

AIA PRS Monthly Digest

April 2026

Building Retirement Confidence, One Contribution at a Time

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

Market Overview – March 2026¹

March was a tumultuous month marked by significant volatility from the War in Iran. The energy shock from the attacks and closure of the Straits of Hormuz led to oil prices surging over 50%, causing strain on global markets. The MSCI World Index fell 6.3%, which was the largest monthly drop since 2022. Safe-haven assets such as bonds, gold and silver together with alternative assets such as crypto also saw steep declines as the uncertainty over the duration of the conflict stoked worries on inflation and slower growth.

AIA PRS Funds Performance¹

Despite the downturn across global markets, our funds have demonstrated commendable **resilience**. Even amid the ongoing war, our **Dividend Income Fund delivered positive returns and outperformed its peers**, leading the category with a **YTD return of 2.45% for the first three months of 2026**. In addition, our balanced funds **Islamic Moderate, Conservative, and Global Islamic Growth** remained in positive territory. Conversely, our **Growth, Moderate, and Dynamic Asia ex-Japan funds** were affected by the sharper correction in foreign markets, which declined by an average of **6%** following the outbreak of the war.

AIA PRS FUNDS	YTD (as at 27 March 2026)	1 Year	3 Years (Annualized)	5 Years (Annualized)
AIA PAM – Growth Fund	-3.30%	4.61%	7.03%	2.81%
AIA PAM – Moderate Fund	-2.21%	4.95%	6.48%	2.94%
AIA PAM – Conservative Fund	0.43%	5.58%	5.69%	3.56%
AIA PAM - Islamic Moderate Fund	0.68%	5.98%	4.88%	1.54%
AIA PAM - Global Islamic Growth Fund [*]	0.28%	10.46%	7.29%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund ^{**}	-1.82%	4.80%	N/A	N/A
AIA PAM – Dividend Income Fund ^{***}	2.45%	N/A	N/A	N/A

- '5 Year' period defined as from 27 March 2021 to 27 March 2026.
- Source: Bloomberg as at 27 March 2026.
- The performance is calculated on NAV-to-NAV basis.
- Past performance should not be seen as an indication of future returns.
- Launch date 8 Sept 2020^{*}, Launch date 9 June 2023^{**}, Launch date 15 July 2025^{***}

Despite ongoing macroeconomic uncertainty, we remain cautiously optimistic that a market rebound is a question of “when”, not “if”. History shows that past crises such as the Global Financial Crisis, the Covid-19 pandemic, and the Russia-Ukraine war were ultimately followed by market recoveries after periods of sharp sell-offs. In this context, we encourage investors to remain invested with a long-term perspective.

¹Source: Bloomberg as at 27 March 2026.

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Update and Campaign - Making your financial journey simpler, smarter, and more rewarding.

Double Delight Campaigns: Guaranteed Bonus Units

DOUBLE DELIGHT CAMPAIGN
Earn Bonus Units and Stand a Chance to Win A Dream Getaway!

Minimum Cumulative Net Contribution during the Campaign Period	Everyone Wins!	
	Bonus Units (%)	Maximum Bonus Units Reward (RM)
RM100 to below RM30,000	1.0%	300
RM30,000 to RM100,000	1.5%	1,500
Above RM100,000	3.0%	3,000
Exclusively for AIA PRS High Net Worth Customers Minimum RM100	3.0%	6,000

STAND A CHANCE TO WIN LUCKY DRAW PRIZE:

- Club Med Dream Escape Package**
3D2N All-Inclusive Luxury Getaway to one of the stunning Club Med destinations of your choice: PHUKET, GUILIN or BALI.
The package includes:
 - 2 persons accommodation and return flights.Minimum contribution of RM3,000 per lucky draw entry. Additional 5 entries for submission via iPOS per customer.
- Double Win: Customer + Servicing PRS Consultant**
When a customer wins, their servicing PRS consultant wins too!
 - Customer: Club Med Dream Escape for 2 persons.
 - Servicing PRS Consultant: Club Med Dream Escape for 1 person.

Bonus Units reward for your PRS Contribution.

Make every contribution work harder for you with the AIA PRS Double Delight Campaign, running from 1 April 2026 to 30 June 2026.

Every contribution does more than build your future. It rewards you along the way. Enjoy bonus units ranging from 1% to 3%, giving you immediate added value.

For our High Net Worth customers, enjoy a dedicated tier that offers 3.0% bonus units with a higher cap of RM6,000, enhancing your rewards further.

Monthly Lucky Draw to a Dream Getaway.

Every RM3,000 contribution earns you one entry into our monthly lucky draw, turning each step you take towards your future into an opportunity for a well-deserved escape.

Stand a chance to unwind and recharge with a dream getaway for two at Club Med Phuket, Guilin or Bali. Whether it is relaxing by the beach, exploring scenic landscapes or simply taking a break from the everyday, your next holiday could be closer than you think.

Make your experience even more rewarding when you submit via Interactive Point-of-Sale (“iPOS”), where you will receive 5 additional lucky draw entries, thus bringing yourself closer to your next holiday. For more information on the terms and conditions, please click [HERE](#) or refer to the attached.

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E-Submission for PRS: From Paperwork to Pure Convenience

PRS is now fully enabled on our AIA iPOS platform, every step is seamlessly digital. From enrolments to top ups, your servicing PRS consultant will guide you through a smooth and intuitive process, supported by smart validations that ensure everything is accurate from the start.

What once required effort now feels effortless. More importantly, this allows you to focus on what truly matters and planning confidently for the future you envision.



Take the next step to invest for a greater retirement. For more information on our funds, product highlights sheet, 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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