

AIA PRS Monthly Digest

October 2026

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Your Retirement. Your Future. Start Building It with AIA PRS.

Market Overview – September 2026

- Global equity markets declined month-on-month as the benchmark U.S. 10-year Treasury yield surged above 5% amid a broad-based global bond selloff, compressing the equity risk premium and weighing on market sentiment.
- The key macroeconomic development during the month was the Federal Reserve's 25bps increase in its policy rate to 3.75%-4.00%¹, marking its first rate hike since 2023 due to persistent inflationary pressures amid elevated oil prices.
- The ongoing U.S.-Iran conflict continued to drive market volatility amid conflicting developments, with reports of potential negotiations to reopen the Strait of Hormuz offset by threats of renewed bombing if a deal is not reached post US mid-term elections.

AIA PRS Funds Performance²

- In terms of year-to-date (YTD) performance, the AIA PAM - Global Islamic Growth Fund and AIA PAM - Dynamic Asia Ex-Japan Fund recorded the strongest performance among the AIA PRS funds, delivering returns of 14.94% and 10.42%, respectively. The strong performance was largely driven by their higher exposure to foreign equities, which benefited from the continued AI and technology-led rally, while the domestic market lagged behind.
- We remain committed to a disciplined and balanced portfolio management approach. Our objective is to generate sustainable returns over the medium to longer term while exercising prudent risk management across market cycles.

AIA PRS FUNDS	YTD (30 Sep 2026)	1 Year	3 Years (Annualized)	5 Years (Annualized)
AIA PAM – Growth Fund	4.99%	5.91%	8.35%	4.12%
AIA PAM – Moderate Fund	3.00%	3.97%	6.99%	3.70%
AIA PAM – Conservative Fund	-0.95%	0.09%	4.40%	2.92%
AIA PAM - Islamic Moderate Fund	0.40%	0.39%	3.99%	1.29%
AIA PAM - Global Islamic Growth Fund	14.94%	16.75%	9.73%	9.59%
AIA PAM - Dynamic Asia Ex-Japan Fund*	10.42%	10.57%	7.33%	N/A
AIA PAM – Dividend Income Fund**	3.00%	7.22%	N/A	N/A

¹ '1 Year' period defined as from 30 September 2025 to 30 September 2026.

³ '3 Year' period defined as from 30 September 2023 to 30 September 2026, annualized.

⁵ '5 Year' period defined as from 30 September 2021 to 30 September 2026, annualized.

The performance is calculated on a total return basis, nett of fees. Past performance should not be seen as an indication of future returns.

*Launch date 26 Sep 2023, **Launch date 15 July 2025

¹Source: <https://www.cnn.com/2026/09/16/fed-rate-decision-september-2026.html>

²Source: Bloomberg as at 30 September 2026.

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Campaign: AIA PRS Rewards Festival Campaign*

- The AIA PRS Rewards Festival Campaign provides customers with an opportunity to participate in a lucky draw and stand a chance to win exciting prizes while supporting their retirement planning objectives.
- The total prizes are worth up to RM100,000. For every RM3,000 cumulative net contribution made during the campaign period, eligible customers will receive one Lucky Draw Entry, subject to the campaign Terms and Conditions.



AIA PRS Rewards Festival Campaign

Monthly Draw: October 2026	Young and Adventurous - DJI Avata 2 (5 winners). - GoPro Creator Set (5 winners).
Monthly Draw: November 2026	His and Hers - Apple Gift Voucher worth RM2,000 (5 winners). - Lululemon and Sephora Gift Vouchers worth RM2,000 (5 winners).
Monthly Draw: December 2026	Sparkle and Shine - 5g Gold Bar (8 winners).
Grand Draw	RM38,888 Bonus Units (1 winner).

- Campaign period: 1 October 2026 to 31 December 2026. Terms and conditions apply. Please click [HERE](#) for more information.

Campaign: AIA PRS Welcome Bonus Campaign*

- The AIA PRS Welcome Bonus Campaign is exclusively for new AIA PRS customers who are taking their first step with AIA PRS.
- Eligible customers who make a minimum cumulative net contribution of RM3,000 during the campaign period will receive RM88 Bonus Units, subject to campaign Terms and Conditions.
- Share this opportunity with your friends and family members who are looking to start their retirement planning journey,
- Campaign period: 1 October 2026 to 31 December 2026. Terms and conditions apply. Please click [HERE](#) for more information.



** Terms and conditions apply. Investments in PRS funds are subject to market fluctuations and investment risks. Promotional rewards should not be the sole consideration when making an investment decision.*

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Check, Update & Nominate!

- Your PRS journey is not just about planning for your future but also looking after those who matter to you.
- Take a moment to update your personal details and check that your PRS nomination is in place.
- Log in to your PPA Customer Portal today and make sure your information and nomination are up-to-date!
- Please scan the QR code or click [HERE](#) to access.



For more information on our funds, product highlights sheet and the terms and conditions of the campaigns, please scan the QR code to visit our website www.aia-prs.com.my or speak to your PRS consultant.

Warm regards,

The AIA PRS Team

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