

# AIA PRS Monthly Digest

## August 2025



### Building Retirement Confidence, One Contribution at a Time

Dear Investor,

As we step into August, we're pleased to share key updates on your AIA PRS investments, including fund performance, new product launches, and a summary of market developments in July.

Whether you're planning for retirement or reviewing your portfolio, we hope this digest helps you make informed decisions.

#### Market Overview – July 2025

The Malaysian equity market showed signs of resilience in July, with the FBM KLCI closing at **1,529.79<sup>1</sup>**, up **0.68%** from earlier in the month. The rebound was driven by:

- **Consumer sector strength**, following the government's announcement of a **RM100 cash handout** and a **RON95 fuel price reduction to RM1.99/L<sup>2</sup>**.
- Bargain hunting in banking and utility stocks.
- Anticipation of the **13th Malaysia Plan ("13MP")**, expected to outline pro-growth fiscal strategies.

However, foreign investors remained net sellers, and global trade uncertainties, particularly around **US-Malaysia tariff negotiations**, continued to weigh on sentiment.

Sector performance was mixed:

- **Gainers:** Banks, plantations, utilities, and REITs<sup>3</sup>
- **Laggards:** Construction, energy, and healthcare<sup>3</sup>

The ringgit weakened slightly against the US dollar, while inflation remained elevated. Analysts expect the market to remain range-bound between 1,510–1,530<sup>3</sup> until greater clarity emerges on global trade and monetary policy.

#### Fund Recognition

We're proud to announce that the **AIA PAM- Moderate Fund** and **AIA PAM - Growth Fund** were recently recognized at the **FSMOne Recommended Unit Trusts Awards 2025/2026<sup>4</sup>**.

This recognition reflects our commitment to delivering consistent performance and long-term value for our investors. For more information on our awards, please visit [www.aia-prs.com.my](http://www.aia-prs.com.my).

#### New Fund Launch – AIA PAM - Dividend Income Fund

We've launched the **AIA PAM – Dividend Income Fund**, Malaysia's first PRS fund focused on **dividend-paying equities**.

This fund is designed to provide:

- Generate regular payouts from companies with strong dividend history.
- Invest directly in high-quality, income generating stocks.
- Up to 100% equity exposure with potential for capital growth and anchored in low volatility stocks.

This fund complements our existing PRS offerings and is suitable for investors seeking a more balanced approach in volatile markets.

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### Policy Updates & Incentives

In addition to the RM100 handout, the government has declared **15 September 2025** as a public holiday. These measures aim to support consumer spending and boost domestic confidence.

While modest, the RM100 initiative also serve as a timely reminder that even small financial gains can be redirected toward long-term goals. By consistently contributing to your PRS account, you can potentially take advantage of compounding growth and build a more secure retirement future.

### Investor Action Points

To strengthen your retirement portfolio, consider:

- **Topping up** your selected AIA PRS Funds.
- **Diversifying** your portfolio into the new AIA PAM - Dividend Income Fund where suitable.
- **Reviewing** your contribution strategy with your PRS consultant.

Attached herewith is our latest PRS performance.

AIA PRS FUNDS	YTD (as at 31 July 2025)	2024 (Calendar Year)	3 Years (YoY)	5 Years (YoY)
AIA PAM – Growth Fund	0.53%	10.28%	6.17%	5.08%
AIA PAM – Moderate Fund	1.70%	8.37%	5.77%	4.54%
AIA PAM – Conservative Fund	1.59%	7.08%	4.82%	2.91%
AIA PAM - Islamic Moderate Fund	-2.63%	10.03%	3.39%	1.45%
AIA PAM - Global Islamic Growth Fund*	0.11%	3.65%	4.47%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund**	5.25%	2.21%	N/A	N/A

*'5 Year' period defined as from 30 July 2020 to 31 July 2025*  
*Source: Bloomberg as at 31 July 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*



For more information on our funds, product highlights sheet and awards details, please scan the QR code to visit our website [www.aia-prs.com.my](http://www.aia-prs.com.my) or speak to your PRS consultant.

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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<sup>1</sup>Source: <https://www.msn.com/en-my/money/economy/bursa-stages-rebound-to-close-at-intraday-high-on-late-bargain-hunting/ar-AA1J83JH?ocid=BingNewsVerp>

<sup>2</sup>Source: <https://www.msn.com/en-my/news/national/thank-you-pmx-malaysians-celebrate-rm100-cash-aid-cheaper-petrol/ar-AA1J7vhz?ocid=BingNewsSerp>

<sup>3</sup>Source: KLCI market wrap: Bloomberg, CIMB, Maybank Investment Bank July 2025

<sup>4</sup>Announced on 03 July 2025. Past performance is not indicative of future performance. The grantor of the awards is not related to AIA Pension and Asset Management Sdn. Bhd.

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