AIA PRS Monthly Digest

August 2026

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

Market Overview – July 2026

- Global equity markets saw technology stocks coming under pressure amid concerns over rising AI capital expenditure, elevated valuation expectations, and intensifying competition from Chinese semiconductor manufacturers, triggering sharp corrections across global chipmakers and South Korea's technology-heavy Kospi index.
- The Federal Reserve kept interest rates unchanged while maintaining a hawkish tone, keeping long-term Treasury yields elevated amid persistent inflation.
- Geopolitical tensions in the Middle East and disruptions to shipping through the Strait of Hormuz and Red Sea also remained key macro risks, although improving shipping flows through the Strait of Hormuz helped ease concerns over a more severe oil supply disruption despite the fragility of ongoing US-Iran negotiations.

AIA PRS Funds Performance[1]

- For the first seven months in 2026, the AIA PAM - Global Islamic Growth Fund and AIA PAM - Dynamic Asia ex Japan Fund led the pack with a double digit return of 12.25% and 10.40% respectively, supported by robust gains in foreign equity markets such as Korea and Taiwan which was driven by the AI/tech rally.
- Despite ongoing market volatility and political uncertainties, we remain committed to a disciplined and balanced portfolio management approach. Our objective is to generate consistent and sustainable returns over the medium to longer term while exercising prudent risk management across market cycles.

AIA PRS FUNDS	YTD (31 July 2026)	1 Year	3 Years (Annualized)	5 Years (Annualized)
AIA PAM – Growth Fund	5.77%	10.49%	7.75%	4.24%
AIA PAM – Moderate Fund	4.30%	8.49%	6.83%	3.91%
AIA PAM – Conservative Fund	1.54%	4.76%	5.22%	3.55%
AIA PAM - Islamic Moderate Fund	2.88%	5.81%	4.65%	2.29%
AIA PAM - Global Islamic Growth Fund*	12.25%	19.42%	8.30%	8.44%
AIA PAM - Dynamic Asia Ex-Japan Fund**	10.40%	15.03%	N/A	N/A
AIA PAM – Dividend Income Fund***	5.60%	11.66%	N/A	N/A

'1 Year' period defined as from 31 July 2025 to 31 July 2026.

'3 Year' period defined as from 31 July 2023 to 31 July 2026, annualized.

'5 Year' period defined as from 31 July 2021 to 31 July 2026, annualized.

The performance is calculated on NAV-to-NAV basis. Past performance should not be seen as an indication of future returns.

**Launch date 23 Feb 2021, **Launch date 26 Sep 2023, ***Launch date 15 July 2025*

[1]***Source: Bloomberg as at 31 July 2026.***

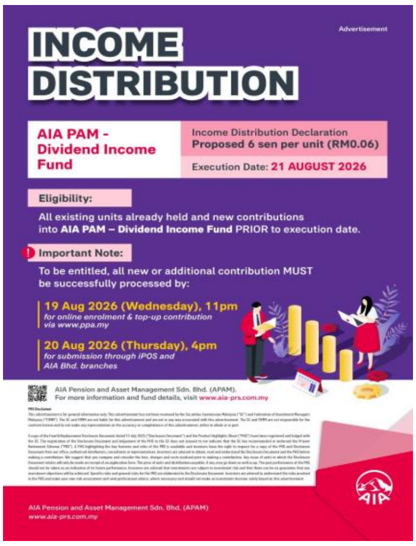
Campaign: AIA PRS Bonus Plus Campaign

- Potentially grow your investments, and enjoy more rewards with AIA PRS Bonus Plus campaign.
- Enjoy bonus units rewards from 1.0% to 3.0%*, whether it is topping up your existing PRS account or starting your journey for retirement planning.
- Every contribution made during the campaign period may bring you one step closer to your retirement goal with rewarding bonus units to top it off!
- Campaign period: 1 July 2026 to 30 September 2026. Please click HERE for more information.

** Terms and conditions apply. Investments in PRS funds are subject to market fluctuations and investment risks. Promotional rewards should not be the sole consideration when making an investment decision.*

Income Distribution: AIA PAM – Dividend Income Fund

- In celebration of the 1st anniversary of the AIA PAM – Dividend Income Fund, we are pleased to announce a proposed income distribution of RM0.06 per unit, with an ex-date of 21 August 2026.
- This marks the highest income distribution ever declared across all AIA PRS Funds.
- Both existing unit holdings and new contributions to the AIA PAM – Dividend Income Fund will be eligible for the income distribution.
- Important: To qualify, all new or additional contributions must be successfully captured as per the stated dates. Please click HERE for more information.



AIA Corporate PRS Programme

- We are proud to mark a key Corporate PRS milestone through a strategic collaboration between Eden at Botanica CT and AIA Pension and Asset Management Sdn. Bhd. (APAM).
- Under this partnership, residential unit purchasers will receive a PRS contribution from the developer, invested into APAM's PRS funds, along with complimentary Personal Accident (PA) insurance coverage.
- This innovative collaboration demonstrates how Corporate PRS can deliver added value beyond traditional employee benefits, supporting long-term retirement planning and financial well-being.

For more information on our funds, product highlights sheet and the terms and conditions of the campaigns, please scan the QR code to visit our website www.aia-prs.com.my or speak to your PRS consultant.

Warm regards,

The AIA PRS Team

AIA PENSION AND
ASSET MANAGEMENT SDN. BHD.