AIA PRS Monthly Digest

July 2026

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

Market Overview – June 2026

- June saw the recovery momentum from April continue to gain pace, as US-Iran tensions continued to ease on prospects of an eventual agreement being signed as negotiations take place.
- Oil prices tumbled sharply on the back of this news to near pre-war levels, with energy supply disruptions fears from the closure of the Straits of Hormuz easing with the removal of the US naval blockade.
- June continued to mark a month of both strength and volatility, as risk assets remain supported by resilient corporate earnings and sustained investment in AI, while concerns of stretched valuations and a crowded trade remained on the back of investor's minds.

AIA PRS Funds Performance[1]

- We are pleased to report that not only have our funds demonstrated resilience by declining less during the initial onset of the US-Iran war back in March but have since recovered strongly YTD.
- For the first six months in 2026, the AIA PAM - Global Islamic Growth Fund and the AIA PAM - Dynamic Asia ex-Japan Fund led the pack with a double digit return of 16.91% and 12.49% respectively, followed by the AIA PAM - Growth fund at 5.87%, supported by robust gains in foreign markets such as Korea and Taiwan.
- We remain committed to a disciplined and proactive portfolio management approach, with a continued focus on capital preservation and delivering sustainable returns amid ongoing market volatility and uncertainties.

AIA PRS FUNDS	YTD (30 June 2026)	1 Year	3 Years (Annualized)	5 Years (Annualized)
AIA PAM – Growth Fund	5.87%	12.32%	8.22%	4.29%
AIA PAM – Moderate Fund	4.13%	9.75%	7.17%	3.91%
AIA PAM – Conservative Fund	0.89%	4.69%	5.30%	3.56%
AIA PAM - Islamic Moderate Fund	1.75%	5.29%	5.02%	2.27%
AIA PAM - Global Islamic Growth Fund*	16.91%	26.12%	10.02%	10.47%
AIA PAM - Dynamic Asia Ex-Japan Fund**	12.49%	20.05%	N/A	N/A
AIA PAM – Dividend Income Fund***	3.75%	N/A	N/A	N/A

'1 Year' period defined as from 30 June 2025 to 30 June 2026.
'3 Year' period defined as from 30 June 2023 to 30 June 2026, annualized.
'5 Year' period defined as from 30 June 2021 to 30 June 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
Source: Bloomberg as at 30 June 2026.

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Campaign: AIA PRS Bonus Plus Campaign

- AIA PRS Bonus Plus campaign is here from 1 July to 30 September 2026!
- Another reason for you to invest for your retirement with bonus units of up 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: AIA PRS Your Health, Your Wealth Campaign

- In conjunction with AIA Vitality's 10th anniversary, AIA PRS Your Health, Your Wealth campaign is exclusively available to selected AIA Vitality members who do not currently have an AIA PRS account.
- Simply open a new AIA PRS account between **1st June and 31st July 2026**, and make a minimum contribution of RM 3,000 by 31 December 2026 to receive RM 100 bonus units*.
- Selected group of customers are notified via email and AIA+ notifications. So do check your emails accordingly!

** 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 the 1st anniversary of the AIA PAM – Dividend Income Fund, we are pleased to announce a proposed income distribution of RM 0.06 per unit with an ex-date of **21 August 2026**.
- This will also be the highest income distribution ever declared across all AIA PRS Funds.

AIA Fund	YTD 2026	YTD Since Inception	1 Year (Annualized)
AIA PAM – Dividend Income Fund	3.75%	9.70%	7.50%

Source: Bloomberg as at 30 June 2026.
1-Year annualized period based on YTD return of 5.57% as of June 2026.
The performance is calculated on NAV-to-NAV basis.
Past performance should not be seen as an indication of future returns.
Fund launch date: 15 July 2026.

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[Advertisement]

Award Winning AIA PAM – Moderate Fund

- We are proud to announce that the AIA PAM – Moderate Fund has once again been recognized as the FSMOne Recommended Funds Award 2026/2027**, marking its **third consecutive year as a Recommended Fund** in the Private Retirement Scheme – Moderate category.
- This achievement is more than just an award, it is an independent endorsement of our disciplined investment philosophy and reinforces the confidence that you have placed in AIA PRS.

** Announced on 2 July 2026. Past performance is not indicative of future performance.
The grantor of the awards is not related to AIA Pension and Asset Management Sdn. Bhd.

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.