

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

Dear Investor,

As we move into September, we’re excited to bring you the latest updates on your AIA PRS journey. In this issue, you’ll find highlights on campaign opportunities, insights into recent market trends, and updates that may guide your next steps in retirement planning.

Market Overview – August 2025¹

While still down 4% year-to-date (YTD), the Malaysian equity market posted a decent gain in August, with the FBM KLCI closing at 1,575.12, up 4% from 1,513.25 at the end of July. The index was supported by:

- Strong performance in the construction and semiconductor sectors, driven by infrastructure optimism and AI-related demand.
- Positive sentiment from the 13th Malaysia Plan (13MP) and a reduction in U.S. tariffs on Malaysian exports, from 25% to 19%.
- Improving local macro indicators, including a drop in unemployment to 3.0% and retail sales growth of 5.4% year-on-year (YoY).

These indicators suggest that domestic demand remains resilient, despite global uncertainties.

AIA PRS Funds Performance¹

- AIA PAM - Dynamic Asia ex-Japan Fund remains the best-performing fund year-to-date (YTD), driven by its exposure to the Hong Kong/China and Korean markets, which have rebounded strongly after underperforming in 2024.
- Meanwhile, our core funds—AIA PAM – Growth Fund, AIA PAM – Moderate Fund, and AIA PAM – Conservative Fund—continue to demonstrate resilience, supported by our asset allocation strategy, despite the FBM KLCI still being down -1.93% YTD.
- As for our non-core Shariah funds, the FBMS index has shown some improvement but remains down -5.80% YTD, largely due to its sector concentration—with lower exposure to financials and higher weighting in cyclicals.
- The newly launched AIA PAM - Dividend Income Fund is currently marginally below its NAV of RM1, reflecting a mixed performance between foreign and local equities, as the portfolio manager continues to build positions cautiously toward the fund’s target asset allocation. The targeted return and strategy remains intact.

AIA PRS FUNDS	YTD (as at 31 Aug 2025)	2024 (Calendar Year)	3 Years (YoY)	5 Years (YoY)
AIA PAM – Growth Fund	1.67%	10.28%	7.02%	4.96%
AIA PAM – Moderate Fund	2.91%	8.37%	6.50%	4.50%
AIA PAM – Conservative Fund	2.84%	7.08%	5.22%	3.11%
AIA PAM - Islamic Moderate Fund	-1.30%	10.03%	3.81%	1.59%
AIA PAM - Global Islamic Growth Fund*	1.54%	3.65%	5.17%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund**	6.18%	2.21%	N/A	N/A
AIA PAM – Dividend Income Fund***	-0.06 ³	N/A	N/A	N/A

KEY INDEX	YTD (as at 31 Aug 2025)	2024 (Calendar Year)	3 Years (YoY)	5 Years (YoY)
FTSE Bursa Malaysia KLCI (FBMKLCI)	-1.93%	17.59%	5.68%	4.67%
FTSE MALAYSIA EMASSHARI (FBM Shariah)	-5.80%	17.98%	5.64%	0.54%

¹‘5 Year’ period defined as from 31 August 2020 to 31 August 2025
Source: Bloomberg as at 31 August 2025.
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.
¹Source: Bloomberg as at 31 August 2025.

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Campaign Updates

Youth Campaign Extended – A Head Start for the Next Generation

Great news! The AIA PRS Youth Campaign has been extended until 31 October 2025 and now includes contribution to the AIA PAM – Dividend Income Fund, as well as AIA PAM – Growth Fund and AIA PAM – Global Islamic Growth Fund.

This campaign is designed to help young Malaysians aged 29 and below take their first steps in retirement planning. Eligible new contributors can earn up to **RM500 in bonus units** over three years by consistently contributing just **RM1,000 annually** over the next 3 years as well.

This is the perfect opportunity for younger clients, such as fresh graduates or young professionals, to start building their retirement savings with PRS early. A small, consistent habit now can potentially compound into a powerful financial foundation later.

💡 *Investment Tip: “Start small, start early.” Even modest contributions in your 20s can potentially grow thanks to the power of compounding. The earlier you begin, the less you’ll need to save later in life.*

Last Call – Dividend Kickstart Campaign Ends This Month!

Time is running out to benefit from the AIA PRS Dividend Kickstart Campaign, which ends 30 September 2025.

This campaign offers investors the chance to earn up to **3% in extra rewards** (in the form of bonus units) when contributing to the **AIA PAM – Dividend Income Fund**. Rewards are tiered, starting from 1.5% onwards with RM5,000 contribution qualifying for bonus units.

This is the final opportunity for you to potentially maximise your contributions and enjoy additional returns before the campaign closes.

💡 *Investment Tip: Think of bonus units as “free compounding power.” By reinvesting these rewards back into your PRS account, you accelerate your portfolio’s long-term growth.*

Please find attached the campaigns terms and conditions for your information.



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.

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Thank you for your continued trust in AIA PRS. We remain committed to helping you build a secure and confident retirement.

Warm regards,
The AIA PRS Team

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