

Take Steps Towards a More Resilient Retirement with AIA PRS.

Dear Valued Customer,

Market Overview – April 2026

- April marked a notable reversal from March’s market correction, with equity markets rebounding despite an increasingly complex geopolitical and macroeconomic backdrop.
- The month also represented a turning point in the Iran conflict, transitioning from intense military engagement to a fragile ceasefire.
- However, conditions remained delicate, as negotiations were overshadowed by persistent tensions and the risk of renewed escalation.
- Crude oil prices remained elevated at around USD 100 per barrel, reflecting ongoing supply concerns driven by disruptions in the Strait of Hormuz.
- Despite this backdrop, risk assets demonstrated resilience, supported by strong corporate earnings and sustained investment commitment into AI, which spurred a rally that saw the S&P 500 reach new highs.

AIA PRS Funds Performance

- We are pleased to report that our funds have demonstrated resilience amid recent market uncertainties, declining less during periods of market-stress, and now recovering from March’s lows.
- All funds have since returned to positive territory.
- Performance was led by our **AIA PAM – Global Islamic Growth Fund**, delivering a YTD return of 8%, followed by **AIA PAM – Dynamic Asia Ex-Japan Fund** at 4.45% and the **AIA PAM – Dividend Income Fund** at 4.10%, mainly supported by strong performance in foreign markets such as Korea and Taiwan.
- We remain committed to a disciplined and proactive portfolio management strategy, focusing on capital preservation and sustainable growth in the face of ongoing market volatility.

AIA PRS FUNDS	YTD (as at 30 Apr 2026)	1 Year	3 Years (Annualised)	5 Years (Annualised)
AIA PAM – Growth Fund	2.01%	13.24%	8.03%	3.65%
AIA PAM – Moderate Fund	1.42%	10.59%	7.04%	3.47%
AIA PAM – Conservative Fund	0.92%	5.95%	5.40%	3.57%
AIA PAM – Islamic Moderate Fund	3.11%	8.75%	5.13%	1.97%
AIA PAM – Global Islamic Growth Fund*	8.01%	22.79%	8.42%	7.86%
AIA PAM – Dynamic Asia Ex-Japan Fund**	4.45%	15.36%	N/A	N/A
AIA PAM – Dividend Income Fund***	4.10%	N/A	N/A	N/A

*‘5 Year’ period defined as from 30 Apr 2021 to 30 Apr 2026.

‘3 Year’ period defined as from 30 Apr 2023 to 30 Apr 2026.

Source: Bloomberg as at 30 Apr 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***

May Highlights

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.



Double Delight Campaign:

- Guaranteed 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 helps build your future, with potential tax benefits 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 RM 3,000 contribution earns you one entry into our monthly lucky draw.
- Stand a chance to win a dream getaway for two (2) at Club Med Phuket, Guilin or Bali.
- Earn five (5) extra entry to the lucky draw when you submit your contribution via Interactive Point-of-Sale (“iPOS”).

Terms and conditions apply. For more information on the terms and conditions, please click [HERE](#) or refer to the attached.

E-Submission for PRS through iPOS:

- As of April 2026, PRS is now online on our AIA iPOS platform.
- You are now able to submit your contributions via your servicing PRS Consultant through the platform whether it be to new enrolments or top-ups.

Thank you for your continued trust in AIA PRS. We remain committed to supporting you in building a 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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