



**THE REAL LIFE
COMPANY**

AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

AIA.COM.SG

Real change to health begins at
AIAVitality.com.sg

Media Release

FOR IMMEDIATE RELEASE

AIA SINGAPORE ADDS AIA DIABETES CARE TO SINGAPORE'S ARSENAL IN THE WAR AGAINST DIABETES

Singapore, 23 March 2017 – AIA Singapore today launched AIA Diabetes Care, a first-in-market critical illness plan tailored specifically to the needs of Type II diabetics and pre-diabetics, with a lunch event hosted at Plentyfull. The new product comes as the latest initiative in AIA Singapore's broader commitment to supporting government efforts, targeted at combating diabetes in Singapore, where the number of diabetics is estimated to grow to 1,000,000 by 2050.¹

Once diagnosed with diabetes, it is challenging for diabetics to purchase additional insurance cover as insurance applications are often rejected, or the insurance cover is often subject to exclusion, or an extra premium is loaded. To fill these protection gaps currently facing Type II diabetics and pre-diabetics, AIA Diabetes Care offers coverage for five key diabetes-related complications – blindness, kidney failure, stroke, heart attack, and coronary artery by-pass surgery – with guaranteed level premiums that remain unchanged throughout the whole policy. An optional cancer cover is also offered, providing additional protection for early or intermediate stage cancer and major cancer.

The launch event featured a panel discussion with insights from experts such as Dr Abel Soh, Endocrinologist at Mt Elizabeth Medical Centre, and Ms Irma Hadikusuma, Head of Product & Funds Development Implementation at AIA Singapore.

Ms Ho Lee Yen, Chief Marketing Officer of AIA Singapore, said, "Dealing with diabetes is a life-long challenge, and we want to help Singaporeans and their families as they fight their personal battles. We believe everyone deserves the coverage they need, especially after being diagnosed with a chronic illness. With AIA Diabetes Care, we hope to equip individuals with the tools to successfully manage their condition, and also give them the added peace of mind from knowing that they are adequately covered. Ultimately, our aim is to empower Singaporeans and their families to live longer, healthier, better lives."

Type 2 diabetes can be prevented or at least delayed with lifestyle intervention such as eating healthily, exercising more and losing weight, going for regular screenings, stop smoking and reducing alcohol in-take² - A 1% drop in HbA1C levels lowers the risk of diabetes-related complications significantly – such as amputations by 43% and microvascular complications by 37% – This is why, AIA Diabetes Care features several AIA Vitality enhancements to motivate positive behavioural change, encouraging its members to take proactive steps to living healthier lifestyles. As added benefits, customers will enjoy up to 15% off future premiums, discounted health screening packages, and access to a healthy eating programme based on their Vitality Nutrition Assessment.³

¹ <https://www.nrdg.gov.sg/docs/librariesprovider3/default-document-library/diabetes-info-paper-v6.pdf?sfvrsn=0>

² <http://www.straitstimes.com/singapore/health/how-to-reduce-risk-of-diabetes>

³ Source: *BMJ* 2000;321:405, Association of glycaemia with macrovascular and microvascular complications of type 2 diabetes (UKPDS 35): prospective observational study, <http://www.bmj.com/content/321/7258/405>



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To further support the war on diabetes on a larger scale and make it easier for Singaporeans to make healthier food choices, AIA Singapore has partnered with HungryGoWhere to create the Brown Rice Guide – a directory of restaurants in Singapore which offer healthier meal options. The Diabetic Society of Singapore will also be the adopted charity for the upcoming AIA Charity Golf 2017 event, where funds raised will be used to further drive public awareness and promote education outreach on diabetes prevention.

Appendix I: Key Product Benefits

Easier access to protection

Getting coverage after a diagnosis is now easier with AIA Diabetes Care, with no need for medical examinations. Simply answer 5 simple questions for access to the coverage you need.

Guaranteed coverage for 5 key diabetes-related conditions

Should a critical illness strike, AIA Diabetes Care creates a financial safety net for you so you can focus on recovery. You'll receive your full coverage amount, or 110% of the total premiums paid, whichever is higher, if diagnosed with any of the five diabetes-related critical illnesses covered:



Blindness



Coronary
Artery By-pass
Surgery



Heart Attack
of Specified
Severity



Kidney
Failure



Stroke

Premiums are guaranteed and will remain the same throughout the whole policy

You no longer need to worry about escalating premiums as the premium for AIA Diabetes Care is guaranteed and will remain the same throughout the whole policy, up to age 80.

Receive extra payouts for special conditions

Because we know how other health problems could crop up as a result of elevated blood sugar levels over the long term, we'll give you a 20% payout of your coverage amount upon amputation of limbs as a result of a diabetes-related complication, ensuring you'll have the support you need to adjust your lifestyle.

Add-on protection with Cancer Cover

People who have long-term Type 2 diabetes (five years or more) have a 50 per cent higher risk of developing pancreatic cancer⁴ - For extra peace of mind, bolster your plan with an optional Cancer Cover. Upon a diagnosis of early or intermediate stage cancer, you will receive a 20% payout of your coverage amount. If diagnosed with major cancer, you will get a further 100% of your coverage amount. This is in addition to the coverage from the main plan.

⁴ <http://m.todayonline.com/daily-focus/diabetes-cancer-link>



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Appendix II: Quotes by Panellists

Ms Ng Ying Ying, a teacher, said, "As a type II diabetic, any diabetes-related conditions would be excluded from new insurance policies as a pre-existing condition. This meant that if I wanted to purchase additional coverage, my premiums would be very high or my existing condition may even be excluded. There were also no available insurance plans offering sufficient coverage for type II diabetes to begin with.

I am delighted that AIA Singapore is championing this cause with AIA Diabetes Care to give people like me easier access to protection and financial security. The Brown Rice Guide is especially helpful with information on healthier food options, as food plays a crucial part in managing my condition. With incentives and rewards from AIA Vitality, it also encourages us to lead healthier and more active lives, which is a good holistic approach to tackling diabetes.

Dr Abel Soh, an endocrinologist at Mt Elizabeth Medical Centre, said, "The number of people with diabetes mellitus in Singapore is growing at an alarming rate, with more diagnosed at a younger age. As it is a chronic condition, I know of individuals with diabetes who struggle emotionally and financially, having to deal with the consequences of the disease. To make matters worse, many individuals do not even know that they have diabetes until complications arise.

Individuals at the greatest risk of developing diabetes are those who have a family history of diabetes, who are overweight or obese, and who lead a sedentary lifestyle. It is important for Singaporeans to take active steps to prevent diabetes by maintaining a healthy weight, exercising regularly, choosing healthier foods, and going for regular health screenings. Having family members and friends as an encouraging pillar of support is also crucial for people with diabetes to successfully manage their condition well. Only with a collective effort from the government, industry and individuals can Singapore win the war against diabetes."

- ENDS -

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$185 billion as of 30 November 2016.



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AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 30 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

About AIA Vitality

In 2013, AIA Singapore became the first and only insurer to pay members as they get healthier with the launch of AIA Vitality.

AIA Singapore was also the first market to launch the AIA Vitality programme, a leading full scale wellness programme that works with individuals to make real change to their health. This is done by applying the principles of behavioural science; keeping individuals motivated by adding up the benefits of every healthy choice they make, no matter how small.

AIA Vitality is available to both individual policyholders and corporate clients, focusing on rewarding members for making choices that help them live a healthy life.

More information here: AIAVitality.com.sg

Contact: Joanna Ash

6530 0863

Joanna-TM.Ong-Ash@aia.com

Dawn Teo

6530 0875

Dawn-my.teo@aia.com