

Invest in the Long-Term. Build a Resilient Retirement Fund with AIA PRS.

Dear Valued Customer,

Salam Ramadhan and we hope the month of March brings you many blessings.

Market Overview – February 2026

- The FBMKLCI began the month on a strong footing supported by better foreign inflows, but lost momentum towards end February as geopolitics began to heat up in the region.
- The Ringgit continued to strengthen against the USD, hitting RM3.88/USD, supported by resilient macro data for Malaysia with Q4 2025 GDP expanding 5.7% YoY, its strongest expansion since Q2 2024.
- US-Israel military operations against Iran began on 28 February 2026, of which its effect reverberated in markets at the start of March.

AIA PRS Funds Performance

- Taking the lead in returns as of end Feb 2026 was AIA PAM – Global Islamic Growth Fund, delivering a strong return of 4.89% in the first 2 months of 2026, supported by exposure to Taiwan and Korea which continues to benefit from the AI capex up-cycle.
- In 2nd place was our AIA PAM – Dividend Income Fund, generating a 4.36% return as at end Feb, which is well ahead of its target to hit of 6% p.a. in 2026.
- Our core funds – AIA PAM Growth, Moderate, and Conservative Funds—continue to demonstrate steady momentum as we enter 2026, underpinned by a balanced asset allocation strategy.
- While volatility has spiked with the war in the middle east, we will continue to actively monitor the developments and re-jig our portfolio accordingly. Our base case is that any steep market dips would not be long term in nature and present an opportunity to accumulate.

AIA PRS FUNDS	YTD (as at 6 Mar 2026)	1 Year (Annualised)	3 Years (Annualised)	5 Years (Annualised)
AIA PAM – Growth Fund	0.79%	6.42%	8.10%	3.73%
AIA PAM – Moderate Fund	0.82%	6.37%	7.28%	3.57%
AIA PAM – Conservative Fund	0.87%	6.01%	5.73%	3.43%
AIA PAM - Islamic Moderate Fund	0.81%	6.34%	4.45%	1.32%
AIA PAM - Global Islamic Growth Fund*	4.89%	12.57%	7.62%	6.77%
AIA PAM - Dynamic Asia Ex-Japan Fund**	3.89%	6.81%	N/A	N/A
AIA PAM – Dividend Income Fund***	4.36%	N/A	N/A	N/A

KEY INDEX	YTD (as at 6 Mar 2026)	1 Year (Annualised)	3 Years (Annualised)	5 Years (Annualised)
FTSE Bursa Malaysia 100 index (FBM 100)	2.83%	8.67%	10.65%	5.80%
FTSE Malaysia Emas Shariah (FBM Shariah)	1.17%	7.96%	7.31%	1.83%

*5 Year' period defined as from 6 Mar 2021 to 6 Mar 2026.

**3 Year' period defined as from 6 Mar 2026 to 6 Mar 2026.

Source: Bloomberg as at 6 Mar 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***

March Highlights

Power Politics in Play

In times of heightened geopolitical uncertainty, it's natural for investors to feel uneasy. However, PRS investments are fundamentally designed for long-term retirement goals, where consistency and patience matter far more than short-term market movements. History has shown that staying invested typically delivers better outcomes than making reactive decisions during periods of volatility. Rather than trying to "time the market," investors are encouraged to focus on time in the market, allowing their retirement savings to grow steadily and recover with economic cycles. Maintaining discipline today helps safeguard and enhance long-term retirement outcomes.

Monthly Update:

We are pleased to share the proposed income distribution for **AIA PAM – Growth Fund**, with an ex-date of 27 March 2026. To qualify, ensure all new or additional contributions are submitted by:

- 11PM, 25 March (Wed) for online enrolment & top-ups
- 4PM, 26 March (Thu) for submissions via AIA branches

We are also delighted to announce the extension of the **AIA PRS Golden Gallop Campaign** until 31 March 2026. Investors who have cumulatively contributed RM48,000 into any AIA PAM funds since the start of 2026 will receive 1 Golden Horse Ornament.

March is the final month for customers to join the **AIA PRS High Net Worth (HNW) Programme**, which rewards members who have invested RM1 million cumulatively with annual lifestyle rewards (up to RM3,000), birthday gifts, exclusive events, and insurance coverages up to RM1 million (GPA) and RM300,000 (travel).

Lastly, the **AIA PRS Exclusive Invitation Campaign** remains available for customers who top up to reach RM1 million, offering 3% bonus units on the top-up amount plus immediate HNW privileges upon achieving the milestone.

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.

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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