

Regional solutions

AIA AUSTRALIA FACT SHEET

April 2025



HEALTHIER, LONGER,
BETTER LIVES

AIA Australia's Unique Selling Points

- Client Development Manager (CDM) Model provides specialised advice for companies and intermediaries operating in Australia
- Industry leading operational support
- Integrated rehabilitation and claims management – helping customers return to wellbeing and work
- AIA Vitality, incentivised wellbeing for MNC clients

AIA Australia is one of Australia's largest life insurers by annual premium¹, protecting the financial health and wellbeing of more than three million individuals. Our group life insurance premiums as at December 2024 were \$1.8 billion, this represents 26.1% of the Australian group market in-force premiums.¹

Our reputation is built on deep experience, market knowledge, professionalism and integrity. We take pride in being a thought leader in the Australian market, ensuring that our customers are provided with the best possible products, technologies and innovative solutions to meet their specific needs. We provide life and disability insurance solutions to the Australian corporate market. We pride ourselves on our rehabilitation and return to work approach and offer access to one of the largest and most experienced rehabilitation teams in the industry. Our rehabilitation model focuses on ability rather than disability, and the health benefits of good work. In 2024, there were ~8,500 referrals to the rehabilitation (rehab) team to support customers' wellbeing. Through these comprehensive rehab programs, we assisted ~500 customers to return to work and life.

AIA Australia Corporate Solutions Product Suite

Product	Benefits	Type		Typical Benefits
		Core	Voluntary	
Life	Group Life (GTL)	✓	✓	Unlimited ²
	Total Permanent Disability (TPD)	✓	✓	Up to \$5m ²
	Accidental Death & Dismemberment (AD&D)	–	–	N/A
	Group Critical Illness (GCI)	–	–	N/A
	Short Term Disability (STD)	✓	–	75% of pre-disability income
	Long term Disability (LTD)	✓	–	75% of pre-disability income
Wellness	AIA Vitality for eligible clients ³	✓	–	–
	AIA Embrace (support services inc. RTW, Cancer Coach, Pain Coach, Mind Coach)	✓	–	–

Note: Core – mandatory benefits paid for by employer; Voluntary – optional benefits paid for by employee

1 Source: NMG Risk Distribution Monitor. Q4: October – December 2024 Group Channel March 2025

2 Subject to financial assessment above employer's Automatic Acceptance Limit.

3 Subject to AIAA approval.

Social Security Benefits

Type of Program	Contributions		Typical Benefits
	Employer	Employee	
Age Pension	–	–	Government funded
Unemployment Benefits	–	–	Government funded
Maternity/Parental Benefits	–	–	Government funded
Disability support pension	–	–	Government funded

Taxation

Taxation rates 2024–2025 – Australian Residents

Taxable Income	Tax on Income
0–\$18,200	Nil
\$18,201–\$45,000	16c for each \$1 over \$18,200
\$45,001–\$135,000	\$4,288 plus 30c for each \$1 over \$45,000
\$135,001 – \$190,000	\$31,288 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,638 plus 45c for each \$1 over \$190,000

Taxation rates 2024–2025 – Foreign Residents

Taxable Income	Tax on Income
0 – \$135,000	30c for each \$1
\$135,001 – \$190,000	\$40,500 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$60,850 plus 45c for each \$1 over \$190,000

Source: ATO, April 2025. Note: Does not include the Medicare levy

Basic facts about Australia

Population	27.3 million	GDP per Capita (PPP)	AUD \$109 thousand
Currency	\$/AUD	Inflation rate (CPI)	2.4%
Exchange Rate	USD \$1 = AUD\$1.59	Foreign Reserve (IIP)	AUD \$653 billion
GDP	AUD \$3 trillion	Unemployment Rate	4.1%

Source: ABS, September 2024

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