



NEWS RELEASE

Survey reveals relationship between women's financial situation, stress levels and overall health

Aviva USA survey finds most U.S. women feel healthy, despite reporting financial concerns and major risk factors for future health problems

WEST DES MOINES, Iowa (May 16, 2012) – A strong relationship exists between women's level of stress, how they feel about their financial situation and their overall health, according to a new survey by Aviva USA in collaboration with Mayo Clinic.

Three out of four women report they are somewhat, very or extremely stressed. Among those who are extremely stressed, 82 percent said they are uncomfortable with their financial situation. In addition, 58 percent of women report having gained weight in the past 10 years. That number jumps to 68 percent among women identifying themselves as extremely stressed.

The survey focused on the tie between health, stress and financial issues. In support of National Women's Health Week, May 13-19, Aviva USA and Mayo Clinic encourage all Americans to establish habits to improve their overall health and well-being.

Although the majority of American women say they have gained weight in the past 10 years and feel stressed, nearly four out of five women consider themselves to be in good to excellent health. So why should these women worry?

"People may not think of it this way, but we all make important health decisions every day," said Dr. Philip Hagen, medical director of Mayo Clinic EmbodyHealth and vice chair of the Division of Preventive and Occupational Medicine at Mayo Clinic. "Most of the women in this survey reported feeling healthy, but they also reported significant rates of two important health risk factors – weight gain and stress – that contribute to chronic health conditions and a poorer quality of life in the long-run. The good news is we know how to lower these risks with simple lifestyle changes we can make through small steps, but by doing it every day. The message here is that lower risk means better health – and it's doable!"

Aviva USA surveyed more than 2,000 U.S. adults – men and women – on their health habits and financial preparedness to uncover how these factors impact their overall well-being. The survey was conducted by Ipsos, a leading global survey-based market research company. Additional key findings related to women are:

- Only about a third of women are comfortable with their current financial situation.
- The primary factor contributing to stress for women ages 30-54 is their financial situation, while women ages 55-70 list family/relationships as their top stress factor.

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- Women who report being extremely stressed are 3½ times more likely to be uncomfortable with their financial situation than those who are not at all stressed.
- One out of four women ages 30-70 rarely or never exercise.
- Fifty-one percent of women ages 30-54 admit to feeling “overwhelmed” sometimes when thinking about preparing for retirement, while 42 percent of women ages 55-70 feel the same way.

“These survey findings reveal that women often feel anxious about both their financial situation and their health,” said Chris Jones, chief marketing officer for Aviva USA. “It seems the women we surveyed feel the need to be better prepared for retirement and also would benefit from taking steps to take better care of themselves.

“That’s part of the reason Aviva and Mayo Clinic are working together to provide wellness benefits, resources and expertise to help our *Wellness for Life* policyholders manage their health,” Jones added. “We wanted to offer customers a program that encourages better financial and physical health. Our Wellness for Life rider enables people to save money on their life insurance and stay healthy with access to Mayo Clinic’s wellness resources.”

Wellness for Life is a unique enhancement to a life insurance policy in the form of an optional rider that can reduce out-of-pocket premium costs over time. The cost of insurance charge is discounted if the insured visits the doctor at least every other year for physical exams, and cost savings are even greater if the insured simply maintains his or her weight within a range established at policy issue. Additionally, Mayo Clinic, an internationally renowned healthcare organization, offers supporting resources and expertise to help policy holders manage their health through the Aviva Wellness for Life program. Best of all, premium costs can only go down with the Wellness for Life program and will never increase as a result of doctor visits.

The most recent television advertisement about Aviva’s Wellness for Life can be seen on Aviva USA’s YouTube channel: <http://www.youtube.com/AvivaUSA>.

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About the survey

The survey was conducted April 19-20, 2012. A national sample of 2,068 adults aged 18 and older were interviewed online. The sample was representative of the general U.S. population based on region, gender, age and household income data from the U.S. Census Bureau. Ipsos is a leading global survey-based market research company that helps interpret, stimulate and anticipate the needs and responses of consumers, customers and citizens around the world.

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About Mayo Clinic

Mayo Clinic is a nonprofit worldwide leader in medical care, research and education for people from all walks of life. For more information, visit MayoClinic.com or MayoClinic.org/news.

About Aviva USA

Aviva USA is a sales leader of indexed life insurance and indexed annuities. Headquartered in West Des Moines, Iowa, Aviva USA also has offices in Topeka, Kan., and Melville, N.Y. Aviva USA has approximately 930,000 customers and employs 1,800 people across the country. Aviva USA is part of Aviva plc, the world's sixth-largest insurance group, and can trace its presence in the U.S. back to 1896.

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Women on Wellness

Most women report feeling healthy, despite being stressed and having concerns about retirement.



4 out of 5
consider themselves
in good health



3 out of 4
feel stressed in
their daily lives



1 out of 4
rarely or
never exercise



2 out of 5
are overwhelmed by
thoughts of retirement

Source: Aviva USA, in collaboration with Mayo Clinic