

A NEW LENS ON AGEING

THRIVING IN AN OLDER ASIA



AIA

As demographic shifts reshape the region, emerging insights from super-agers show how connection and purpose can help extend healthspan and transform wellbeing in later life.



Super-agers may be unsuspecting superheroes. People who remain physically healthy, cognitively sharp, and functionally independent into their 80s and beyond may hold the secrets to helping Asian societies deal with the challenge of caring for growing senior populations.

As the region ages, more attention is turning to factors that support the overall health of an older generation. Studying super-agers and centenarians suggests that non-biological factors, such as social interaction, community activities, and sustained physical and cognitive activity can support healthy longevity. This insight is crucial to an evolving understanding of healthy ageing, and may help healthcare providers, insurers, families, and governments in Asia better manage the needs of their senior community.

AN URGENT NEED TO BETTER UNDERSTAND SENIOR WELLBEING

AIA recently worked with a renowned ageing researcher, Lowell Sheppard, to draw insights from super-agers in Japan, a country long known for death-defying seniors. That effort yielded compelling evidence for the importance of psychosocial factors of healthy ageing such as having a sense of purpose.

“We need a more holistic understanding of the process of ageing so that we can actively shape mindsets and influence behavior of retirees as we have been doing for the 18–59-year-olds we’ve traditionally sought to reach,” said Stuart A. Spencer, AIA’s Group Chief Marketing Officer.

“Life is more nuanced than the traditional risk factors insurers have employed. We need to extend our imagination and our curiosity to better understand seniors and appreciate how other factors contribute to improved mortality, morbidity, and longevity.”

Studying super-agers can help with exploring ways to expand healthspan, which is the portion of lifespan spent in good health, unrestricted mobility, and mostly independent. Several studies document worrying trends in APAC: shorter healthspans despite increasing longevity in some countries, and a widespread rise in noncommunicable diseases, which can shorten healthspan.^{1,2}

In other words, more people in the region are at risk of living with a degraded quality of life because of chronic diseases and functional challenges.³

While a tragedy on an individual basis, on an aggregate level, this means a large and growing portion of society living impaired and dependent on caregivers and already stretched healthcare resources.

How to turn this situation around?

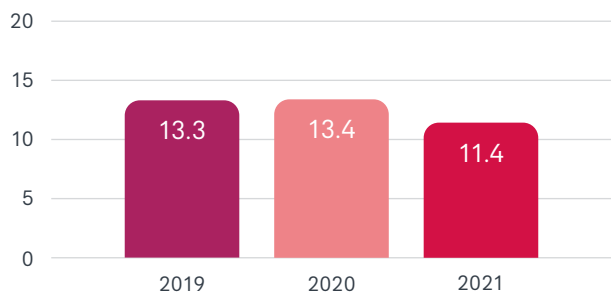


TaiChi at Lower Peirce Reservoir — Singapore
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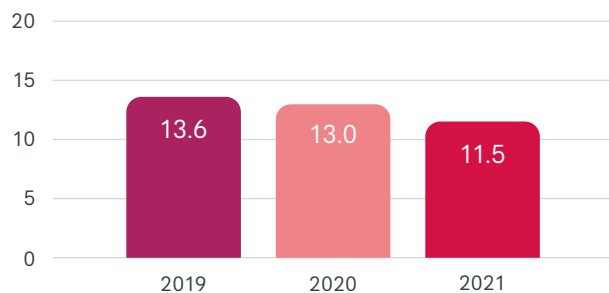
HEALTHSPAN IN SEVERAL MARKETS WAS FALTERING OR STAGNATING AS THE PANDEMIC STRUCK ASIA.

HEALTHY LIFE EXPECTANCY, 2019-2021, BOTH SEXES (YEARS BEYOND 60)

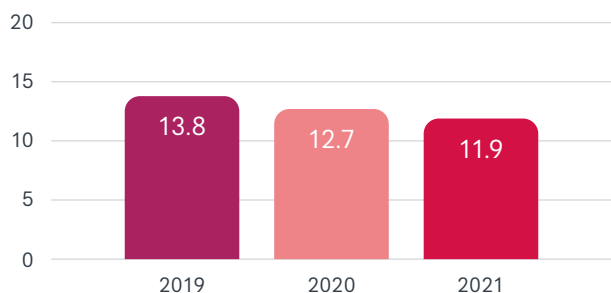
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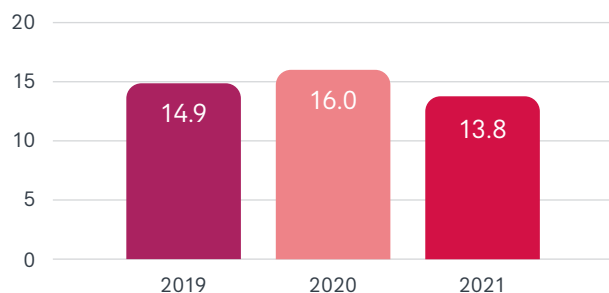
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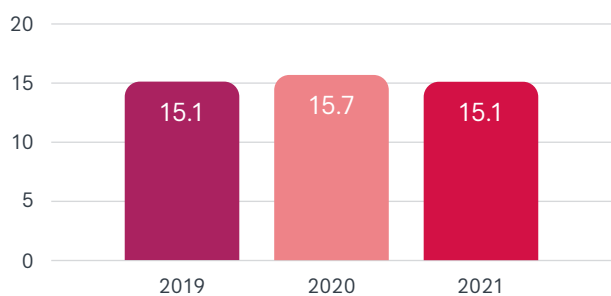
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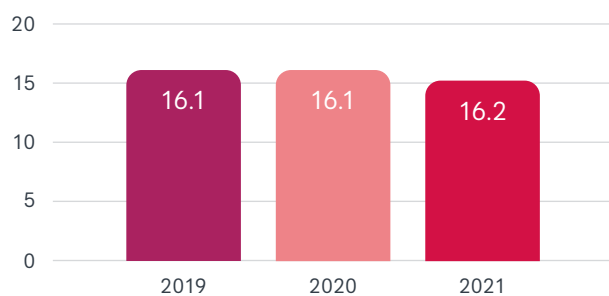
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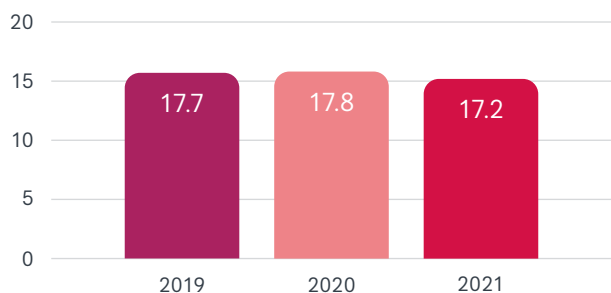
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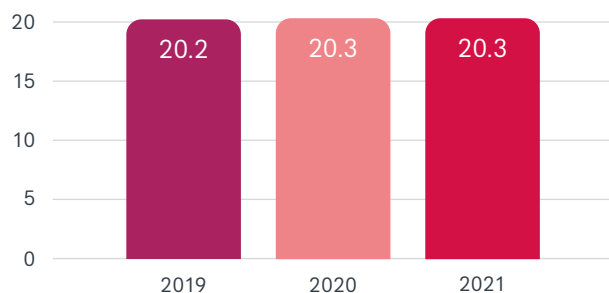
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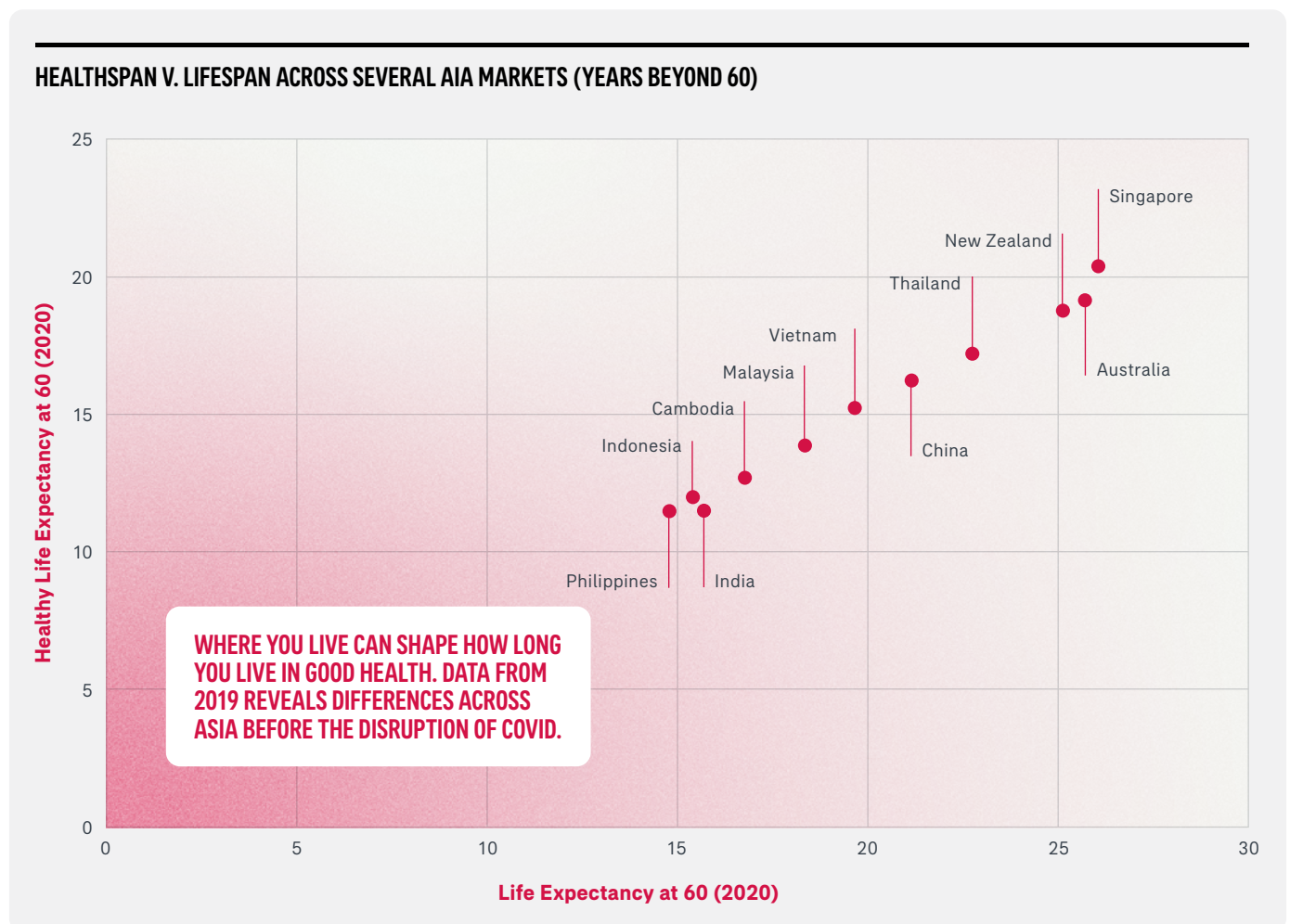
SUPER-AGEING IN JAPAN

Fresh ethnographic research from Japan suggests that healthy living in old age is a collective endeavor. Where people live longer and more active lives, social systems foster behavior and communal activities that are associated with healthy, unassisted elder living.

This is one finding from Lowell Sheppard whose forthcoming book, *Longevity and the Art of Community: Lessons from Japan*, explores Japanese communities where super-agers abound. Sheppard spent years doing fieldwork to document daily routines, community gathering, festivals, shrine and temple stewardship, volunteer groups, and neighborhood networks, among other communal activities.

Sheppard focused his study on communities with high numbers of centenarians, longer healthy life expectancy, and shorter periods of morbidity. Many are rural and less prosperous. One is Shimane prefecture where chonaikai, or neighborhood associations, remain intact. Another is Kyotango where Sheppard writes there is “a community-wide emphasis on diet and active work well into later life.”

Super-agers defy what Sheppard calls the “Red Zone,” a period of increasing disability and limitations on activities. It is essentially the inverse of healthspan.



Source: World Health Organization [Life expectancy and Healthy Life Expectancy](#)

For Sheppard, the study of the Red Zone is the missing piece in longevity studies. It underscores that the real challenge of ageing is not living longer, but avoiding prolonged decline. If we are going to add years to life, they should be quality years. People intuitively understand this. As Sheppard writes: “It is not death that most of us fear, but this long approach to it.”

Sheppard’s research as well as other gerontology studies show that longevity and healthy life expectancy cluster geographically, shaped by non-economic factors such as community participation and inclusion, cultural continuity, and daily environments.^{4,5} He concludes that “community infrastructure,” which includes things like festival participation, morning exercise circles, and daily community engagement, can be more important than wealth, spending on healthcare, or genetics in promoting healthspan.

WHAT DOES IT MEAN FOR AIA?

These findings raise profound questions for AIA and other insurers. Should underwriting criteria be expanded to include non-traditional risk factors, such as loneliness and social activity? Should insurers encourage behaviors linked to longer healthspan through products, wellness programs, and activities that provide purpose?

Working out how to apply these insights for senior products and services is an evolving process. Doing so for younger generations can be just as important. Evidence suggests the earlier healthspan-lengthening interventions begin, the more durable the gains.



Sports day in the village of Uken on the Japanese island Amami. Photos from Lowell Sheppard, author of the forthcoming book *Longevity and the Art of Community: Lessons from Japan*.

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