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Media Release

2018 "Healthiest Workplace by AIA Vitality" Hong Kong Survey Findings 79 Days of Productivity Lost Due to Health-Related Absenteeism and Presenteeism Per Employee Every Year Average Monthly Cost Per Organisation Estimated at over HK\$3 Million

Hong Kong, 31 October 2018 – AIA Hong Kong announced today the results of its 2018 "Healthiest Workplace by AIA Vitality" survey, a comprehensive assessment of the health and wellbeing of employees around Asia-Pacific. The key findings for Hong Kong are:

- 16.0% of employees missed work time due to health problems in the week prior to the survey. An average of 78.5 days of productivity is lost due to health-related absenteeism and presenteeism per employee every year in Hong Kong, much higher than the 69.9 days of other markets in Asia Pacific. The average monthly cost per organisation is estimated at over HK\$3 million.
- More than two-tenths (21.6%) of surveyed companies in Hong Kong do not provide any health and wellbeing activities for their employees; the highest proportion among surveyed markets in the Asia Pacific.
- Employees in Hong Kong are most at risk for nutrition in terms of their lifestyle health. Around eight-tenths (79.7%) of interviewees claimed they do not eat a healthy diet, followed by sleeping less than 7 hours per night (44.7%) and having insufficient physical activity (29.6%).
- One in five (21.4%) employees is obese, higher than the 13.6% of other markets in the Asia Pacific. Moreover, over eight-tenths (83.0%) of employees reported symptoms of one or more musculoskeletal conditions, among which shoulder and neck pain are the most common symptoms.
- More than half (57.2%) of employees interviewed are subject to at least one dimension of work-related stress, while more than one-tenth (12.1%) have moderate or severe symptoms of depression.

Elaine Lau, Chief Corporate Solutions Officer of AIA Hong Kong & Macau, said, "Hong Kong people are known for their diligence. Statistics show that full-time employees work an average of 45 hours¹ per week. The combination of long working hours and unhealthy lifestyle habits is taking its toll on the employees of Hong Kong and consequently lowers the overall productivity of the company. Although this survey tells us that employers should pay more attention to the health condition of employees, it has also found that more than two-tenths (21.6%) of surveyed companies in Hong Kong do not provide any health and wellbeing activities for their employees, the highest proportion among markets in Asia Pacific. We advise employers to take proactive measures to improve the health of employees and provide them with appropriate medical protection, which will ultimately enhance their companies' productivity."

¹ Source: Census and Statistics Department, 2017 Report on Annual Earnings and Hours Survey, published on March 2018.

[&]quot;AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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"We believe caring for employees' health, helping them strengthen their retirement protection and ensuring they are covered by group insurance are of equal importance as part of a total employee benefit solution. AIA Hong Kong offers a one-stop solution comprising pension, group insurance and employee voluntary solutions to meet every employers' budget and employees' retirement and medical protection needs. To help employers develop healthy and energetic workforces, AIA Hong Kong has launched the industry-first corporate wellness programme – 'AIA Vitality' for corporations last year. The programme offers fabulous incentives to encourage employees to embark on the journey to good health so as to enhance their productivity and deliver on our brand promise of helping people live healthier, longer, better lives," Elaine Lau added.

Survey findings

Poor employee health lowers workplace productivity

According to the Hong Kong findings of the 2018 "Healthiest Workplace by AIA Vitality" survey, 16.0% of employees missed work time due to health problems in the week prior to the survey. The survey analysed and found that the loss of productivity due to health-related absenteeism and presenteeism accounted for 30.1% of working hours of Hong Kong employees in average. The loss of working days increased from an average of 69.8 days last year to 78.5 days, much higher than the 69.9 days of other markets in Asia Pacific. The average monthly cost per organisation is estimated at HK\$3.04 million.

Unhealthy eating habits are hazardous to employees' health

Employees are most at risk for nutrition in terms of their lifestyle health. Around eight-tenths (79.7%) of interviewees claimed they do not eat a healthy diet, with poor consumption of fruits and vegetables. Other unhealthy living habits include smoking (7.6%) and alcohol consumption exceeding guidelines (3.4%). The proportion of respondents admitting to these unhealthy habits has increased considerably from 3.6% and 2.1% respectively last year.

Physical inactivity and sleep deprivation resulting from a heavy workload are common among the working population, but the survey showed there have been improvements in these areas. Three-tenths (29.6%) of interviewed employees said their physical levels were below 150 minutes per week, a significant decline from the 62.9% of last year and also lower than the 38.8% of other Asia Pacific markets. Similarly, the number of employees who get less than 7 hours of sleep per night has also decreased from 49.0% last year to 44.7% this year. These findings indicate that Hong Kong people are willing to make changes to improve their health amidst growing public consciousness around health and well-being. Moreover, four-tenths (40.0%) of respondents have used wearable health devices, underscoring technology's potential as a positive force helping people to change poor living habits.

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Work-related stress endangers physical and psychological health

In the area of clinical health, the survey found that one in five (21.4%) interviewed employees is obese, higher than the 13.6% of other markets in the Asia Pacific. Moreover, over eight-tenths (83.0%) of employees reported symptoms of one or more musculoskeletal conditions, among which shoulder and neck pain are the most common symptoms. Three-tenths (30.0%) of the employees interviewed said their condition has prevented them from doing normal work at home or away from home, while nearly one-tenth (9.0%) revealed that pain or discomfort has caused them to take time off work. In addition, over two-tenths (22.0%) of interviewees reported one or more chronic conditions, higher than the 17.0% in last year's results. These chronic diseases include high blood pressure, diabetes and heart diseases. Despite this, less than three-tenths (28.0%) of respondents have had all three tests, namely, blood pressure, cholesterol and glucose, in the past 12 months.

Mental health is just as important as physical health. More than half (57.2%) of employees interviewed are subject to at least one dimension of work-related stress. Although this is a decline from the 63.8% of last year, the sizable proportion is still a concern. Additionally, 22.0% of interviewed employees reported they have been bullied at the workplace and 12.1% have moderate or severe symptoms of depression.

Research and analysis for the "Healthiest Workplace by AIA Vitality" is conducted by AIA's Academic partners RAND Europe and academic institutions across the regions. Now in its second year, the survey covers a broad range of organisations and their workforces from different industries across Australia, Hong Kong, Malaysia and Thailand. The survey is designed to provide a comprehensive overview of employees' health and wellbeing which in turn gives employers useful strategies in support of achieving healthy living goals and improving productivity. In Hong Kong, 41 organisations representing a combined workforce of 2,187 employees participated in the survey.

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About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 15,000 AIA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, mandatory provident fund, personal lines insurance to investment-linked products with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at 30 June 2018 ² as at 31 March 2018

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 in 1919. 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\$221 billion as of 30 June 2018.

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 32 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").

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