



Do you know your biological age?

Did you know that your birthday candles might be lying to you? While your chronological age counts how many times you’ve been around the sun, your biological age reveals how fast your cells are ticking, and you have far more control over that number than you think.



In this newsletter, we have invited **Professor Andrea Maier, Professor of Medicine, the founder of Chi Longevity, a global leader of health optimisation**, to share with us more about the concept of ageing well.

Q: We often hear about living longer – but there’s also growing focus on “healthspan”. What’s the difference between lifespan and healthspan, and why does it matter?

Prof Andrea: While Singapore’s average lifespan is 84 years, a critical 10-to-35-year gap exists between lifespan and true healthspan (living free of age-related disease). This means many Singaporeans spend a decade or more dealing with compromised wellbeing and health-related limitations. Our goal is to close this gap, ensuring people don’t just live longer, but retain the full capacity to live life exactly as they choose.

Q: What exactly is biological and chronological age?

Prof Andrea: Chronological age is the number on your NRIC. Biological age is the truth your body is telling. We measure it through biomarkers (epigenetic clocks, blood panels, organ function data) to understand how your systems are actually holding up compared to others your age. I like to think of it like counting rings in a tree. But here’s the critical difference: unlike a tree, the human body is flexible. We can reduce those rings. That’s not a metaphor, we can demonstrate it objectively in clinical data. Biological age is powerful precisely because it’s actionable. It tells you not just where you are, but what you can do about it.

Q: Why can two people of the same chronological age have very different biological ages? What factors matter most?

Prof Andrea: Our genes only determine roughly 20% to 30% of our longevity outcome. 70% to 80% is contributed by lifestyle and environment - what you eat, how you move, how you sleep, how much chronic stress you carry, and even where you live. By consciously optimising these daily habits, we can directly lower our biological age below our chronological age and actively rewrite our health trajectory.

Q: How do I measure biological age and how accurate is it?

Prof Andrea: Measuring biological age is complex because different organs—like your heart, brain, or skin—age at completely non-uniform rates. To map this unique trajectory, clinical practice combines organ health markers with genomic tools like epigenetic clocks. While the results can be confrontational, your biological age is highly dynamic, meaning targeted clinical interventions can actively slow or reverse it.

Q: How can biological age be slowed or even reversed?

Prof Andrea: Biological age is a critical indicator of an individual’s true pace of ageing and overall risk for age-related diseases. We can measurably lower biological age through evidence-based interventions such as quality sleep, regular exercise, and a balanced diet rich in nutrients. Lifestyle interventions measurably slow these processes. Some targeted interventions can partially reverse them.

Q: If you’ve to pick three habits that best support healthier ageing, what are they and why?

Prof Andrea: Move well, eat well, and live life well. Exercise (combining resistance and aerobic training) can be one of the most powerful tools we have for lowering biological age and preserving muscle, which is foundational to everything else as we get older. Diet matters enormously – what supports your gut health, reduces chronic inflammation, and provides adequate protein. And the third one surprises people—be happy. I know that sounds unscientific, but strong social connection and a sense of purpose are biologically protective in ways the data consistently confirms.

Ageing Well

Healthy ageing starts long before we think it does. The good news is that it’s never too early or too late to take positive steps for your future wellbeing.

While genetics influence part of the ageing process, our everyday choices play a far greater role. From eating well to resting well, and moving well, these small habits can have a lasting impact on our healthspan. After all, ageing well isn’t just about living longer, it’s about living life well.

Through Live Life Well, HSBC Life shares practical insights to support healthier living. Help someone you care about age better too. Share this newsletter with family and friends, and invite them to subscribe so they’ll receive future issues as soon as they’re published: grp.hsbc/livelifewell

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