

THIS IS A THIRD SUPPLEMENTAL REPLACEMENT DISCLOSURE DOCUMENT DATED 30 JULY 2018 WHICH HAS TO BE READ IN CONJUNCTION WITH THE REPLACEMENT DISCLOSURE DOCUMENT DATED 9 DECEMBER 2016, FIRST SUPPLEMENTAL REPLACEMENT DISCLOSURE DOCUMENT DATED 26 JANUARY 2018 AND SECOND SUPPLEMENTAL REPLACEMENT DISCLOSURE DOCUMENT DATED 11 MAY 2018

THIS IS A PRIVATE RETIREMENT SCHEME

THIRD SUPPLEMENTAL REPLACEMENT DISCLOSURE DOCUMENT

IN RESPECT OF THE

AIA PRIVATE RETIREMENT SCHEME

CONSISTING OF

**CORE FUNDS: AIA PAM – GROWTH FUND
 AIA PAM – MODERATE FUND
 AIA PAM – CONSERVATIVE FUND**

NON-CORE FUND: AIA PAM – ISLAMIC MODERATE FUND

**PRS PROVIDER: AIA PENSION AND ASSET MANAGEMENT SDN BHD
 (Company No. 1011637-P)**

**SCHEME TRUSTEE: DEUTSCHE TRUSTEES MALAYSIA BERHAD
 (Company No. 763590-H)**

This Third Supplemental Replacement Disclosure Document is dated 30 July 2018.

The date of constitution of the AIA Private Retirement Scheme: 16 January 2013.

MEMBERS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE REPLACEMENT DISCLOSURE DOCUMENT DATED 9 DECEMBER 2016, FIRST REPLACEMENT SUPPLEMENTAL DISCLOSURE DOCUMENT DATED 26 JANUARY 2018 AND SECOND REPLACEMENT SUPPLEMENTAL DISCLOSURE DOCUMENT DATED 11 MAY 2018 IN RESPECT OF AIA PRIVATE RETIREMENT SCHEME AS WELL AS THE CONTENTS OF THIS THIRD SUPPLEMENTAL REPLACEMENT DISCLOSURE DOCUMENT. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

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RESPONSIBILITY STATEMENTS

This Third Supplemental Replacement Disclosure Document has been reviewed and approved by the directors of AIA Pension and Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information contained in this Third Supplemental Replacement Disclosure Document. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief that there are no false or misleading statements, or omission of other facts which would make any statement in this Third Supplemental Replacement Disclosure Document false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has approved the Scheme and authorised the Funds under the Scheme, and a copy each of this Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document has been registered with the Securities Commission Malaysia.

The approval and authorisation, as well as the registration of this Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document should not be taken to indicate that the Securities Commission Malaysia recommends the Scheme or the Funds under the Scheme or assumes responsibility for the correctness of any statement made or opinion or report expressed in this the Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AIA Pension and Asset Management Sdn Bhd, the private retirement scheme provider responsible for the Scheme and the Funds under the Scheme, and takes no responsibility for the contents in this Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

MEMBERS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, MEMBERS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT PROFESSIONAL ADVISERS IMMEDIATELY.

Members are advised to note that recourse for false or misleading statements or acts made in connection with this Third Supplemental Replacement Disclosure Document, the Second Supplemental Replacement Disclosure Document, the First Supplemental Replacement Disclosure Document and the Replacement Disclosure Document is directly available through section 92A(3) of the *Capital Markets and Services Act 2007*.

The AIA PAM – Islamic Moderate Fund has been certified as being Shariah-compliant by the Shariah Adviser appointed for the Fund.

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Unless otherwise provided in this Third Supplemental Replacement Disclosure Document dated 30 July 2018 (“Third Supplemental Replacement Disclosure Document”), all the capitalized terms used herein shall have the same meanings as ascribed to them in the Replacement Disclosure Document dated 9 December 2016 (“Replacement Disclosure Document”).

EXPLANATORY NOTE

This Third Supplemental Replacement Disclosure Document has been issued to modify certain provisions of the Replacement Disclosure Document, and to inform prospective Members, amongst others, of a change in our key management staff and additional information on financial reports and material contracts.

A. THE PRS PROVIDER

Page 53 of the Replacement Disclosure Document dated 9 December 2016 – Key Management Staff

The Replacement Disclosure Document dated 9 December 2016 is hereby modified by replacing “Loo Heng Kheng, Senior Manager, Operations” with the following as stated under the section of **Key Management Staff**:

“Key Management Staff

Chow Chin Nee, *Head of Finance & Operations*

Qualification: Bachelor of Arts in Accounting and Financial Management, and fellow member of Association of Chartered Certified Accountants.

Experience: Miss Chow in her role as the Head of Finance and Operations, is managing the finance spectrum and operational matters of the company. She has more than 20 years of working experience in the insurance industry. Prior to joining AIA Pension and Asset Management Sdn. Bhd., she was with AIA Bhd. with roles covering core responsibilities in financial reporting, planning and taxation of the company.

Page 2 of the First Supplemental Replacement Disclosure Document dated 26 January 2018 with reference to Page 53 of the Replacement Disclosure Document dated 9 December 2016 – Key Management Staff

The First Replacement Disclosure Document dated 26 January 2018 is hereby modified by replacing “Wong Wai Leong, *Manager, Fund Management*” with the following as stated under the section of **Key Management Staff**:

“Key Management Staff

Chu Siak Nee, *Manager, Fund Management*

Qualification: Bachelor of AgriBusiness (Business Management), University of Putra Malaysia.

Experience: Celine Chu joined AIA Pension and Asset Management Sdn. Bhd. as a fund manager in May 2018. Prior to joining AIA Pension and Asset Management Sdn. Bhd., she gained more than 8 years of experience in portfolio management for both local and foreign equities and investment research in a few insurance companies.

She is a holder of a capital markets services representative’s licence and is the designated person responsible for the management of all the Funds within the Scheme.”

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Page 56 of the Replacement Disclosure Document dated 9 December 2016

The Replacement Disclosure Document dated 9 December 2016 is hereby modified by adding the following statement at the end of the chapter, **The PRS Provider**:

You may find further information on the PRS Provider, Investment Committee, Shariah Adviser/panel of adviser and Key Management Staff in our website, www.aia-prs.com.my

B. ADDITIONAL INFORMATION

Page 74 of the Replacement Disclosure Document dated 9 December 2016 – Section (d) Financial Reports

The Replacement Disclosure Document dated 9 December 2016 is hereby modified by replacing the paragraph of section **(d) Financial Reports** with the following: -

Members will be informed of the Funds' performance through the audited annual reports and interim reports. You shall be informed of the availability of these reports posted in our website (www.aia-prs.com.my) within 2 months after the close of the financial year end (i.e. 30 April) or interim period

The Fund's annual report is available upon request.

Page 76 of the Replacement Disclosure Document dated 9 December 2016 – Section (j) Material Contracts

The Replacement Disclosure Document dated 9 December 2016 is hereby modified by adding the following after the paragraph under section **(j) Material Contracts**: -

The Deeds of the Scheme are the principal Deed dated 16 January 2013 and Supplemental Deed dated 16 August 2013.