

## Fund options

Fund Type	Core Funds			Non-core Funds		
	AIA PAM - Growth Fund	AIA PAM - Moderate Fund	AIA PAM - Conservative Fund	AIA PAM - Islamic Moderate Fund	AIA PAM - Global Islamic Growth Fund	AIA PAM - Dynamic Asia Ex-Japan
Fund Type	Growth	Moderate	Conservative	Moderate	Growth	Mixed Assets
Target Investor	Below 45	45 to 54	55 & Above	Investor opting for shariah requirements	Investor opting for shariah requirements with global exposure	Investors opting for capital growth with investments predominantly in the Asia market
Asset Allocation And Strategy	<ul style="list-style-type: none"> <li>Up to 90% of the fund's NAV in equities</li> <li>At least 10% of the Fund's NAV in local fixed income instruments</li> <li>The fund will invest in local and foreign markets</li> </ul>	<ul style="list-style-type: none"> <li>Up to 65% of the fund's NAV in equities</li> <li>At least 35% of the fund's NAV in local fixed income instruments</li> <li>The fund will invest in local and foreign markets</li> </ul>	<ul style="list-style-type: none"> <li>At least 70% of the fund's NAV in fixed income instruments and money market instruments, of which a minimum of 10% of the fund's NAV will be invested in money market instruments</li> <li>The remainder of the fund's NAV will be invested in equities and collective investment schemes</li> </ul>	<ul style="list-style-type: none"> <li>At least 40% and a maximum of 60% of the fund's NAV in Shariah-compliant equities</li> <li>At least 40% of the fund's NAV in sukuk and Islamic money market instruments</li> <li>The fund will invest locally only</li> </ul>	<ul style="list-style-type: none"> <li>At least 60% to 90% of the Fund's NAV in Shariah-compliant equities including Islamic collective investment schemes.</li> <li>At least 10% of the Fund's NAV in Sukuk, Islamic deposit and/or Islamic money market instruments</li> </ul>	<ul style="list-style-type: none"> <li>Up to 80% of the Fund's NAV will be invested in equities &amp; CIS; and</li> <li>At least 20% of the Fund's NAV in fixed income instruments such as debentures, money market instrument and deposits with Financial Institutions</li> </ul>
Minimum Initial Contribution	RM100					
Minimum Additional Contribution	RM100					
Sales Charge	Up to 3.00% of NAV per unit					
Annual Management Fee	Up to 1.50% per annum of the NAV of the fund					Up to 1.80% per annum of the NAV of the fund

If investor does not select a fund under the private retirement scheme, then investor's contribution will be automatically allocated into a core fund based on their age.

### Disclaimer

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**This leaflet contains only a brief description of the product and is not exhaustive. For a detailed explanation of its scheme, risks, terms and conditions, please refer to the Second Disclosure Document dated 23 February 2021 and its supplementary(ies) (if any).**

AIA Pension and Asset Management Sdn. Bhd. has been selected as one of the approved providers of the Private Retirement Scheme (PRS) by the Securities Commission Malaysia.

EBS/30/02/2021

## RETIREMENT

AIA Private Retirement Scheme

# BETTER FUTURE NEEDS BETTER PLANNING



There are many people who retire without a plan or know what to expect until they realize it is too late. To enjoy the lifestyle you want at retirement, you need to be prepared. Whether to live a simple carefree life or to live comfortably, you need to start saving now.

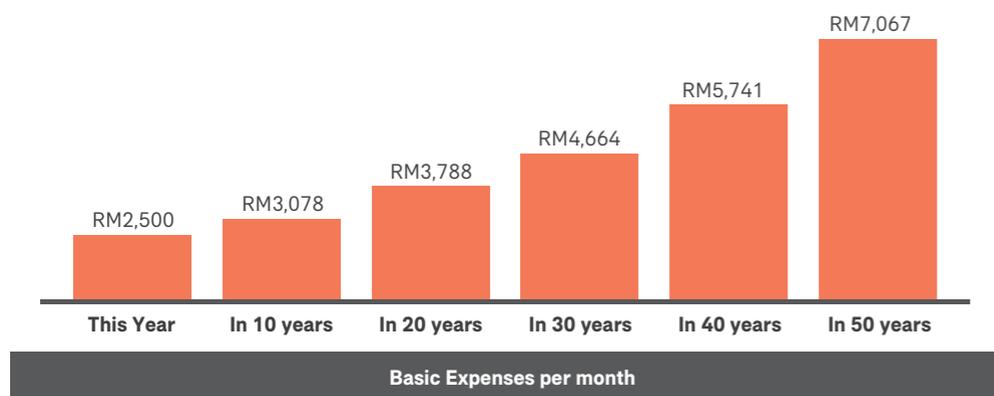
### Things you should know

- Research shows that the elderly in Malaysia depend on their Employees Provident Fund (EPF) as the main source of income upon retirement.
- Member's average savings at age 54 is only RM227,861 or RM949 per month if the member survives another 20 years.  
(source: EPF Annual Report 2019)
- Today's RM949 will only be worth RM771 in 10 years' time or RM626 in 20 years' time, assuming an annual rate of inflation of 2.1%<sup>1</sup>.

### The scourge of inflation

While we do not know what the future holds, one thing is certain-inflation will make everything more expensive as years go by. The cost of living rises every year, and your savings may not be adequate to maintain your current standard of living during retirement.

Say your basic expenses are RM2,500 a month. The chart below shows how the cost of living rises over time, assuming an annual inflation rate of 2.1%<sup>1</sup> each year. In 50 years' time, the amount you need will increase to RM7,067 a month. And don't forget you probably won't be earning a regular income then!



<sup>1</sup> The rate used in this example is based on the actual average of Malaysia inflation rate from 2010 - 2019 and is for illustration purposes only.

In order to fund a retirement that could last 20 years or more, you really need to start saving for your retirement now. Remember, the earlier you start, the more time you have to save!

Some of us may think that we're ready for retirement because we have savings in the EPF. But do you know that the 2019 EPF statistics for member aged 54 years revealed that:

- 54% of EPF members have savings of RM50,000 and below.
- The active EPF members' average savings at age 54 is approximately RM227,861.  
(Source: EPF Annual Report 2019)

On 1 January 2019, EPF has revised the basic savings quantum to RM240,000 as its approach to ensure its members have sufficient retirement income above Malaysia's poverty threshold. Hence there is an urgent need for Malaysians to increase their savings.

### Will you be ready for retirement?

The Private Retirement Scheme (PRS) is about:

Preparing for your old age. You won't stay young forever.  
 Reflecting on your spending habits. Can you afford to maintain your lifestyle when you retire?  
 Saving. Many retirees cannot afford to maintain the lifestyle they want. Retirement is to be enjoyed not endured.

PRS is a voluntary long-term investment scheme designed to help individuals accumulate savings for retirement. It complements the mandatory contributions made to EPF.

Members contributing to the PRS scheme will have the choice to select from a range of funds to invest in, based on their own retirement needs, goals and risk appetite.

Individuals or employers (contributing on behalf of employees) can participate as PRS contributors.

### AIA Private Retirement Scheme

The choice of retirement solution

#### Advantages of AIA private retirement scheme

<p><b>LONG TERM</b></p> <p><b>Long-term investment scheme to help you save for retirement</b></p>	<p><b>TAX RELIEF</b></p> <p><b>Individual tax relief of up to RM3,000 per assessment year</b> <small>(Only applicable from 2012-2025)</small></p>	<p><b>FLEXIBILITY</b></p> <p><b>Flexibility to invest as and when you wish; no fixed amounts or fixed intervals (with minimum of RM100)</b></p>	<p><b>WITHDRAWAL</b></p> <p><b>Flexible Income Options upon retirement</b></p>
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### Why AIA PRS?

AIA Pension and Asset Management Sdn. Bhd. (APAM) is the provider for AIA Private Retirement Scheme (PRS) which is an approved pension scheme by the Securities Commission Malaysia (SC).

We are a wholly owned subsidiary of AIA Bhd., a leading insurer that has been serving Malaysians for over 70 years. AIA Bhd. is part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group with a presence in 18 markets in Asia-Pacific.

Our ability to tap into the expertise and deep regional insights offered by AIA Group, coupled with our solid experience in managing retirement schemes, have propelled our asset under management to RM819 million as at end of December 2020.

We are a long-term investment specialist, offering a selection of conventional and Shariah-compliant funds that not only complement AIA's comprehensive suite of products, but also provide life planning solutions that look after our customers' retirement savings needs.

### Withdrawal options

You have several choices when it comes to withdrawal upon retirement. You can change your withdrawal arrangement (between Option A and B) or withdraw all your remaining assets according to your needs, giving you more flexibility.

#### Option A: Fixed amount

Monthly or annual withdrawals will be set at a fixed amount until all PRS assets have been withdrawn. (For regular monthly withdrawals, the minimum withdrawal amount is RM100 in multiple of RM100).



#### Option B: Fixed period

Monthly or annual withdrawals over a fixed period (to be chosen by the member-choice of 5, 10, 15 or 20 years) and the withdrawal amount for each year will be calculated based on the asset balance and the selected period of withdrawal.

