

AIA Vitality Distributor FAQs

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AIA Vitality

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AIA Vitality Distribution FAQ Overview:

Purpose of this FAQ document:

The purpose of these FAQs is to provide support for both the Advisers and IAS Retail Distribution channel at AIA in relation to selling AIA Vitality.

Who are these FAQs for?

These FAQs are designed for both the IAS Retail Distribution channel at AIA as well as the Advisers who sell AIA products.

Where do the FAQs reside?

AIA Adviser site

Version control:

To ensure that these FAQs are always current, the FAQs are version controlled. As they are updated, a new version is created and the most current version will be uploaded to both the Knowledge Management System and the Adviser site.

Content management process:

The owner of this document is the Partner Development team. Should you wish to provide any feedback, additions or amendments to this document, please contact support@aiavitality.com.au

General AIA Vitality Questions:

Why is AIA Vitality important to AIA Australia?

AIA Vitality provides AIA Australia with the opportunity to change the landscape of life insurance within Australia by offering clients the potential of enhancing their health whilst also reducing their premiums and gaining many other benefits along the way through our range of AIA Vitality partners. This will allow AIA Australia to have a whole new conversation with both existing and potential new clients. The objectives for AIA Vitality include the following:

- Attract new clients
- Position AIA Australia as a market leader in the insurance industry
- Position AIA Australia as a thought leader in wellness and protection
- Build a retail brand in Australia

Who is the Joint Venture and what role do they play?

The Joint Venture has been established between an AIA Group company and Discovery Ltd, a financial services and health insurance organisation that established Vitality in 1997 in South Africa.

The Joint Venture is responsible for supporting the rollout of AIA Vitality at AIA Australia and across the AIA Group.

Why should customers apply for AIA Vitality?

AIA Vitality members will have the opportunity to get support with improving their health whilst also receiving many benefits through the Australian AIA Vitality Partners such as Chemmart, Aussie Farmers Direct, Weight Watchers and Hoyts.

See the 'Partners' section of the AIA Vitality website (www.aiavitality.com.au) for more details.

What are the AIA Vitality points and how do these relate to the status?

AIA Vitality Points can be accumulated by participating in the various activities that an AIA Vitality member undertakes to know and improve their health and wellbeing. These points all contribute to earning an AIA Vitality Status.

The more activities that an AIA Vitality member engages in, the more points they accumulate and the higher their AIA Vitality status, the more savings, benefits and rewards they will receive both through AIA Vitality partner benefits and discounts on aspirational and everyday spend items, and the Policy Owner will be rewarded through discounted premiums and/or cashbacks on eligible AIA Australia insurance policies.

For instance – Weight Watchers activities earn points and attract discounts:

- **30% off** Weight Watchers unlimited and Weight Watchers online (joining fee excluded)
- **50 points** per meeting up to limit of 1500 nutrition cap per year (30 meetings)
- Log food online using online food tracker – limit of **500 points**
- Earn 300 points of having BMI assessed and a further 1200 points if your BMI is in the healthy BMI range

* Note that if an AIA Vitality member has completed the AIA Vitality Nutrition Assessment and has earned their 1500 points that member would not be entitled to earn 50 points per Weight Watchers meeting attended.

**AIA Australia reserves the right to add or remove partners and vary or withdraw benefits at any time.

What are the different AIA Vitality statuses?

The four statuses from lowest to highest are:

- Bronze – 0 to 9,999 points
- Silver – 10,000 to 19,999 points
- Gold – 20,000 to 29,999 points
- Platinum – 30,000 points

What is the AIA Vitality Year?

The AIA Vitality membership year will run for 12 months from enrolment.

Where AIA Vitality is added to an eligible AIA Australia insurance policy at point of sale (i.e. issue date of the AIA policy), the AIA policy year and the AIA Vitality year will be the same and will therefore renew at the same time.

Where AIA Vitality is added to an eligible AIA Australia insurance policy at any date other than the issue date of the AIA policy, the AIA policy year and the AIA Vitality year will not be the same and therefore will renew at different times.

For the purposes of integrated products, the AIA Vitality status of the member just prior to the policy anniversary will be used as the basis to determine any AIA Vitality benefits including Cashback / 5 year discount, or changes to their premium such as Premium Flex. These benefits and changes will be communicated to policy owners following policy anniversary.

How long does an AIA Vitality member retain their AIA Vitality status once they reach it?

An AIA Vitality status is carried over to the next AIA Vitality membership year and benefits and discounts will be based on this status. Although the status will be carried over, the points, however, will drop to zero at the start of the next AIA Vitality membership year.

Eligibility:

Who is eligible to apply for AIA Vitality?

To qualify as an AIA Vitality Member of AIA Vitality, the following conditions must be met:

- You must be 18 years or older (a minimum of 19 years old on your next birthday);
- You must be an Australian Resident;
- You must provide a valid unique email address (i.e. unique to that member only / not shared with another member); and
- You must be the life insured on a current, eligible AIA Australia insurance policy.

The AIA Vitality Member must be an individual and not a company or legal entity. Each individual is entitled to only one AIA Vitality membership. Children and spouses of the AIA Vitality Member and any other member of the AIA Vitality Member's household cannot be added to an AIA Vitality membership.

AIA Australia may, in its absolute discretion, allow certain individuals who do not meet the qualifying conditions set out above to become an AIA Vitality Member (exclusive memberships). Please refer to clause 10.6 of the terms and conditions for further information relating to exclusive memberships.

Which AIA Australia policies are eligible for 'Integration' with AIA Vitality?

- Priority Protection and Priority Protection for Platform Investors (PPPI)

Lump Sum and Income Stream benefit insurance policies where the application form for the platform includes an option to apply for AIA Vitality.

Refer to the Integrated Product section below for more information.

Can a Group or Direct client apply for AIA Vitality?

Yes.

Sign Up and Registration:

When can an AIA Australia client apply for AIA Vitality?

The life insured can apply for AIA Vitality at the same time as the policy owner applies for an eligible AIA Australia insurance policy (i.e. at New Business stage).

A client can apply for AIA Vitality if they are the life insured on an eligible AIA Australia insurance policy that is in-force already. The life insured will need to contact the Adviser to facilitate this process for them.

NB: For more information, please refer to the eApp section contained in this document below.

How much does it cost to join and become an AIA Vitality member?

- \$10 a month GST inclusive
- \$60 per half year GST inclusive
- \$120 a year GST inclusive

AIA Australia reserves the right to make changes to any aspect of the AIA Vitality Program, including the Terms and Conditions and Benefit Guides, and we do not guarantee the range or identity of AIA Vitality Partners and Benefits. This includes changes to annual membership fees. Please refer to the Terms and Conditions on the AIA Vitality Member web site.

Do members need to do anything after they register?

- If an applicant's AIA Vitality application is accepted, they will be sent an email within 24 hours, requesting the applicant to activate their AIA Vitality membership, by clicking on the link in the email. Once they click on the link, their AIA Vitality membership will be activated – at that point they will be considered an AIA Vitality member.
- Members will be issued with an AIA Vitality membership card.
- Once AIA Vitality members have activated their membership, they will be able to log into the AIA Vitality member website (www.aiavitality.com.au) and start engaging in the 'Know Your Health' activities on the website including the online health assessment that will allow them to determine their 'AIA Vitality Age' as well as the mental wellbeing assessment. Life Insured's, who do not register for AIA Vitality, will be able to access the public AIA Vitality website only.

- AIA Vitality members will be able to engage in activities either online or at discounted rates at partners, and earn AIA Vitality points.
- Points accumulate towards a status.
- Points and status translate into rewards.

How many emails will clients receive to 'activate' the membership?

After a client has completed the application form, they will receive an AIA Vitality activation email. If the client does not complete the activation step, they will receive a follow up email after 1 week, then at 6 weeks and a further follow up 10 weeks after registration.

Clients will also receive an email if they have completed the activation but not participated in the program after weeks 1, 6 and 10.

The AIA Vitality Contact Centre will also send an outbound SMS communication to the member on Day 1 and day 7 and then on Day 9, the member will be contacted by phone.

The client will be contacted monthly thereafter should they not have activated the membership.

Will clients receive confirmation that their activation email has been received?

After activating their AIA Vitality membership, the member will be directed to the AIA Vitality member portal as a logged in member. At the same time, they will receive a confirmation/welcome email via their designated email address.

How long will it take for a client to receive their AIA Vitality membership pack that will include their membership card?

Up to 7 working days; postal service dependent. If the AIA Vitality membership pack does not arrive, the AIA Vitality member should call the AIA Vitality member support contact centre on 1800 848 254 or email queries@aiavitality.com.au

What purpose does the AIA Vitality member card serve?

- It contains the member's AIA Vitality membership number which assist members:
 - When they contact the AIA Vitality Customer Service Team
 - When they are making online purchases via the AIA Vitality member website
- The card may be required to be presented by the AIA Vitality member, personally, at AIA Vitality Partner outlets (e.g. Chemmart) to access AIA Vitality member discounts, benefits and rewards.

What happens when a client hasn't received their AIA Vitality registration email yet?

The AIA Vitality activation email is sent within 24 hours following acceptance of the AIA Vitality application by AIA Australia and **completion** of the eligible insurance policy application if the membership is associated with a new business policy.

If this time frame has passed, this should be escalated to the AIA Vitality Contact Centre team in Operations on 1800 848 254 so they can investigate as to why the email has not been generated and request a replacement activation email be generated if necessary.

AIA IAS Distribution Support:

Who do I raise AIA Vitality escalations with?

1. Escalations relating to points, status, partners or the AIA Vitality program in general should be directed to the AIA Vitality Customer Service Centre on 1800 848 254 or email queries@aiavitality.com.au
2. Escalations regarding a policy integrated with AIA Vitality should be directed to the Policy Services team in Operations on 1800 033 490 option 2
3. Escalations relating to New Business should be directed to the New Business team in Operations on 1800 033 490 or the State Client Development Support team.

Can advisers disable / stop receiving copies of AIA Vitality client communications?

Yes; however, if an adviser makes such a request, it will apply to all of their clients' policies. It is not possible to turn this off on a client-by-client basis.

Commissions and Premiums:

How will commission be impacted by AIA Vitality?

Commission will be paid on the net insurance premium received (not on the AIA Vitality contribution), whether it is upfront commission on a new business policy or renewal commission on an in-force policy. An AIA Vitality activation payment may also be paid where AIA Vitality is integrated with a new business policy. (An AIA Vitality activation payment will not be made where AIA Vitality is added on to an in-force policy.)

How does commission change when AIA Vitality is introduced?

If an Adviser adds AIA Vitality to an in-force policy and that in-force policy is still within the commission paying period, commission will not be clawed back. This concession will apply for the 12 months from full market launch of AIA Vitality. Thereafter, the business as usual commission rules will apply.

What are the impacts on commission when a client has an existing (older than 12 months) eligible AIA Australia insurance policy and wants to add AIA Vitality at a later date?

Vitality discounted renewal commission (in this instance) will be paid on the net insurance premium paid by the policy owner for the policy. For instance, if the premium on the Inforce policy is reduced by 7.5% then the renewal commission will be reduced by 7.5% accordingly.

What date does the system use to calculate commission; the date a new policy is signed or the date it is accepted onto the system?

The date the policy is accepted onto the system.

Can a client request to have a different payment frequency between the eligible AIA Australia insurance policy and their AIA Vitality membership?

Not at this time. This request is being considered and may change in the future.

If a client lapses their AIA Vitality membership on an integrated policy, then wants to increase one of their existing benefits on the AIA Australia insurance policy or add a benefit to their Insurance policy, will the system calculate the premium based on the new total benefit premium excluding the Vitality discount?

The discount will not be applied to the benefit being added on to the policy if the AIA Vitality membership has lapsed.

What risk commission is paid on an integrated insurance policy?

- Year one commission on New Business policies is paid on net premium. Risk commission excludes the AIA Vitality contribution.
- Renewal commission is paid on the net premium after Premium Flex

Will an activation payment be made when AIA Vitality is sold with an In-force policy?

The activation payment will not be paid when adding Vitality to an in-force policy.

An activation payment of \$50 may be paid to an adviser when AIA Vitality is sold together with a new eligible insurance policy. Only one activation payment is paid per life insured irrespective of the number of policies the life insured has with AIA Australia.

If AIA Vitality is sold to the client and later cancelled or the associated insurance policy should lapse, will the activation payment be clawed back?

The activation payment will only be clawed back if AIA Vitality membership is cancelled from inception.

Integrated Product

What discounting exists for a client placing their eligible insurance cover with AIA Australia?

If it's a Lump Sum policy, they can receive 7.5% initial discount.

If it's an Income stream benefit policy (i.e. IP or Business Expenses policy), there is no initial discount. The premium will be adjusted depending on the engagement with the program. Refer to status tables and discounts below for more details.

The usual Multi Plan discounts, Initial Selection (if selected) and Lifestyle Advantage discounts continue to apply to qualifying AIA Australia insurance policies.

How can AIA Vitality be funded?

Participation and membership in AIA Vitality is subject to the payment of an Annual Membership Contribution which can be paid annually or periodically. Annual Membership Contributions are the responsibility of the life insured. However, in practice, the policy holder will be asked to pay the AIA Vitality contribution on the life insured's behalf, except where the policy is owned by a company, superannuation fund, SMSF or a platform account. Where the policy is owned by a company, the company may opt to pay the AIA Vitality contribution. The AIA Vitality contribution cannot be funded by Superannuation or SMSF monies or from a platform account.

Can the client have a split payment arrangement for the insurance premium and AIA Vitality?

Yes. In certain scenarios, where permitted by AIA Australia and where required by law, for example where the policy that AIA Vitality is associated with is a superannuation or SMSF policy, the policy is owned by a business or is a PPPI policy being paid for by a Platform

Are there situations where split payment is not allowed without consent from AIA Australia?

Yes. Payment must NOT be split if:

- the policy owner is the life insured (except in relation to PPPI policies)
- the policy owner is "other individual/s" or
- the policy owner is AIA Trustee where it is NOT a partial roll over.

Why can't I use the same payment authority for AIA Vitality as my eligible superannuation policy?

Superannuation rules do not allow for superannuation to fund the AIA Vitality membership. These premiums do not conform to the sole purpose test for superannuation.

A Trustee of a superannuation fund cannot pay an AIA Vitality contribution.

Therefore, AIA Vitality contributions must be paid separately when AIA Vitality is linked to a policy funded by superannuation.

Who receives the AIA Vitality associated Five Year Discount when the policy is owned by a company, a superannuation fund, SMSF or a platform account?

When AIA Vitality is integrated with a policy owned by a company, a superannuation fund, SMSF or a platform account, the policy owner will be entitled to a Five Year Discount, being an offset against future eligible AIA Australia insurance premiums, instead of a cashback benefit. This will be automated.

What is the cash-back benefit/ Five Year Discount and how does it work?

Cashback/Five Year Discount is paid to the premium payer (on eligible Lump sum insurance premiums only) at the end of every cashback period or Five Year Discount period (as applicable). The amount 'banked' each year (Yearly Cashback Contribution/Five Year Discount Contribution) is the amount of Premiums that were paid under that policy in respect of all lump sum benefits for that year (excluding any amount payable for GST, policy fees and government stamp duty) commencing at policy anniversary multiplied by the percentage set out in the table below:

Status	Bronze	Silver	Gold	Platinum
Yearly Cash-back contribution/ Five year discount	2%	4%	8%	10%

Note that a Cashback Benefit / Five Year Discount will only be paid if the eligible AIA Australia insurance policy and the AIA Vitality membership remains in-force throughout the relevant Five Year Discount period or Cashback Period.

For full details regarding the Five Year Discount or Cashback Benefit (including for further information about the relevant Five Year Discount period or Cashback Period) please see the Premium Adjustment Rules located at www.aiavitality.com.au.

If the member lapses the AIA Vitality membership after 3 years, will they have any cash-back/Five Year Discount banked?

No. The member must be a paying member / have an in-force policy to earn cash-back at the end of the relevant Five Year Discount period or Cashback period.

Is cash-back/five year discount calculated on the AIA Vitality status achieved at the end of the Five Year Discount period or Cashback period only?

No. The cash-back payment is calculated based on the AIA Vitality status and premium paid at the end of each year during the relevant Five Year Discount period or Cashback Period. These are then added together and paid at the end of the Five Year Discount period or Cashback Period. The cash-back amount is calculated on the net premium paid (i.e. not on GST, policy fees and government stamp duty).

Will cash-back/five year discount be calculated and applied when a client's life cover premium is waived by Waiver of Premium?

No.

If an adviser adds AIA Vitality to a policy which is still in the first 12 months, what happens to the upfront commission?

It depends on the application date of the policy:

If the PP application date is **after** the AIA Vitality Full Market Launch or the PPPI application date is after the PPPI launch in 2014, AIA will clawback commission, but we will also pay the dealership an AIA Vitality activation payment (the payment of an activation payment in this situation is a temporary concession as this is an in- force policy).

If the PP application date is **prior** to the AIA Vitality Full Market Launch or the PPPI application date is after the PPPI launch in 2014, we will not clawback commission (this is a temporary concession for the first 12 months from the date of launch of AIA Vitality).

If an adviser adds AIA Vitality to an In-force policy, why haven't they been paid an AIA Vitality activation payment?

The AIA Vitality activation payment is payable where AIA Vitality is purchased as part of an eligible AIA Australia new business sale only.

A client took out AIA Vitality two months ago, has achieved Gold status, and the associated eligible lump sum policy has just gone through the policy anniversary, why hasn't their premium discount increased?

The Premium Flex for Gold status is 0.00% so the discount will remain constant (no change).

Further, as the associated policy is a lump sum policy, the policy owner will be entitled to an initial discount of 7.5% which must be applied for at least 90 days. As the client purchased AIA Vitality less than 90 days from policy anniversary, Premium Flex does not apply until the next policy anniversary. However, the client will receive all the other membership discounts of the Gold status.

A client has several eligible insurance policies and AIA Vitality has been integrated with all of them, why has the Adviser only received one \$50 activation payment?

We only pay one AIA Vitality activation payment per AIA Vitality membership when sold with an eligible new business insurance policy.

AIA Vitality has just been integrated with an In-force policy. Why hasn't the premium reduced yet?

The premium for lump sum benefits will reduce by the initial discount when the policy owner next pays a premium.

There is a 90 day qualifying period for Premium Flex. If the client purchased AIA Vitality less than 90 days from their policy anniversary, Premium Flex does not apply until the next anniversary. However, the client will receive all the other membership discounts of the relevant status.

Do child benefits receive the AIA Vitality discount?

Yes, the premium for the lump sum child benefits will also participate in the initial discount as will the premiums attributed to all rider benefits.

If a child is covered under Family Protection and then exercises the option to take out an adult Crisis policy, can AIA Vitality be transferred to the Crisis policy?

No. The Life Insured under the new eligible AIA Australia insurance policy will need to take out their own new AIA Vitality membership.

Are AIA Vitality associated insurance policies also entitled to other insurance discounts?

Yes, all other discounts apply, including the Lifestyle Advantage Discount and Multi Plan Discount if the policy/client qualifies for these discounts. The client will also receive the Initial Selection Discount if selected.

A client has a health loading on their eligible insurance policy. Does the loaded premium qualify for the AIA Vitality discount?

Yes (excluding any amount payable for GST, policy fees and government stamp duty).

What are the applicable discounts for lump sum benefits when the eligible insurance policy is linked to AIA Vitality?

Status	Bronze	Silver	Gold	Platinum
Initial Discount*	7.5%	7.5%	7.5%	7.5%
Premium Flex	-1.5%	-0.75%	-0.0%	+1.0%
Premium Floor	20%	20%	20%	20%

Note: The initial discount is only applied once, from the first premium due date after the member has joined AIA Vitality.

What are the applicable discounts for Income Protection benefits when the eligible insurance policy is linked to AIA Vitality?

Status	Percentage Change	Maximum Discount
Initial	Nil	N/A
Bronze	0.00%	0%
Silver	+ 0.50%	5%
Gold	+ 1.00%	10%
Platinum	+ 2.00%	15%

What is the maximum discount that can be achieved on the eligible insurance policy by adding AIA Vitality and maximising on Premium Flex?

The initial discount is 7.5% for Lump Sum and 0% for income stream benefits (e.g. IP and Business Expense policies). The lowest the client's premium can be discounted through Premium Flex as a result of engagement is 20% on Lump Sum and 15% on Income Protection and Business Expenses.

What are the contribution frequencies of AIA Vitality contributions?

- Monthly
- Half-yearly
- Yearly

What are the contribution methods for AIA Vitality contributions?

- Direct Debit from bank account or credit card
- Credit Card including Master card, Visa, Amex and Diners Card
- BPay, Post Billpay and Cheque – can only be used where the insurance policy premium and AIA Vitality contribution are combined on a Direct payment method.

NB :cash payment not permitted

Where the policy that AIA Vitality is associated with is a superannuation or SMSF policy, the policy is owned by a business or is a PPPI policy being paid for by a Platform, AIA Vitality contributions must be paid for by the AIA Vitality member by Direct debit from a credit card or bank account.

What are the expiry/termination dates for AIA Vitality?

AIA Vitality will cease on the earliest to occur of the following:

- Death of the AIA Vitality member;
- Lapse of the associated insurance policy;
- Expiry of the latest cease date of all associated eligible policies;
- Non-payment of the AIA Vitality contributions when due;
- Death of the policy owner; or
- Payment of the full sum insured under the associated insurance policy

* Please refer to the AIA Vitality Terms and Conditions for further details (available at www.aiavitality.com.au).

What are the business rules pertaining to continuity?

Lapse and Reinstatement:	
Underwriting	Declaration Of Good Health within first 6 months
Commission	Commission that was clawed back when policy lapsed is repaid on reinstatement
Activation Payment	The activation payment will only be paid once.
Discount	Discount continues at same rate that applied on the day before the policy lapsed
Premium Flex	Applied as per AIA Vitality status on policy anniversary
Cash-back	Continuous
AIA Vitality status	Reverts to Bronze
AIA Vitality points	Reset to zero

Lapse and Re-enter:					
Underwriting	Full underwriting				
Commission	Upfront commission				
Discount	Treated as a new AIA Vitality linked policy i.e. 7.5% for Lump Sum and 0% of IP and BEX The same rules apply as if the eligible associated policy was a new one as the table below illustrates. Please note: the table below sets out lump sum discounts only. For income stream benefit discounts please refer to the Premium Adjustment Rules located at www.aiavitality.com.au				
Premium Flex	Status	Bronze	Silver	Gold	Platinum
	Premium Flex*	-1.5%	-0.75%	-0.0%	+1.0%
	Premium Floor	20%	20%	20%	-20%
	Cash-back/ Five Year Discount	2%	4%	8%	10%
	* '-' means the discount is eroded each year by this amount				
Cash-back	See above table				
AIA Vitality status	Bronze				
AIA Vitality points	Zero				

Cancel and Replace:	
Underwriting	No underwriting
Commission	No commission
Discount	Continues from "cancelled" policy
Premium Flex	Applies as per AIA Vitality status at policy anniversary
Cash-back	Continues unbroken
AIA Vitality status	Maintained
AIA Vitality points	Retained

What is the effect on AIA Vitality when a claim event occurs under the following benefits:

- Life Cover?
- TPD?
- Crisis Recovery?
- Income Protection and Business Expenses?

AIA Vitality continues

- TPD as a rider under Life Cover where TPD Buy-back has been selected
- Crisis Recovery as a rider under Life Cover where Crisis Recovery Buy-back has been selected
- Crisis Recovery Stand Alone where Crisis Reinstatement has been selected
- Double TPD
- Double Crisis Recovery
- Income Protection
- Income Protection Accident Only
- Business Expenses
- Incorporated Business Expenses

AIA Vitality ceases

- Life Cover
- Accidental Death
- Term Cover
- TPD/Accidental TPD/ Universal TPD Stand Alone
- Crisis Recovery Stand Alone
- TPD as a rider under Crisis Recovery for the full sum insured
- TPD taken as a rider under Life Cover for the full sum insured
- Crisis Recovery as a rider under Life Cover for the full sum insured
- Income Protection Lump Sum
- Income Protection – Commuted value

What happens to the AIA Vitality membership if the associated policy lapses?

If the AIA Vitality member is not insured under any other eligible AIA Australia insurance policies then the AIA Vitality membership will be cancelled. If the member is insured under one or more other eligible policies then the membership will transfer to be associated with another policy.

Can the AIA Vitality premium be included in the amount requested for a Partial Roll Over when funding a policy by Partial Roll Over for an Integrated Policy?

If AIA Vitality is associated with an AIA Australia insurance policy funded by a Partial Roll Over, the AIA Vitality premium cannot be included in the amount of Roll Over monies requested.

Does the minimum premium of \$300 apply if the AIA Vitality initial discount is applied?

The minimum premium applies **after** all the discounts and loadings (including the AIA Vitality discount if applicable), policy fees and stamp duty calculations but before the application of the AIA Vitality contribution.

If a client has achieved the maximum Premium Flex discount for Income Protection or Business expenses (15% floor) and their status changes from Platinum to Bronze, how much will their discount reduce by at policy anniversary?

The premium discount will reduce each year by 1% until they reach the premium floor of 0%.

New Business:

What is meant by the words “integrated product” and “In-force Policy”?

An Integrated Product is the integration of the current eligible AIA Australia insurance policy with the purchase and addition of AIA Vitality. The Integrated Product is a value added product offering available for new business sales and can be added.

AIA Vitality can be associated with new business and in-force Priority Protection policies (Lump Sum and Income Stream benefits (i.e. IP, Business Expenses policies)) and PPPI policies where the application form for the platform includes an option to apply for AIA Vitality.

Will clients have different policy numbers and AIA Vitality numbers?

Yes, each AIA Vitality member will have a unique AIA Vitality membership number.

What are the AIA Vitality commencement dates for New Business and In-force for AIA Vitality?

New Business:

The commencement date of AIA Vitality may match the commencement date for the associated insurance policy.

In-force:

The commencement date of AIA Vitality will be the date the member activates/registers on the AIA Vitality website, irrespective of the policy anniversary date of the associated insurance policy.

eApp:

Will I be able to quote for AIA Vitality using eApp?

Yes. Where AIA Vitality is available it has been integrated with eApp to make for easy application.

What will I see on eApp and what functionality will exist to assist me in quoting for AIA Vitality?

Where AIA Vitality is available, you will see dedicated AIA Vitality calculator tabs to assist in predicting the client's AIA Vitality status, as well as a points calculator to demonstrate how easy it is for a client to engage in AIA Vitality. The savings calculator will show potential reward savings.

Can I include the projected AIA Vitality insurance premium savings in the quote?

Yes. The quote will project insurance premium savings according to the AIA Vitality status if this option is selected in the full quote report.

Will the quote include the cost of AIA Vitality?

You will be able to identify the AIA Vitality contribution in the Quote and Policy summary. The AIA Vitality contribution will also be included in the total amount payable.

Why does the eApp quote ask for the client's mobile number?

The mobile number may be used by AIA Australia to communicate special offers about AIA Vitality to members. The client may miss out if this is not supplied. Certain features of the program require the mobile number in order to engage the member for maximum benefit in the program.

Why does the eApp quote require an email address for the client?

As AIA Vitality is an online offering and in order to ensure confidentiality, a unique email address is required for each member.

Where there is more than one policy at application stage, which policy will the AIA vitality contribution be attached to?

The business logic follows a hierarchy starting with any ordinary lump sum benefit, followed by stand alone, IP and then super. The client will not have a choice. The logic is based on internal AIA Australia processes and procedures. Why has AIA Vitality provided the status, points and savings calculators?

The calculators have been provided to assist you to engage the client at point of sale in the benefits and savings that can be enjoyed and achieved by choosing to insure with a life insurer whose product links them to a science backed health and wellness program. The tools will help the client to reinforce who the partners are and will assist the adviser to obtain details of the client's spending habits to then display partner savings.

What does the savings calculator tool do for the client?

The client is able to project AIA Vitality potential savings based on a nominated status over a 12 month period. The figures are not actual as the tool is designed to project potential savings for a client based on hypothetical client spend and are indicative only and can change depending on the status achieved and other factors.

Does the savings calculator refresh with every quote?

The details that get entered into the Member Status and Savings Calculator will be saved as client specific (they are not policy specific). The details will therefore appear for that client when any subsequent quotes are created.

The details entered into the Points Calculator will not be saved.

What assumptions are made when pricing flights in the Savings Calculator?

The tool uses average ticket prices of \$2,000 for international flights and \$400 for domestic flights. Business and 1st Class flights do not attract any discounts. Discounts are only valid on Qantas operated return flights, departing from and returning to Australia. The discount is only on the base fare and does not include, without limitation, GST, card payment fees, ticket taxes and any other existing or future taxes, fuel levies, amendment or cancellation fees, travel insurance etc. Please see the Qantas Benefit Guide available at www.aiavitality.com.au for more information.

What about the movie tickets?

The savings have been calculated on the basis of the lowest price (restricted) AIA Vitality tickets as compared to regular unrestricted tickets. Please see the Hoyts Benefit Guide available at www.aiavitality.com.au for more information.

Does the savings calculator reflect all partner discounts available?

No. There are other discount options and partners with different savings that can be achieved. These include but are not limited to fitness device benefits, smoking cessation, the Dietitians Association of Australia and Chemmart.

For the most up to date partner discounts and benefits, refer to the AIA Vitality Member website (www.aiavitality.com.au).

Are savings amounts guaranteed?

No. Each user's experience will differ. AIA reserves the right to vary or withdraw discounts or the AIA Vitality product.

Where can I find the rules relating to premium discounts and cash back?

These are available as mentioned in the relevant PDS/SPDS and in the Premium Adjustment Rules located at aiavitalty.com.au.

How does the status projection affect the quote?

The first year premium will include the initial discount for eligible lump sum policies (n/a for IP). For all future years projected where AIA Vitality is included in the quote, the premium calculations will assume discount behaviour based on the status that appear as a default for each year OR will be based on the status selected for each year.

Why are there two columns in the status section?

The first column allows the adviser and client to change the default statuses at each anniversary for the first 10 years (and then 11+) so the client can relate to what happens as they engage in AIA Vitality. These statuses will be carried through to predict premium savings in the full quote report. The second column is a clear and final representation of what has been agreed upon for each policy year's projected status.

Can the status page be returned to the default settings?

Yes. This would be done manually using the drop-down menus by the adviser.

Does the adviser need to change every drop-down menu?

No. To prevent this, the fields beneath the one changed will change dynamically. A different status can then be applied at any point below the altered field.

Does the full quote report automatically include potential savings?

No. The full quote report will only include potential savings if potential savings have been set up by the adviser on the savings calculator tab. If this has not been done and the adviser chooses potential savings to be included, an error message will be generated.

Will the full quote report automatically include AIA vitality insurance savings in the projections and comparison of premiums section of the PDF quote?

No. The full quote report will only include this detail if the adviser has entered the predicted AIA vitality member statuses for the Life insured. If the adviser has not made changes, a request will be made to do so (or accept default) by the quoting software. The user is also required to select this option on the full quote options screen.

Partners:

Where can I go to learn more about the partners?

The AIA Vitality member website (www.aiavitality.com.au) provides information on the partners.

Adviser Specific Queries:

Can an adviser co-brand (using their own brand and the AIA Vitality brand) for marketing the program to their clients?

All material containing the AIA Vitality name or relating in any way to AIA Australia, AIA Company Limited, Discovery Limited or the Vitality or the AIA Vitality program (that has not been published by AIA Australia) needs to be sent to the AIA Australia marketing department for prior written approval via your CDM or CDA.

Can clients use any Chemmart for their health checks?

Yes. The AIA Vitality member should confirm with the local Chemmart store upon booking an appointment.

If an AIA Vitality member who is a body builder or is pregnant has a BMI outside of the healthy range and this is unlikely to change, is the client prejudiced in any way?

No, the AIA Vitality member will not be prejudiced. The AIA Vitality member can have their percentage body fat percentage or waist circumference measured when undertaking the AIA Vitality Fitness Assessment with an AIA Vitality gym partner and they can manually upload this information through the AIA Vitality Member Portal/ Know Your Health/Screening and Prevention/ Claim AIA Vitality health points link to acquire the relevant bonus points allocated to BMI when in the healthy range. Note that this will be a discretionary points allocation.

If another insurer requests health information for either new business or claims underwriting will AIA Australia or AIA Vitality release this information?

No, we will only provide this information to another insurer if the AIA Vitality member provides written consent for us to do so or if we are required to do so by law (for example, by court or tribunal order).

If an AIA Vitality member applies for an eligible AIA Australia insurance policy (or wishes to increase existing benefits), they will be asked if they intend to have any medical checks, tests or examinations. If they have not yet done the AIA Vitality Health Check and intend to complete it, are they obligated to answer this in the affirmative?

No. The AIA Vitality Health Check is not considered an investigative test for AIA Australia insurance application disclosure purposes.

If AIA Australia should suspect possible non-disclosure on an AIA Australia policy insurance claim, will clinical or other evidence be accessible by AIA Australia from the AIA Vitality member's AIA Vitality records?

No.

What will Advisers see on the system regarding their clients' AIA Vitality status, points and progress and which system do they view this in?

Advisers will be able to view client information on the Adviser site.

What correspondence will the Adviser receive when clients are issued with an email?

Advisers will receive full copies of all customer triggered emails, only if the Adviser has not opted out of receiving such emails from the customers.

The customer triggered emails will include but are not limited to:

- Activation email
- Confirm activation email
- Non Engagement email 1
- Inactivity email 1
- Inactivity email 2
- Inactivity email 3
- Non engagement email 1
- Non engagement email 2
- Non engagement email 3
- Non Smokers Declaration
- Approaching Silver
- Approaching Gold

- Approaching Platinum
- Achieved Silver
- Achieved Gold
- Achieved Platinum
- Status downgrade warning
- Online assessment reminder
- Fitness assessment reminder
- VHC and VHR reminders
- Adidas Mi-coach consent reminder
- Gym welcome
- Cashback payment notifications

Can I opt my client out of receiving AIA Vitality emails?

No. As this program's success relies on the active engagement by the member, triggered emails assist with and encourage member participation. They help members to achieve goals, earn points, improve status and enjoy the benefits and rewards of the AIA Vitality Program

What level of detail will be shown to Advisers in relation to their clients?

- Vitality number
- Insured Name
- Insured DOB
- Vitality Status (e.g. Bronze)
- Membership Status (e.g. terminated, dishonoured, lapsed)
- Issue Date
- Anniversary Date
- Contribution frequency
- Paid to date
- Date of termination (if applicable)
- Policy that the membership contribution is paid on.

What system/logins will the Adviser require in order to see details of their client?

Their standard login to the Adviser site.

What if clients don't have access to any of the partners (e.g. they live in regional areas)?

The partners don't necessarily need to be utilised in order to earn points. For instance, a member can earn their daily points for physical activity via a fitbit device as opposed to visiting one of the AIA Vitality partner gyms.

Will AIA Vitality information be used to re-underwrite a client?

No - AIA Australia Underwriting does not have access to any AIA Vitality information (including health and medical information) unless that information is declared as part of the insurance application. Any health, medical or other information that may affect the risk under an insurance policy needs to be provided to AIA Australia Underwriting even if it was noted as part of the Life Insured's participation in the AIA Vitality program.

Does an Adviser need to declare AIA Vitality in the Statement of Advice?

AIA Vitality is not a financial product and is usually issued to life insured's under eligible insurance policies that AIA Australia underwrites. The cost of such insurance policies may depend on the life insured's engagement with the AIA Vitality program. AIA Australia [may pay/pays] an Activation Payment of \$50 to the [distributor/licensee] for every AIA Vitality membership sold by that [distributor/licensee]. Advisers should consider whether these matters need to be disclosed in the Statement of Advice and seek their own advice if necessary.