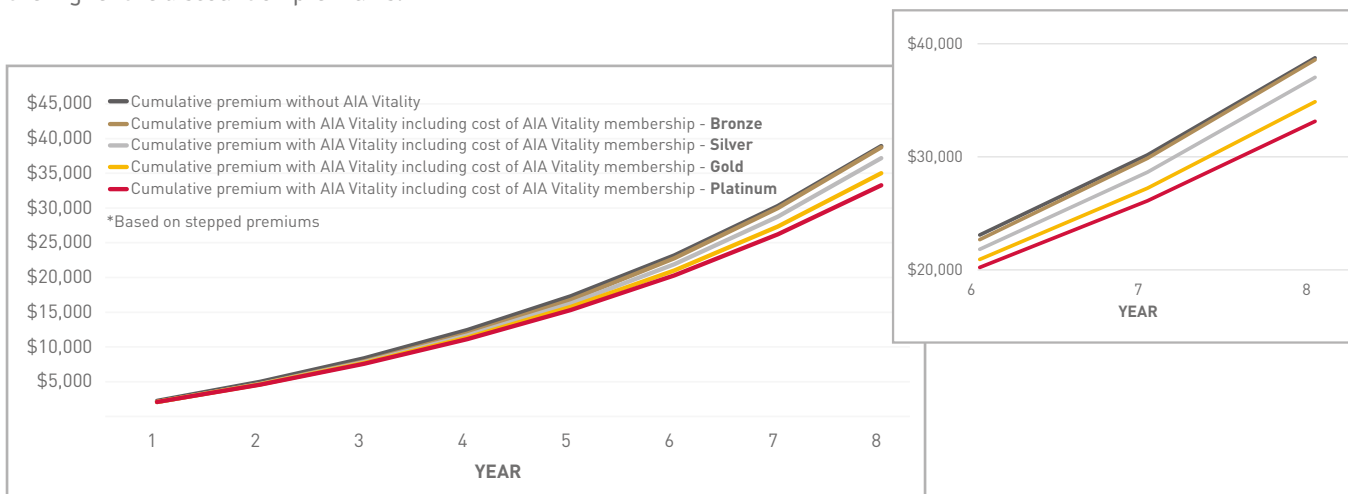
\*Maximum 20% if Platinum status is maintained

# Case study

Sam is a male non-smoker in a professional occupation who will be aged 45 on his next birthday. Sam lives in Victoria, and has purchased the following insurance with AIA Australia:

	<b>Protection Cover</b>
Life Cover	\$1,000,000
TPD (Any Occupation) rider	\$500,000
Crisis Recovery rider	\$250,000

The graph below shows how the cumulative stepped premiums Sam will pay will vary depending on his AIA Vitality status. The greater Sam's engagement with AIA Vitality, the higher the discount on premiums.



\*Premium projections are inclusive of stamp duty and assume that sums insured have been indexed at 5% p.a.. Policy fees (if any) are not included in the Premium Projections. The cumulative premium with AIA Vitality for all statuses includes the cost of AIA Vitality membership of \$120 per annum.

If Sam achieves Platinum status in his first year, and maintains this status, the cumulative premium savings are **\$1,142** at year 3 and **\$2,577** at year 5.<sup>^</sup>

<sup>^</sup>includes stamp duty but excludes the AIA Vitality membership fee

## Be rewarded for better choices

As well as savings off his premiums, Sam is also able to enjoy ongoing rewards and discounts from over 20 partners including gym memberships, entertainment, flights, fitness apparel and more.

AIA Vitality is available to anyone with an AIA Priority Protection or AIA Priority Protection for Platform Investors insurance policy.

[www.aiavitality.com](http://www.aiavitality.com)

**AIA Vitality**

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