



## Switch Funds Instruction For AIA Private Retirement Scheme

### Notes:

- (i) THIS FORM MUST NOT BE CIRCULATED UNLESS ACCOMPANIED BY THE FOURTH REPLACEMENT DISCLOSURE DOCUMENT DATED 15 JULY 2025 AND ITS SUPPLEMENTARY(IES) (IF ANY) IN RELATION TO THE AIA PRIVATE RETIREMENT SCHEME AND THE 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 AND AIA PAM-DIVIDEND INCOME FUND UNDER THE SCHEME (DOCUMENT) AND PRODUCT HIGHLIGHTS SHEET (PHS). YOU MUST READ THE DOCUMENT AND PHS CAREFULLY BEFORE COMPLETING THIS FORM. ASK YOUR AIA PRS CONSULTANT FOR A COPY OF EACH OF THE PHS AND THE DOCUMENT IF YOU DO NOT HAVE ONE.
- (ii) Please complete this form in **BLOCK LETTERS** & tick the boxes where appropriate.
- (iii) Please initial next to any correction you make on this form.

### PERSONAL INFORMATION

1. Name:	PPA No.:	Master Acc. No.:	
2. NRIC No.:	Passport No.:	Country of Issue:	
3. Contact No:	Mobile Phone:	Office:	Home:
4. Email Address:			

### FUND SWITCHING INSTRUCTION

I would like to make a switch in my funds to the basis shown below

#### Fund Details

No	Switch From (Fund Name)	Instruction (Please tick either one)	Units (Applicable to PARTIAL Switch Only)		Switch To (Fund Name)
			ACCOUNT A	ACCOUNT B	
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			
		<input type="checkbox"/> Full / <input type="checkbox"/> Partial			

### DECLARATION

I hereby confirm that I have read and understood the contents of this form and that all information provided by me and any subsequent alterations thereof are true and accurate. I undertake to notify AIA Pension and Asset Management Sdn Bhd if there are any changes to the information provided. I hereby declare that the investment decision indicated hereinabove has been reached as a result of my own independent judgement and opinion. I hereby acknowledge that I am aware of the fees and charges that I will incur directly or indirectly when contributing to any of the funds.

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Signature of Applicant

Name :

NRIC / Passport :

Date :

#### For Office Use

Branch Name :

Branch Code :

AIA Log Book Ref. No. :

Attended by (name of staff) :

**PLEASE READ THE FOLLOWING TERMS AND CONDITIONS BELOW BEFORE COMPLETING THE APPLICATION FORM**

- 1 The Applicant shall be bound by these Terms and Conditions and the terms of the Deed and its Supplementary(ies) (if any), Fourth Replacement Disclosure Document and its Supplementary(ies) (if any) and any/all relevant documents of the relevant Funds and Scheme.  
AIA Pension and Asset Management Sdn Bhd reserves the right at any time and without prior reference to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion and without notifying or compensating the Applicant.
- 2 The Applicant must have attained the age of 18 years old as of the time of opening an account with the Private Pension Administrator (PPA).
- 4 Cheques for contribution must be made payable to **APAM SDN BHD**. Please write your full name, NRIC No./Passport No and Telephone number at the back of the cheque.
- 5 CASH shall not be accepted as payment for contribution.
- 6 All contributions are to be maintained in two separate sub accounts as follows:
  - (a) Sub-account A, which holds 70% of all contributions made to any fund under the Scheme (reflected in units) and must not be made available for pre-retirement withdrawal.
  - (b) Sub-account B, which holds 30% of all contributions made to any fund under the Scheme (reflected in units), which would be available for pre-retirement withdrawal subject to payment of tax penalty set by the Inland Revenue Board.
- 7 Minimum contribution into any fund -
  - (1) Initial contribution RM100;
  - (2) Additional contribution (top-up) RM100.
- 8 Allocation of the contribution into the selected fund(s) will only be processed upon receipt of proof that payment has been made.
- 9 Any pre-retirement withdrawal can be made only one year after the initial contribution. Pre-retirement withdrawal can only be made from Account B and a tax penalty of 8% from the withdrawal amount must be deducted from the proceeds to be paid to the Internal Revenue Board.
- 10 The withdrawal proceeds will only be paid to the account holder except for withdrawal due to death where the payment will be made to the beneficiary (after approval from PPA). No third party payment is allowed.
- 11 For retirement withdrawals, members must be at least 55 years old.
- 12 For permanent departure from Malaysia, member must provide proof of permanent departure from Malaysia.
- 13 For withdrawal due to death of account holder, beneficiary must fill details in the beneficiary column & submit the following :
  - Proof of death, e.g. death certificate or certificate of burial
  - Proper legal documents such as Letter of Probate or Letter of Administration
- 14 For permanent total disablement, serious disease or mental disability withdrawal, member is required to download the relevant forms from PPA's website at <https://www.ppa.my/forms/>
- 15 For healthcare purpose withdrawal, member is required to download the relevant forms from PPA's website at <https://www.ppa.my/forms/>
- 16 For housing purpose withdrawal, member is required to download the relevant forms from PPA's website at <https://www.ppa.my/forms/>
- 17 Member is allowed to switch funds twice in one calendar year without imposition of any charge. A processing fee will be charged for third switching onward on each calendar year.
- 18 Member is allowed to transfer the fund(s) within the private retirement scheme i.e. to the funds manage by other PRS Provider once every calendar year. The first request for transfer may only be allowed after one year has elapsed from the date of the first contribution. A processing fee of RM25 will be charged by AIA Pension and Asset Management Sdn Bhd. on each transfer.
- 19 AIA Pension and Asset Management Sdn Bhd reserves the rights to reject any application without assigning any reason whatsoever.
- 20 All instructions in writing given by the Applicant by completing the AIA Pension and Asset Management Sdn Bhd application form are contractually binding. AIA Pension and Asset Management Sdn Bhd shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 21 The Applicant shall be responsible for the payment of any fees, charges, expenses and costs incurred by AIA Pension and Asset Management Sdn Bhd for executing the instructions for the contribution.
- 22 Please ensure that the PRS consultant servicing you has a VALID authorization and is registered with Federation of Investment Managers Malaysia (FIMM).
- 23 The statement of accounts shall be sent at the risk of the Applicant to the Applicant's address or any other method prescribed and agreed to by the Applicant.
- 24 The Applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against AIA Pension and Asset Management Sdn Bhd or the Trustee if he should fail to notify AIA Pension and Asset Management Sdn Bhd in writing of any error in the information provided by him within 10 business days.
- 25 The Applicant understands and agrees that any personal information collected or held by AIA Pension and Asset Management Sdn Bhd (whether contained in this application or otherwise obtained) may be held, used and disclosed by AIA Pension and Asset Management Sdn Bhd to individuals/organization related to and associated with the company or any selected third party (within or outside of Malaysia) for the purpose of processing the application and providing subsequent service and other financial products and service and to communicate with the Applicant for such purpose.
- 26 The Applicant has the right to obtain access to and to request for a correction of any personal information held by AIA Pension and Asset Management Sdn Bhd concerning the Applicant. Such request can be made to any of AIA Pension and Asset Management Sdn Bhd's Customer Service Centre.
- 27 Member who makes **FULL WITHDRAWAL** and dormant for a period of two (2) years from the date of full withdrawal, your PRS account with APAM will be deactivated. Member is required to submit a fresh account opening form and other relevant forms for account opening if member would like to make contributions after the PRS account with APAM has been deactivated.



This form (formerly known as the PRS Product Suitability Check) serves to help us understand your investment objectives, risk tolerance, financial profile, and other considerations in order for us to provide advice that is suitable to you, having taken into consideration your personal financial circumstances. It is important that you provide true, accurate and complete information to ensure that suitable products are recommended according to your investment needs and objectives. Any misleading, inaccurate, or incomplete information provided by you will affect the outcome of the recommendation made. In such cases, the Private Retirement Scheme Consultant (PRS Consultant) may not be held liable for such recommendation (if any). Please be aware that investing a significant portion of your financial resources, such as savings and/or retirement funds, into a single investment product may pose significant risks.

## KNOW-YOUR-CLIENT PROCESS

Full Name (as in NRIC / Passport)	
NRIC No. / Passport No.	

## PART A: VULNERABLE CLIENT ASSESSMENT

### DISCLOSURE BY CLIENT

- |  |                          |
|--|--------------------------|
| 1) Elderly (60 and above; and uncomfortable with using technology for investment purposes); and/ or  | <input type="checkbox"/> |
| 2) Education level of Primary School or below: and/ or   | <input type="checkbox"/> |
| 3) No capital market investment experience; and/ or  | <input type="checkbox"/> |
| 4) Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/or | <input type="checkbox"/> |
| 5) Have experienced death or total permanent disablement of main bread winner over the last 12-months; and/ or                                     | <input type="checkbox"/> |
| 6) Have any hearing, visual, speech, physical or learning impairments.   | <input type="checkbox"/> |
| 7) None of the above   | <input type="checkbox"/> |

### ASSESSMENT BY PRS CONSULTANT

#### Vulnerable Client

*Vulnerable Client (If client selects any item 1 - 6 in Part A)*

#### Non-vulnerable Client

### FOR VULNERABLE CLIENT ONLY

☐ I hereby CONFIRM that the information provided by me in this form is true and correct. I AGREE with the PRS Consultant's assessment result of my vulnerable client status based on the information provided by me. I also ACKNOWLEDGE that the PRS Consultant has taken the following measures in consideration of my vulnerability status:

- a. Allowed me sufficient time to review and provide the necessary information required in this form;
- b. Explained the available communication methods and offered to provide details in an alternative format such as post or email for better clarity; and
- c. Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

☐ Please tick if applicable

I will bring a companion with me for my vulnerability assessment purposes

## PART B: UNDERSTANDING YOUR NEEDS AND RISK PROFILE

### WARNING:

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE ASSESSMENT AS STATED IN THIS FORM. YOU ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE PRIVATE RETIREMENT SCHEME PRODUCT.

<p>1. My age is:</p> <p>a) Below 45 <input type="checkbox"/></p> <p>b) 45 to 54 <input type="checkbox"/></p> <p>c) 55 and above <input type="checkbox"/></p>	<p>5 points</p> <p>3 points</p> <p>1 point</p>	<p>4. I have investment in:</p> <p>a) Growth stocks/funds <input type="checkbox"/></p> <p>b) Dividend stocks/funds <input type="checkbox"/></p> <p>c) Bonds/ Bonds funds <input type="checkbox"/></p> <p>d) Money market funds <input type="checkbox"/></p> <p>e) I am new to investment <input type="checkbox"/></p>	<p>5 points</p> <p>4 points</p> <p>3 points</p> <p>2 points</p> <p>1 point</p>
<p>2. My household annual income is:</p> <p>a) &gt; RM300,000 <input type="checkbox"/></p> <p>b) RM200,001 - RM300,000 <input type="checkbox"/></p> <p>c) RM100,001 - RM200,000 <input type="checkbox"/></p> <p>d) RM50,001 - RM100,000 <input type="checkbox"/></p> <p>e) RM0 - RM50,000 <input type="checkbox"/></p>	<p>5 points</p> <p>4 points</p> <p>3 points</p> <p>2 points</p> <p>1 point</p>	<p>5. My investment objective is to achieve:</p> <p>a) Capital growth <input type="checkbox"/></p> <p>b) Capital growth and income <input type="checkbox"/></p> <p>c) Income <input type="checkbox"/></p>	<p>5 points</p> <p>3 points</p> <p>1 point</p>
<p>3. I am a client who is:</p> <p>a) Aggressive – Able to tolerate high risk <input type="checkbox"/></p> <p>b) Moderate – Able to tolerate some risks <input type="checkbox"/></p> <p>c) Conservative – Risk averse client <input type="checkbox"/></p>	<p>5 points</p> <p>3 points</p> <p>1 point</p>	<p>6. My investment duration period is:</p> <p>a) More than 10 years <input type="checkbox"/></p> <p>b) 5 to 10 years <input type="checkbox"/></p> <p>c) Less than 5 years <input type="checkbox"/></p>	<p>5 points</p> <p>3 points</p> <p>1 point</p>

The recommended fund(s) based on your investment objectives, risk tolerance, financial profile and investment experience are:

### ( RISK SCORING )

Conservative (v) 6 - 14 <input type="checkbox"/>	Moderate (v) 15 - 21 <input type="checkbox"/>	Aggressive (v) 22 and above <input type="checkbox"/>
<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>Low Risk Fund</li> <li>AIA PAM - Conservative Fund</li> </ul>	<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>Medium Risk Funds</li> <li>AIA PAM - Moderate Fund</li> <li>AIA PAM - Islamic Moderate Fund</li> <li>AIA PAM - Dividend Income Fund</li> </ul>	<p><b>List of recommended funds</b></p> <ul style="list-style-type: none"> <li>High Risk Funds</li> <li>AIA PAM - Growth Fund</li> <li>AIA PAM - Global Islamic Growth Fund</li> <li>AIA PAM - Dynamic Asia Ex-Japan Fund</li> </ul>

### Acknowledgement (for client only)

- I hereby declare that AIA Pension and Asset Management Sdn. Bhd. and/or its PRS Consultant has explained and I have understood the features, nature as well as the associated risks of the relevant PRS fund(s).
- I have read or the PRS Consultant has explained to me and I clearly understand what is required of me in information provided for the 'Understanding Your Needs and Risk Profile' Assessment and I hereby declare that information disclosed by me for this assessment is true and accurate.
- I understand that any misleading, inaccurate, or incomplete information provided by me will affect the outcome of the recommendation made. In such cases, AIA Pension and Asset Management Sdn. Bhd. will not be liable for such recommendation (if any).
- I hereby acknowledge receipt a copy of this PRS Client Profiling Form, Product Highlights Sheet, and Disclosure Document of the relevant PRS fund(s).

Please tick either **ONE** of the following options:

- I have decided to invest in fund(s) that align with my risk scoring recommendation ☐
- I have decided to invest in fund(s) that do NOT align with my risk scoring recommendation ☐
- I DECLINE to provide certain information required for the 'Understanding Your Needs and Risk Profile' Assessment and I agree that this may adversely affect my profiling assessment. ☐

### Acknowledgement (for PRS Consultant only)

- ☐ I declare that I have assessed the client's vulnerability and risk profile. If the client has been identified as a vulnerable client, I have conducted the following measures:
- I have allowed sufficient time for the client to process all information provided.
  - I have explained to the client on the available communication methods and offered to provide details in an alternative format such as post or email for better clarity.
  - I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.
  - I have checked and verified all answers in Part A (Vulnerable Client Assessment).
  - I have explained the features and risks of the product(s), risk profile assessment and provided a copy of the Product Highlights Sheet and the relevant Disclosure Document in Part B for the client's decision making.

<p>_____ Client's Signature Date :</p>	<p>_____ PRS Consultant's Signature Consultant Name : Consultant Code : Date :</p>
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