

Improve the health of your clients and your business



HEALTHIER, LONGER,
BETTER LIVES

Generating new energy and motivation to work towards our goals is something we all strive for.

In our personal lives this usually relates to improving our physical and financial health. At work it may be meeting targets, broadening your skillset and delivering great service to attract and retain clients.

Having holistic life conversations with your clients can help them to improve their health and also improve the health of your business as a result.

What do we mean by 'holistic life conversations'?

Holistic life conversations are comprehensive, extending beyond the usual scope of your client discussions. They allow you to:

- Look at your clients' overall needs, goals and desires— not just their financial goals.
- Demonstrate you care, positioning your financial advice as proactive and client-focused.
- Align your product solutions and recommendations to your clients' broader needs, goals and desires. Health and wellness programs are a great place to start.

Why is health and wellness important?

90% of deaths in Australia are caused by four preventable, lifestyle-associated conditions such as diabetes and cardiovascular disease, which are due to lifestyle habits such as poor nutrition and lack of exercise*. This can directly impact your business, however you can make a real difference by incorporating health and wellbeing into your client conversations.

Health and wellness discussions and programs help your clients to:

- Connect the dots between physical and financial health.
- Understand the current state of their health so they can improve it.
- Increase their health awareness, which can identify or even prevent health issues before your clients ever get to a point of needing to make a claim.
- Discover programs that can assist them on their journey to better health.

Introducing AIA Vitality

AIA Vitality is a personalised, scientifically-backed health and wellness program that rewards members for knowing more about their health and improving it over time.

AIA Priority Protection (PP) and Priority Protection for Platform Investors (PPPI) insurance policies that are paired with AIA Vitality not only protect your clients should the unexpected occur, but they can help to prevent future health issues too.

Adviser benefits

The AIA Vitality program:

- Has a proven impact on reducing PP and PPPI lapse rates. In Australia, based on current statistics, AIA Vitality members are 30% less likely to lapse their policy compared to non AIA Vitality members.
- Increases your revenue stream, customer value proposition (CVP) and client referrals as you integrate health and lifestyle with your current service offering.
- Provides an opportunity to expand the conversation you have with your clients to cover not only insurance, finance, superannuation and investment, but also health and personal expenditure.
- Gives you access to exciting adviser incentives and opportunities, including the exclusive Executive Wellness Program (EWP).

AIA Vitality can help you and your clients make this year the best one yet; solidifying the client-adviser relationship, improving your clients' physical health and wellbeing and the health of your business too.

For more information contact AIA Australia on 1800 033 490 or visit aia.com.au

*Source: World Health Organisation – NCD Country Profiles, 2014