

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

Dear Valued Customer,

We wish you a very Happy Chinese New Year as the year of the Horse gallops through the month of February.

Market Overview – January 2026

- The Malaysian equity market kicked off January on a stronger footing, with the FBMKLCI up 3.65%, led by foreign inflows, a stronger Ringgit, upbeat macro data and broad-based sector gains.
- Policy optimism from the PM’s new year 2026 address emphasizing reforms and economic support helped lift sentiment, while the Ringgit benefited from a better-than-expected GDP advance estimates for 4Q 2025.
- Despite US military action in Venezuela, threats of strikes on Iran, and tariff threats on Europe, Canada and Korea; the S&P climbed +1.4% in January, marking its 9th straight monthly gain, driven by AI enthusiasm, strong earnings and Fed-rate cut expectations.

AIA PRS Funds Performance

- AIA PAM – Dividend Income Fund, is the top performing fund YTD as we kick-off 2026, generating a 3.44% return in the month of January alone. It has generated a total return of 9.2% since its launch back in July 2025, which has already exceeded its performance target of 6% p.a. in less than a year.
- AIA PAM – Global Islamic Growth Fund and Dynamic Asia ex-Japan Fund has also seen good momentum in its returns, supported by strong exposure to Hong Kong, Taiwan, and Korea which continues to benefit from the AI capex up-cycle.
- Our core funds – AIA PAM Growth, Moderate, and Conservative Funds—continue to demonstrate steady resilience as we enter 2026, underpinned by a balanced asset allocation strategy.
- While past performance does not guarantee future results, the solid track record across multiple years highlights AIA PRS’s resilience and growth potential.

AIA PRS FUNDS	YTD (as at 31 Jan 2026)	3 Years (Annualised)	5 Years (Annualised)
AIA PAM – Growth Fund	1.70%	8.15%	4.24%
AIA PAM – Moderate Fund	1.32%	7.16%	3.97%
AIA PAM – Conservative Fund	0.86%	5.58%	3.36%
AIA PAM - Islamic Moderate Fund	0.98%	3.96%	1.45%
AIA PAM - Global Islamic Growth Fund*	2.69%	7.26%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund**	2.11%	N/A	N/A
AIA PAM – Dividend Income Fund***	3.44%	N/A	N/A

KEY INDEX	1Y	3 Years (YoY)	5 Years (YoY)
FTSE Bursa Malaysia 100 index (FBM 100)	3.79%	10.28%	6.41%
FTSE Malaysia Emas Shariah (FBM Shariah)	1.53%	6.59%	2.10%

*5 Year’ period defined as from 31 Jan 2021 to 31 Jan 2026

**3 Year’ period defined as from 31 Jan 2023 to 31 Jan 2026

Source: Bloomberg as at 31 Dec 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***

February Campaign Highlights

Campaign Updates

February marks a season of prosperity as we welcome the Lunar New Year. To celebrate, we would like to share our ongoing AIA PRS campaigns, thoughtfully designed to potentially help grow your retirement savings while you enjoy meaningful rewards.

To add a festive touch to your wealth journey, the **AIA PRS Golden Gallop Campaign** rewards eligible customers with a Golden Horse ornament for every cumulative contribution of RM48,000. Symbolizing strength, success, and prosperity, this special campaign ends on 27 February 2026 — making it a timely opportunity to build your retirement fund while receiving an auspicious keepsake.

For customers on a higher wealth journey, the **AIA PRS High Net Worth (“HNW”) Programme** recognizes those who reach RM1 million in cumulative net PRS contributions with annual lifestyle rewards (up to RM3,000), birthday gifts, exclusive customer events, as well as Group Personal Accident coverage of RM1 million and travel insurance coverage of up to RM300,000.

For valued customers who are already part of our HNW community, we invite you to speak with your servicing PRS consultant to learn more about the following opportunities:

- **AIA PRS HNW Privilege Campaign:** enjoy bonus units ranging from 1% to up to 3% on additional contributions, rewarding you for preparing your retirement while unlocking enhanced privileges and long-term value.
- **AIA PRS HNW Legacy Campaign:** extend these benefits to your loved ones, allowing eligible spouses and children to enjoy bonus units from 1% to up to 5% annually over three years, together with insurance protection — helping you build a lasting financial legacy across generations.

Lastly, the AIA PRS Exclusive Invitation Campaign is available for customers who choose to top up and reach RM1 million. This campaign offers 3% bonus units on the top-up amount, together with immediate access to HNW privileges once the RM1 million milestone is achieved.

All campaigns are subject to the terms and conditions, respective reward caps and end on 31 March 2026. For more details, please refer to the respective terms and conditions available at www.aia-prs.com.my.

We would like to wish everyone a happy and safe festive season ahead. Speak to your AIA representative today and take the next step to invest for a greater retirement.

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

Warmest regards,
The AIA PRS Team



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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