



# AIA PRS Updates & Campaigns April 2026

AIA Pension and Asset Management Sdn. Bhd.



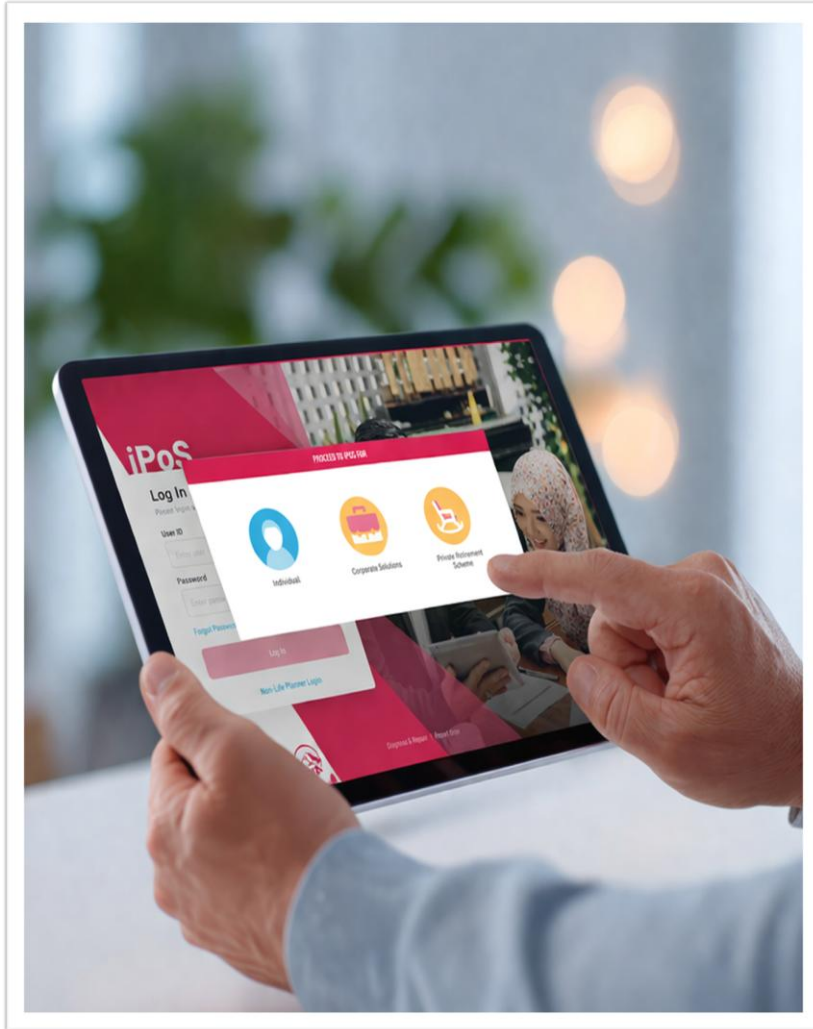
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# iPOS for PRS is here!!



## SPECIAL ANNOUNCEMENT

ACCELERATE YOUR PRS PRODUCTION WITH

**iPOS PRS!!!**

**Available 1 April 2026 Onwards.**  
(Only for PRS Licensed Consultants)

**FASTER**  
100% Digital Enrolment and Top-Up.

**SMARTER & ACCURATE**  
Built-in Validation Checks.

**PRODUCTIVE**  
More Time to Engage and Cross Sell To Your Customers.

# iPOS for PRS is here!!

*Be among the first to master the upgrade. Scan the QR or click this [LINK](#) to Register a training session now!*





To Join for Any of the Following Dates:  
Scan the QR Code or Click this [LINK](#)

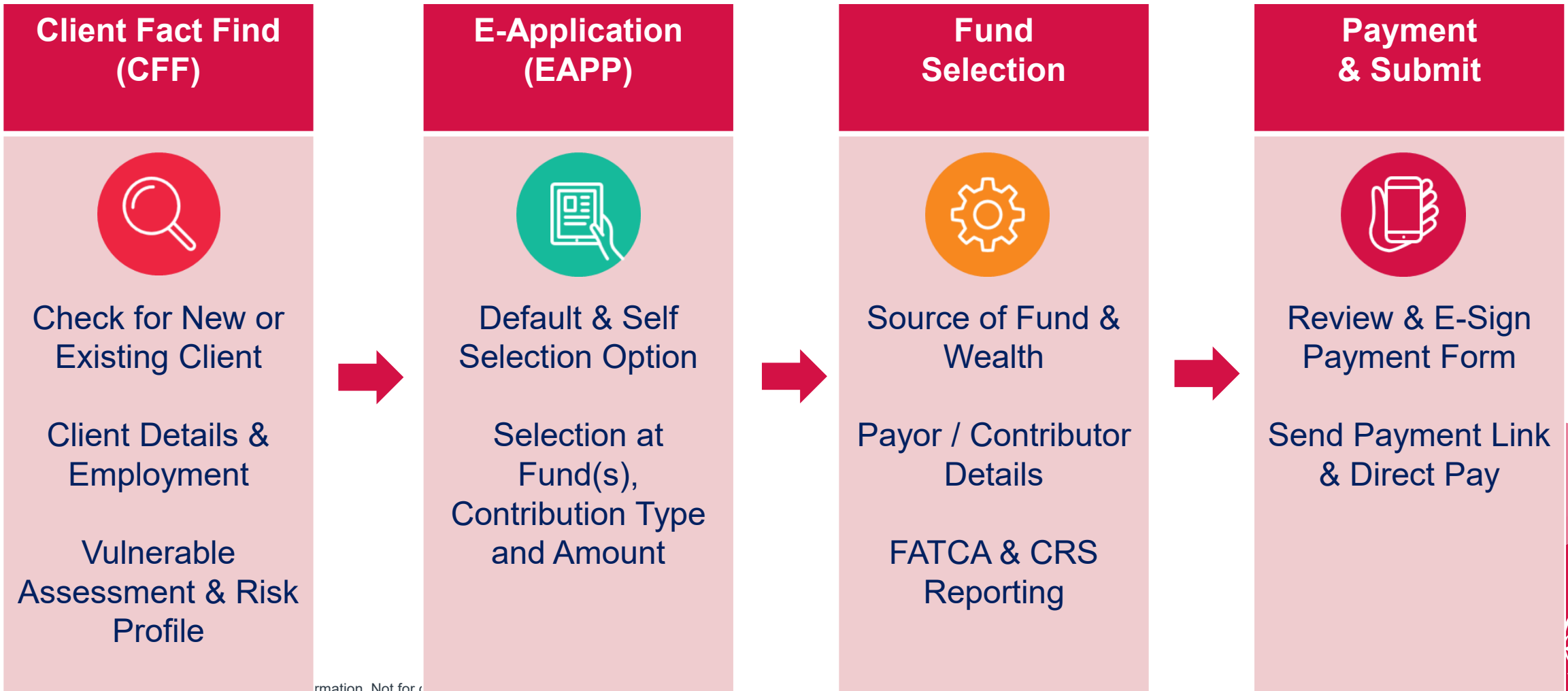
March: 30, 31  
April 1, 2, 3, 6, 8, 10, 13, 15, 17, 20, 21 and 27  
Venue: Microsoft Teams, 3pm to 4.30pm

March / APRIL 2026						
M	T	W	T	F	S	S
30 March <b>iPOS PRS Training</b>	31 March <b>iPOS PRS Training</b>	1 <b>iPOS PRS Training</b>  <b>iPOS PRS LAUNCH DATE</b>	2 <b>iPOS PRS Training</b>	3 <b>iPOS PRS Training</b>	4	5
6 <b>iPOS PRS Training</b>	7	8 <b>iPOS PRS Training</b>	9	10 <b>iPOS PRS Training</b>	11	12
13 <b>iPOS PRS Training</b>	14	15 <b>iPOS PRS Training</b>	16	17 <b>iPOS PRS Training</b>	18	19
20 <b>iPOS PRS Training</b>	21 <b>iPOS PRS Training</b>	22	23	24	25	26
27 <b>iPOS PRS Training</b>	28	29	30	<b>Venue: Microsoft Teams</b> <b>Time: 3pm to 4.30pm</b>		

AIA confidential and proprietary information. Not for distribution.

# iPOS for PRS

## User Journey Process Flow




Information. Not for c



# AIA PRS Double Delight Campaign

Advertisement



## 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.



**Campaign Period: 1 April 2026 to 30 June 2026**

Terms and Conditions Apply.



AIA Pension and Asset Management Sdn. Bhd. (APAM)  
For details about our funds and the terms and conditions:  
Visit [www.aia-prs.com.my](http://www.aia-prs.com.my)

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## EARN BONUS UNITS.

- From 1.0% to 3.0% based on their cumulative net contributions.
- Exclusive category for AIA PRS HNW Customers.

## LUCKY DRAW:

- Every RM3,000 contribution = one entry into a monthly lucky draw.
- Choice of Club Med Dream Escape (**2 Pax**) to Club Med Phuket, Guilin, or Bali.
- Submission via iPOS will receive five additional lucky draw entries per customer.

## DOUBLE WIN FOR YOU:

If your customer wins the Lucky Draw, you as the servicing PRS consultant will win too!  
Choice of Club Med Dream Escape (**1 Pax**) to Club Med Phuket, Guilin, or Bali.

**Period: 1 April 2026 to 30 June 2026.**

*Refer to Terms and Conditions for more information.*

# AIA PRS Double Delight Campaign

## Illustration: Bonus Units

	<i>Net Contribution</i>	<i>Eligibility</i>	<i>Reward Category</i>	<i>Reward (RM)</i>
Customer A	RM100,000	HNW Customers	3.0%	RM3,000
Customer B	RM500,000	HNW Customers	3.0%	RM6,000 (capped at maximum RM6,000)
Customer C	RM3,000	Non HNW Customers	1.0%	RM30
Customer D	RM50,000	Non HNW Customers	1.5%	RM750
Customer E	RM100,000	Non HNW Customers	1.5%	RM1,500 (capped at maximum RM1,500)
Customer F	RM120,000	Non HNW Customers	3.0%	RM3,000 (capped at maximum RM3,000)

- This campaign is open to all new and existing AIA PRS customers.
- Only new contributions (lump sum or direct debit) and transfer-in cases from other PRS providers will be counted.
- A minimum cumulative net contribution of RM100 during the Campaign Period is required to qualify for the bonus units.
- Existing AIA PRS High Net Worth (HNW) customers refers only to those HNW customers who are still in the HNW Programme at the time of contribution.
- The reward will be paid in the form of bonus units and re-invested back into the eligible contributor's PRS account.
- The reward will be credited into the fund of the original investment in **July 2027**.

*Refer to Terms and Conditions for more information.*

# AIA PRS Double Delight Campaign

## Reward Table: Lucky Draw

Rewards	Total Winners
<b>For Customer:</b> 3D2N All-Inclusive Luxury Getaway for Two (2) Pax to one of the following Club Med destinations of the winner choice:  i. Club Med Phuket; or ii. Club Med Guilin; or iii. Club Med Bali	April 2026 = 1 unit  May 2026 = 1 unit  June 2026 = 1 unit



## Club Med Destination (for Customer)


- A three (3) days, two (2) nights stay at Club Med Phuket, Club Med Guilin, or Club Med Bali for **Two (2)** pax, with the total prize value capped at **RM8,000**.
- In addition, the winner will receive a travel allowance capped at **RM2,000** to cover flights and incidental travel expenses.
- The selection of one (1) out of the three (3) destinations shall be at the winner's discretion.
- Any amount exceeding the respective cap is not payable by APAM.
- At APAM sole discretion and subject to approval, the winner may elect to exchange the prize for either:
  - ✓ Travel credits valued up to RM8,000 (redeemable through APAM's appointed travel partner), or
  - ✓ Bonus units worth RM8,000 credited into the winner's AIA PRS account.
- **Submission via iPOS will receive five additional lucky draw entries per customer.**

*Refer to Terms and Conditions for more information.*

# AIA PRS Double Delight Campaign

## Reward Table: Lucky Draw

Rewards	Total Winners
<b>For the servicing AIA PRS Consultant of the Lucky Draw Winner:</b>  3D2N All-Inclusive Luxury Getaway for One (1) Pax to one of the following Club Med destinations of the winner choice:  i. Club Med Phuket; or ii. Club Med Guilin; or iii. Club Med Bali	April 2026 = 1 unit  May 2026 = 1 unit  June 2026 = 1 unit



## Club Med Destination (for Servicing PRS Consultant)

- A three (3) days, two (2) nights stay at Club Med Phuket, Club Med Guilin, or Club Med Bali for **One (1)** pax, with the total prize value capped at **RM4,000**.
- In addition, the winner will receive a travel allowance capped at **RM1,000** to cover flights and incidental travel expenses.
- The selection of one (1) out of the three (3) destinations shall be at the winner's discretion.
- Any amount exceeding the respective cap is not payable by APAM.
- At APAM sole discretion and subject to approval, the winner may elect to exchange the prize for either:
  - ✓ Travel credits valued up to **RM4,000** (redeemable through APAM's appointed travel partner), or
  - ✓ Bonus units worth **RM4,000** credited into the winner's AIA PRS account.

*Refer to Terms and Conditions for more information.*

# Q2 2026 PRS Power 8 Accelerator

Period	# Cases 3K AUM	Reward (RM)	Additional Reward (RM) (All 8 Cases iPoS Submission)
Apr	8	688	100
OR			
Apr - May	8	288	100

**POWER 8. ELEVATE PERFORMANCE.  
EARN RM788 CASH REWARD**

Please refer to R&R for more details

## Power 8. Elevate Performance.

Period	No of Cases with $\geq$ RM3,000	Reward (RM)
April	8	<b>688</b>
OR		
April to May	8	<b>288</b>

## Bonus Boost!

Additional  
**RM100**  
if all 8 cases  
submitted  
through iPoS



## Act Now, Close 8 Cases and Earn Up To RM788!

**Period: 1 April 2026 to 31 May 2026.**

*Refer to R&R for more information.*

# PRS FIMM Familiarization Program 2026

## Requirement

Has at least 3 years' experience on **10 March 2026** as an insurance agent and:

- Registration status with LIAM is active;
- Fulfils FIMM's fit and proper criteria;
- Has obtained credits in any three (3) subjects in SPM or its equivalent; and
- Has passed Certificate Examination in Investment - Linked Life Insurance (CEILLI); OR
- Has passed Takaful Basic Examination (TBE) Part A & Part C (issued starting 2012); OR
- Has obtained Certificate from Malaysian Takaful Association (MTA) – General & Family (issued prior to 2012).

## 4 Simple Steps to Enroll

Step 1: Choose the dates and register for the class in iLearn.

Step 2: Attend the 1 & ½ day online class.

Step 3: Pass the Quiz after the class.

Step 4: Submit the relevant forms and documents.

## Schedule (refer to iLearn for more dates)

	Class Dates	
April	Class 1: 7 & 8	Class 2: 9 & 10
May	Class 1: 11 & 12	Class 2: 13 & 14

# NEW RECRUIT CHALLENGE

## AIA-PRS: New Recruit Challenge Licensed & Activation

1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

Earn **RM 200** when you capture minimum 3 cases  
within the first 3 months of getting your license in  
**2026!**

*Minimum RM 3,000 per case*

Open only to all new PRS Consultants licensed in 2026

*Note: Terms & Conditions apply.*

**Get Licensed  
Get Activated.  
Get Rewarded.**

**Kickstart your PRS  
journey and earn extra  
rewards while helping  
clients plan for a secure  
retirement!**

# NEW RECRUIT CHALLENGE

## AIA-PRS: Recruitment Challenge

### 10 New Recruits

1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

Earn **RM 1,000** when 10 new PRS consultants from your agency are licensed in **2026!**

*Limited to the first 30 AIA Agencies only.*

Open to all eligible AIA agencies

*Note: Terms & Conditions apply.*

**Build your team and watch your success multiply.**

**Recruit 10 new PRS consultants and turn recruitment into rewards!**

# ON-GOING AGENCY CONTESTS & REWARDS

## PRS EXCELLENCE CLUB



- Additional Commission Up to 20% + 5%.
- Refer to T&C for full details.

**Campaign Period:**  
1 January 2026 to  
31 December 2026.

## 2X 3X AFYC CONVENTION COUNT



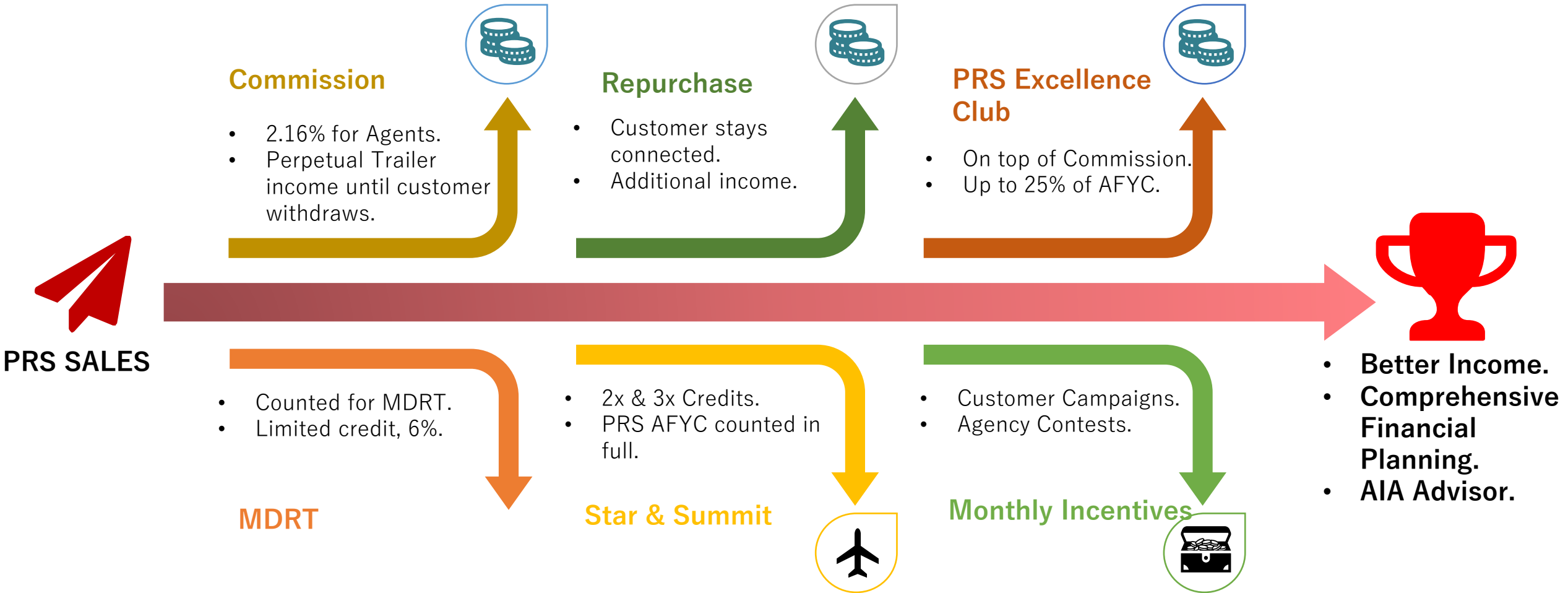
- 3x Credit with Existing Life Customers.
- 2x Credits with New Life Customers.
- Refer to T&C for full details.

**Campaign Period:**  
1 January 2026 to  
31 November 2026.



# Uplift Your Production Today!

## MULTIPLY YOUR INCOME. ACCELERATE YOUR SUCCESS.



# Act Now, Digitalize, Grow and Get Rewarded!



- ✓ Go Digital with iPOS PRS
  - 100% digital enrolment & top-up.
  - Available from 1 April 2026.
- 🎯 Maximise Campaign Rewards
  - Bonus units up to 3.0%.
  - Double Win for customers & PRS consultants.
- 🚀 Build Capability & Team
  - Get Your PRS License or Recruit & Activate Your Life Planners with PRS.
- 💰 Multiply Your Income
  - Ongoing agency contests & incentives (Up to RM788 & Special Production Count).



HEALTHIER, LONGER,  
BETTER LIVES

# Thank You



# AIA PRS:

- **iPOS for PRS**
- **Opportunities beyond Tax Relief: HNW and Corporate &**
- **Market Outlook**

AIA Pension and Asset Management Sdn. Bhd.



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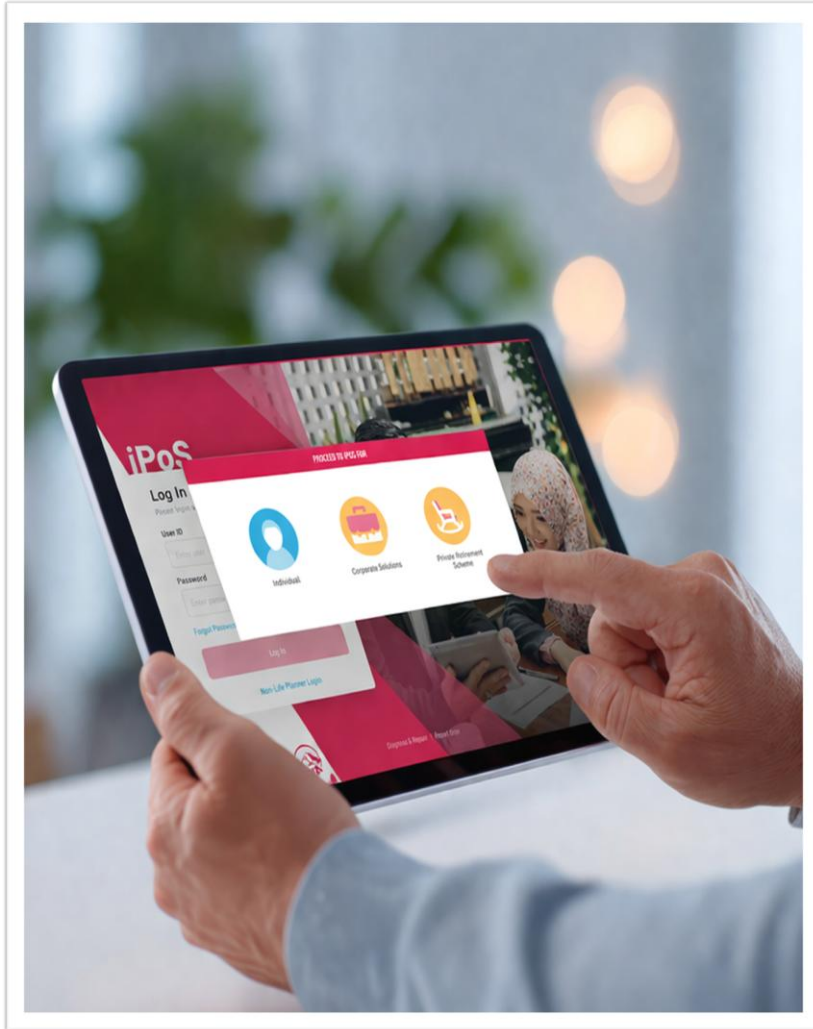


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BETTER LIVES

# iPOS for PRS

## Step by Step Guide

# iPOS for PRS is here!!



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April 1, 2, 3, 6, 8, 10, 13, 15, 17, 20, 21 and 27  
Venue: Microsoft Teams, 3pm to 4.30pm

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# iPOS for PRS

## Introducing iPOS for PRS



### Before iPOS...

- 🚗 Multiple trips to meet clients
- 📄 Endless forms to fill
- ✗ Rejections from incomplete applications



### Now with iPOS...

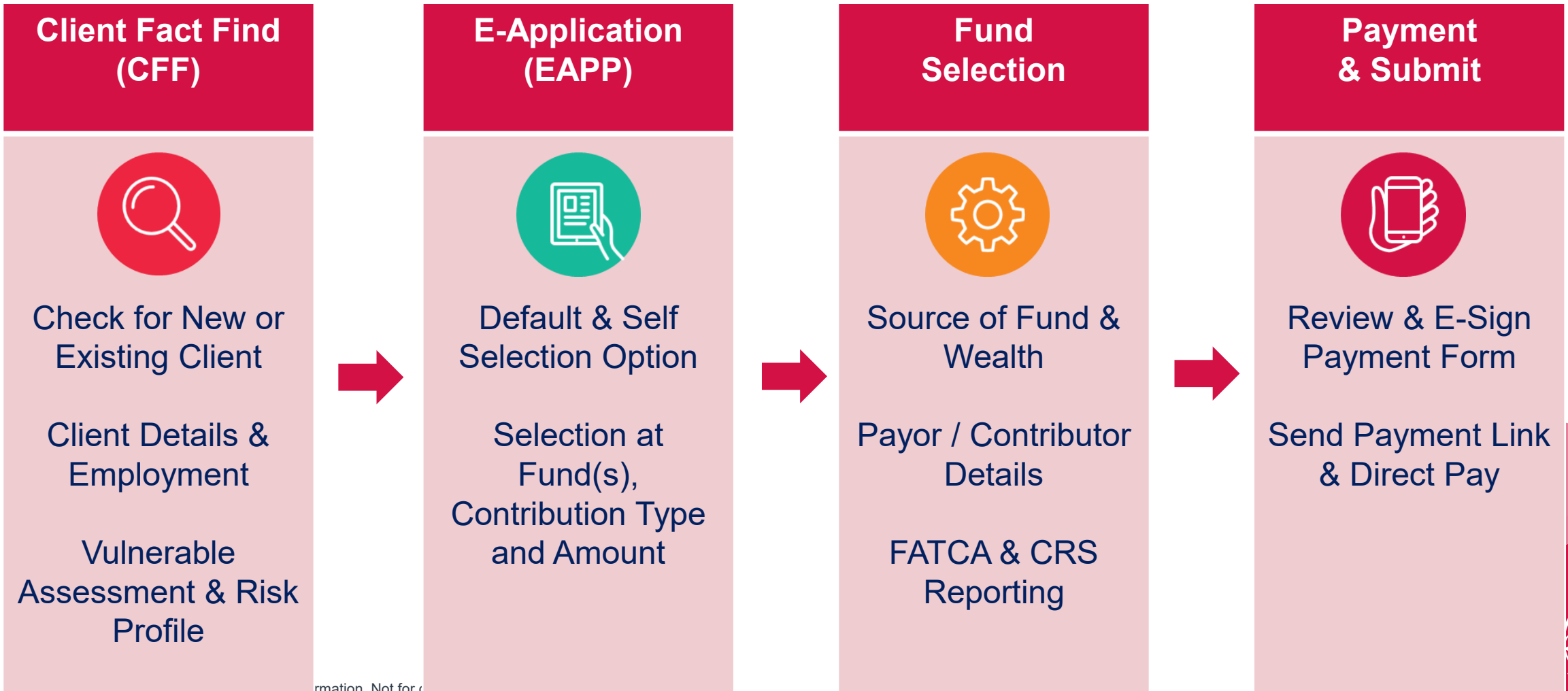
- ⚡ Submit PRS in just 15 minutes
- ✅ Smart checks for complete submissions
- 🏆 More time to close cases and grow your PRS and Cross Sell Business

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# iPOS for PRS

## User Journey Process Flow



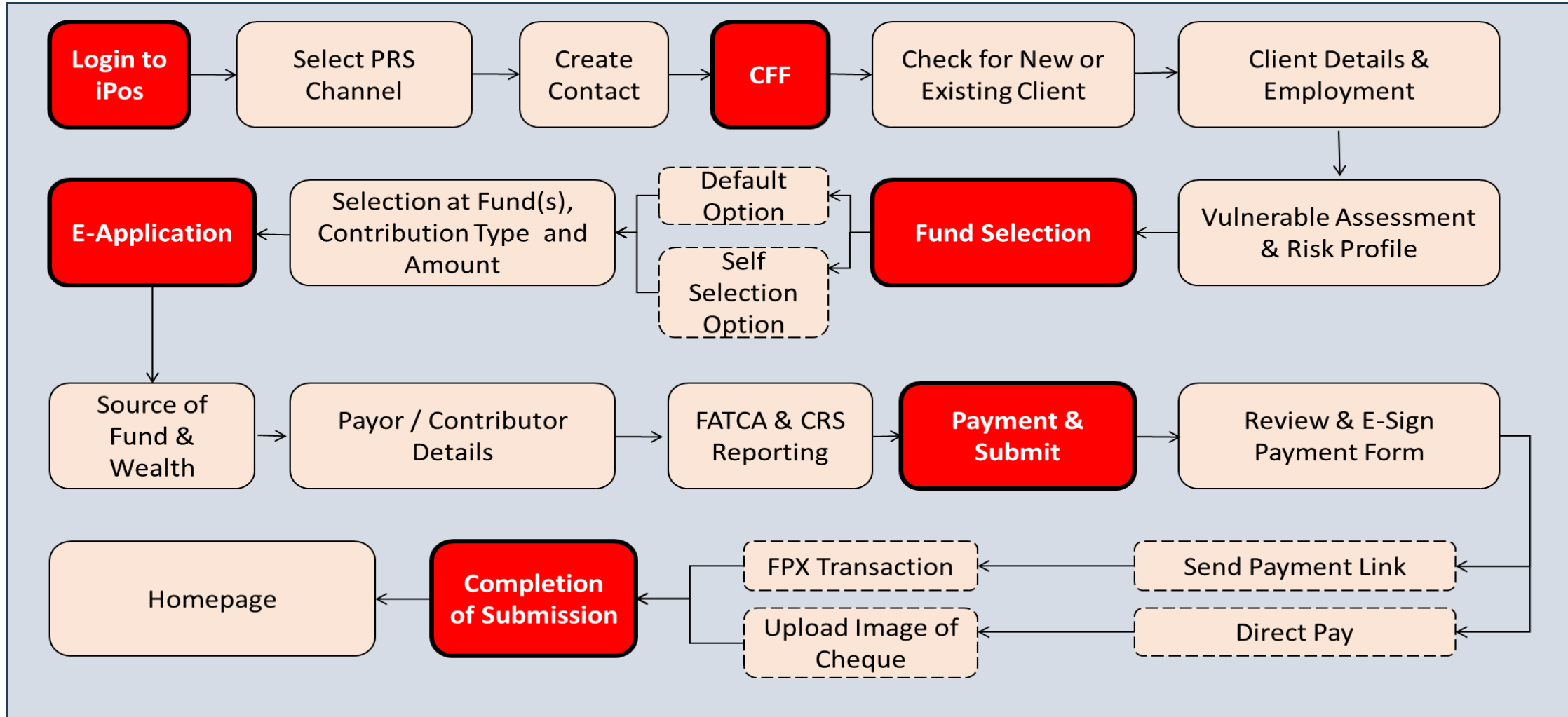
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# iPOS for PRS

## User Journey Process Flow

Client Fact Find (CFF) > Fund Selection > E-Application (EAPP) > Payment

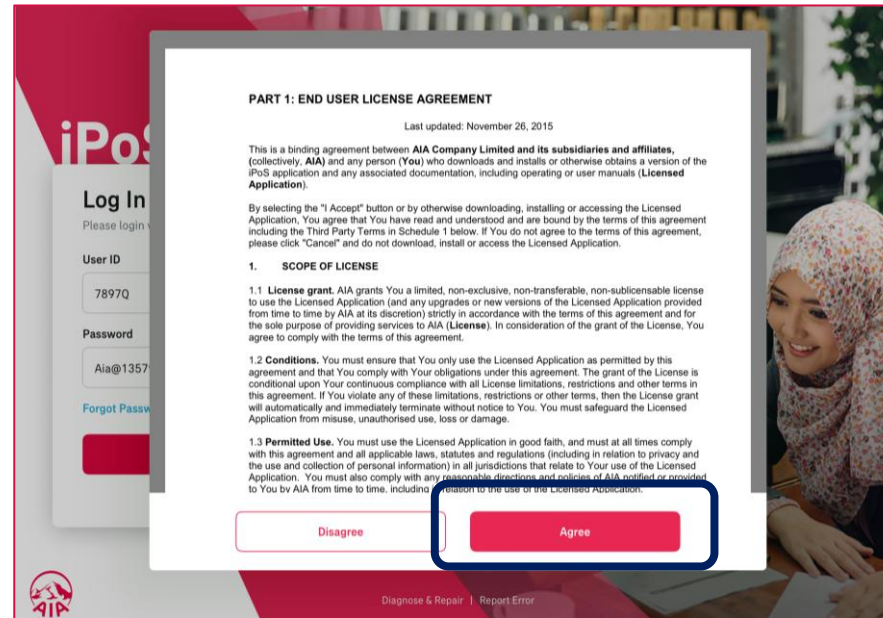
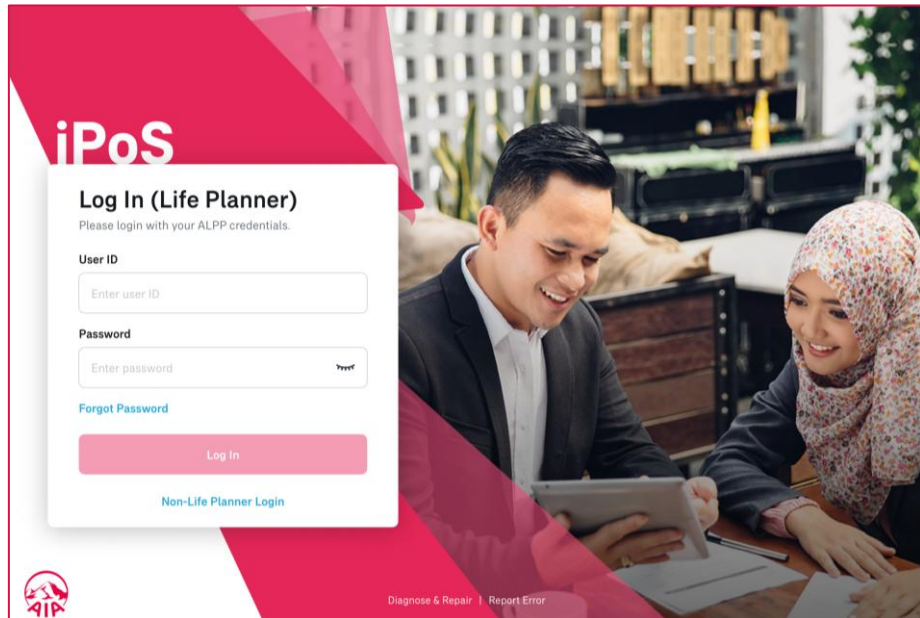


# iPOS for PRS - Overview of Steps

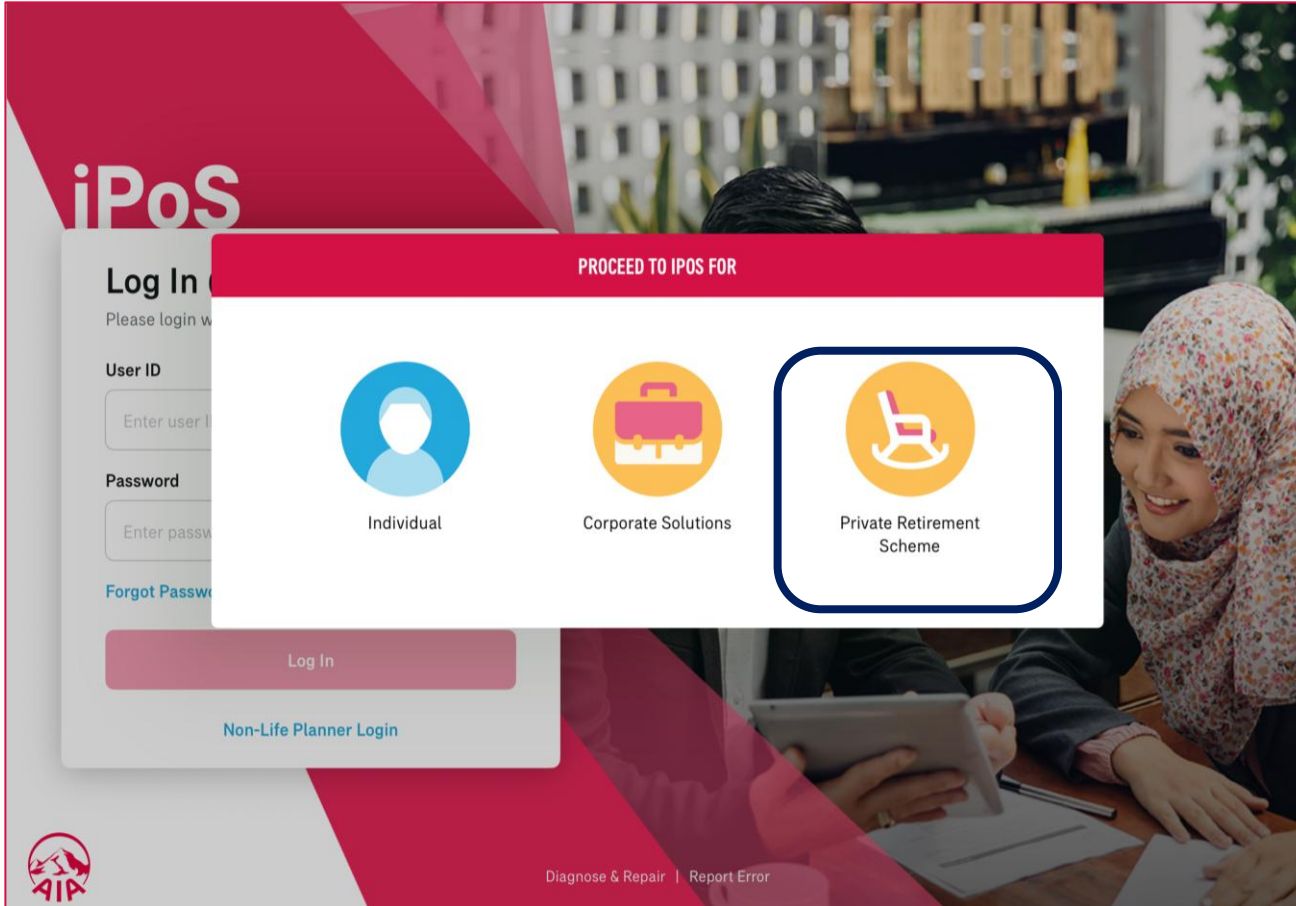
## Overview of steps for each section.

Client Fact Find (CFF)	Fund Selection		E-Application (EAPP)		Payment & Submit	
4 Steps	<b>Default Option</b>	3 Steps	<b>Sign Now</b>	7 Steps	<b>Send Payment Link</b>	5 Steps
	<b>Self-Selection Option</b>	3 Steps	<b>Remote Sign</b>	14 Steps	<b>Direct Pay</b>	2 Steps
	<b>Regular Contribution</b>	3 Steps	<b>Third Party Payment</b>	2 Steps		

1. Please ensure iPOS is updated to latest version.
2. Log in using your existing User ID and password.
3. Click **“Agree”** to accept the **End User License Agreement**.



# iPOS for PRS



Click on **Private Retirement Scheme**.

*Note: Only active PRS consultants can access.*





# UNLOCK BIGGER OPPORTUNITIES WITH AIA PRS

AIA Pension and Asset Management Sdn. Bhd.

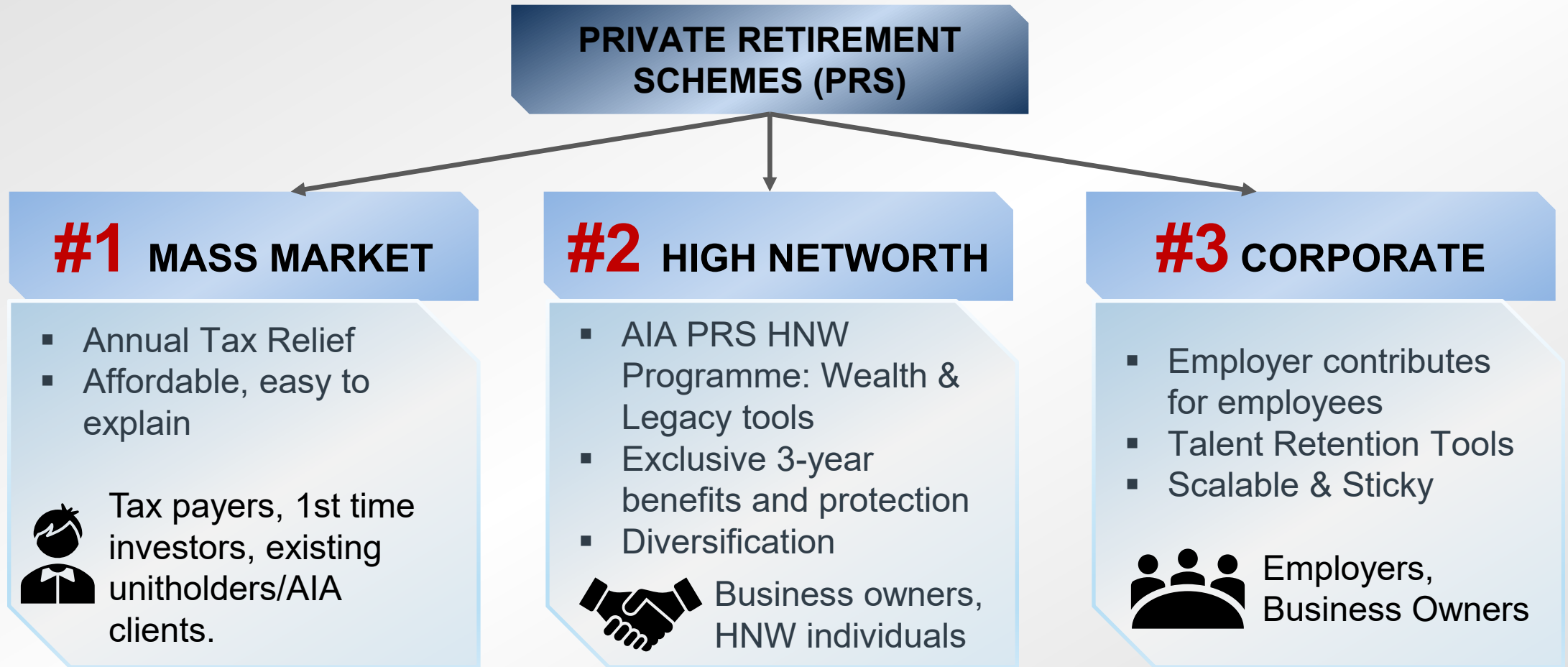
# PRS is More Versatile Than You Think

Feature	PRS	EPF	Unit Trust	Fixed Deposit
Minimum Contribution	As low as RM100	% of salary	RM100	RM500–1,000
Tax Benefits	✓ Up to RM3,000 relief	Limited	X	X
Flexibility	✓ Choose & switch funds	No fund choice	✓	Limited
Returns Potential	Long-term growth	Stable, moderate	High variability	Fixed
Voluntary Top-Up	✓ Anytime, any amount	RM1 – RM100k/year	✓	✓
Retirement-Focused	✓	✓	X	X
Probate-Free	✓ Yes nominee receives directly	✓	X	X
Creditor-Proof	✓	✓	X	X
Corporate Use	✓ Employer contribution tax relief, flexible vesting	Limited	X	X



Withdrawal access:  
Full at 55, limited  
preretirement: Account B

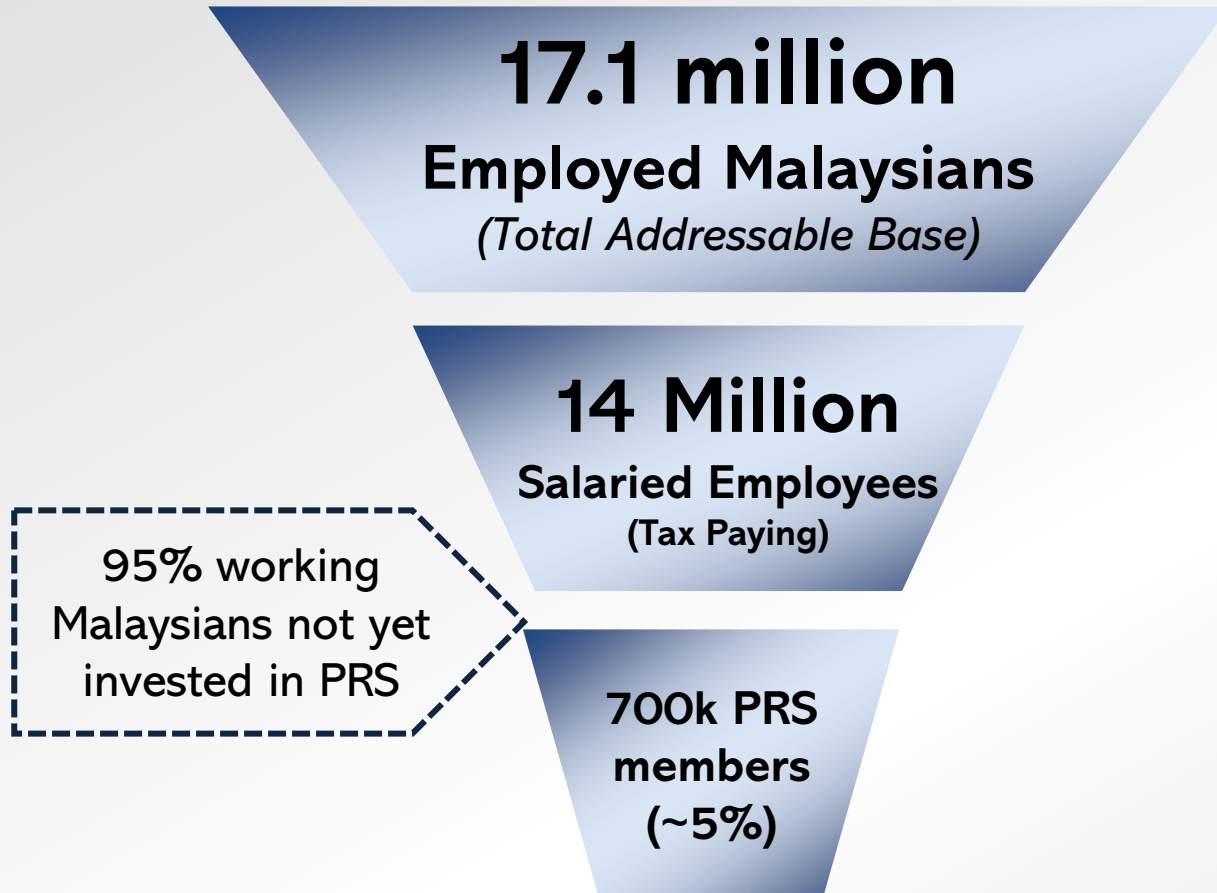
# PRS: One Product. Multiple Markets. Perpetual Growing Income.





**Market #1:**  
**Mass Market**

# Market #1: Mass Market for **Tax Relief**



**DON'T LEAVE RM3,000 TAX RELIEF UNUSED EVERY YEAR.**

## Priority Mass Market Segment



### Salaried Employees

- EPF Contributors
- Tax Relief RM3,000



- Limited EPF Coverage
- Flexible Retirement Saving



### Existing AIA Clients

- 5.2 million existing clients
- Cross-selling opportunities

# Market #1: Winning The Mass Market



GROWTH & RETENTION

STRONG CUSTOMER CAMPAIGNS

AWARD WINNING FUNDS

RM3000 TAX RELIEF

TAXABLE INCOME (RM)	TAX BRACKET (%)	TAX SAVINGS (up to)
70k to 100k	19	570
100k to 400K	25	750
400K to 600K	26	780

Private Retirement Scheme (PRS) - Growth Category

**AIA PAM - GROWTH FUND**

*(for the fourth consecutive year)*

Private Retirement Scheme (PRS) - Moderate Category

**AIA PAM - MODERATE FUND**

*for the second consecutive year*

## DOUBLE DELIGHT CAMPAIGN

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Everyone Wins!

Bonus Units (%)

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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:

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Campaign Period: 1 April 2026 to 30 June 2026

Terms and Conditions Apply.



**Market #2:**  
**HIGH NET WORTH**

# Market #2: High Net Worth Opportunities

## The RM90 billion Frozen Empire Trap

### ECOSYSTEM REALITY

- Malaysia has ~RM90bn in undistributed frozen estates due to probate delays.
- HNWIs are diversified in markets (FD, properties, Unit Trusts, Stocks) but concentrated in Legal Risks.

### DOUBLE JEOPARDY FOR BUSINESS OWNERS

- LITIGATION RISK:** Household debt at 69.4% of GDP, bankruptcy on the rise, personal guarantees no #1 threat to HNWI.
- FREEZE FACTOR:** Bank accounts, FDs and Unit Trusts are exposed assets. Business dispute/death – frozen for 2-5yrs.



### PRS STRATEGIC PIVOT

- CREDITOR PROOF:** CMSA 2007 Section 139ZA specifically states that PRS is protected from creditors.
- PROBATE FREE:** With nomination, PRS bypasses the “Probate Wall”. While bank accounts are locked in court, your family receives cash in ~14 working days to maintain their lifestyle.



### AIA PRS HNW PROGRAMME

- Lifestyle Rewards
- High Value Protection
- Privilege to top up
- Legacy privilege for spouses and kids, with rewards and high value protection for the next 3 years

Most HNWIs are “Asset Rich but Cash Poor” during crisis.

PRS is your strategic emergency reserve.

It is liquid when everything else is locked.



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# EXPOSED WEALTH VS. FORTIFIED CAPITAL

FEATURE	FIXED DEPOSIT (FD)	UNIT TRUSTS	REAL ESTATE	PRIVATE RETIREMENT SCHEME (PRS)	Notes for PRS
Creditor Protection	<b>EXPOSED</b>	<b>EXPOSED</b>	<b>EXPOSED</b>	<b>SHIELDED</b> <i>Protected as stated via CMSA 139ZA</i>	<i>PRS are protected from creditors (&lt;2yrs: questionable &gt;5years: safe zone)</i>
Probate Speed	1 to 3 years	1 to 3 years	2 to 5 years	<b>14 days</b>	<i>CMSA Act 2007 With valid nomination is made, PRS does not form part of deceased's estate. PRS Provider is legally authorized to pay directly to the nominee.</i>
Management Fees	N/A	High (3% - 6%)	Legal/ Broker costs	<b>Optimised (0% to 3%)</b>	
Potential Returns	Fixed Interest	Capital Gains, Dividend Income	Capital Gains	<b>Capital Gains, Bonus Units</b>	
Employer Tax Synergies	N/A	N/A	N/A	<b>Tax free income 19% Deductable (ITA 34(4))</b>	<i>Business owners can claim a 19% tax deduction on contribution made for themselves/employees.</i>
<b>AIA PRS HIGH NETWORTH PROGRAM ME</b>	-	-	-	<ul style="list-style-type: none"> <li><input type="checkbox"/> Lifestyle Rewards until 2028</li> <li><input type="checkbox"/> High Value Protection until 2028</li> <li><input type="checkbox"/> Privilege to top up with rewards up to 3%</li> <li><input type="checkbox"/> Legacy privilege for spouses &amp; kids, with rewards+ high value protection inc bonus units up to 5% for the next 3 years</li> </ul>	

# HIGH IMPACT HNW CONVERSATION

## THE EXPOSURE QUESTION

*If your business faced a RM5m lawsuit tomorrow, the bank froze your personal accounts, how would your family pay for their lifestyle? Most of my clients use this PRS as their 'Invisible Safe'.*

Goal: Make them realise current FD is not safe from the law.

## THE EFFICIENCY PIVOT

*Why use your after-tax income to save? Under Section 34(4), your company can contribute PRS for you. The company gets 19% tax deduction, and you get a creditor proof legacy.*

## LEGACY SPEED CLOSER

*Your Will handles your properties. This PRS handles your family. By making a nomination today, you ensure that while the lawyers fight over the millions, your family has RM1m+ in cash within 2 weeks to keep the lights on. It is not an investment, it is Wealth Insurance.*

**Your Will manages your legacy for the next decade, but this PRS manages your family's survival for the next 24 months.**



**Market #3:**  
**CORPORATE PRS**

# Customisable Vesting: Effective Way To Attract & Rewards Talent

Vesting is where an employer makes contributions on behalf of a particular employee once they have contractually fulfilled a specified term of employment.

Employer has the option to allow the employee to access the contribution immediately or over a period of time.

APPLY YOUR OWNERS

## Immediate Vesting

### OPTION 1

#### IMMEDIATE VESTING

- Employees gain **immediate 100% ownership** from the contribution, without conditions.

## Conditional Vesting

### OPTION 2

#### CLIFF VESTING

- Employee gets 100% ownership **after a specific period of service**.
- Employees have no right to any of their contributions if they leave before that period expires.

### OPTION 3

#### GRADED VESTING

- Employees gets **gradually increasing ownership** as their length of service increases, resulting in 100% ownership at the end.

# AIA PRS Corporate :

## Vesting for Talent Retention & Cost Optimisation

### FLEXIBLE, CUSTOMISABLE SOLUTION

- Based on employers' needs, budget.
- Employers decide on T&C.
- Employers maintain the right to claw back if employees do not fill the T&C.

- Employers' PRS contribution via:
  1. Periodic contribution (akin to EPF)
  2. One-off contribution (akin to bonus payment/incentive)

- Customisable solutions for vesting:
  1. Immediate Vesting
  2. Conditional Vesting

### ATTRACT, RETAIN TALENTS

Customizable vesting solution + AIA complimentary benefits as talent retention tools.

- PA Coverage
- Vitality App access
- Bonus Unit

01



02

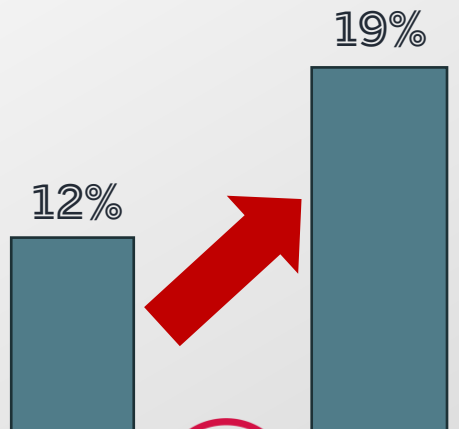


03



### OPTIMISE TAX SAVINGS

Employer contributions on behalf of employees are eligible for tax deductions (up to 19% of remuneration).



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## Example of Immediate Vesting



### IMMEDIATE VESTING

- 100% immediate ownership
- Employees gain 100% ownership as soon as it lands in their accounts

Illustration:

- Employer contributes RM1,000 annually to Employee A.
- Employee A gains 100% ownership of the contribution immediately.
- Contribution will be split accordingly to employee's individual Account A & B

Account A	Account B
RM700	RM300

## Example of Cliff Vesting



### CLIFF VESTING

- Employee gets 100% ownership in one big chunk after a specific period of service.
- Employees have no right to any of their contributions if they leave before that period expires.
- But the day they reach the landmark date; they own it all.

Example:

- Employer Contribute RM20,000 to Employee A upon two years of employment

First Year	Account A	Account B	Account C
	N/A	N/A	RM20,000
Upon Fulfilling Two Years Employment	Account A	Account B	Account C
	RM14,000	RM6,000	RM0

## Example of Graded Vesting



### GRADED VESTING

- Employees gets gradually increasing ownership as their length of service increases, resulting in 100% ownership.
- A 5 year graded vesting schedule might grant 20% ownership after Year 1. Then 20% more each year until employees gain full ownership after 5 Years. If employee leave before 5 years are up, they get to keep only the percentage of their employer's matching contributions in which they are vested.

Example:

- Employer Contribute RM50,000 to Employee A equally over five (5) years of employment. 100% ownership after the 5<sup>th</sup> year of employment.

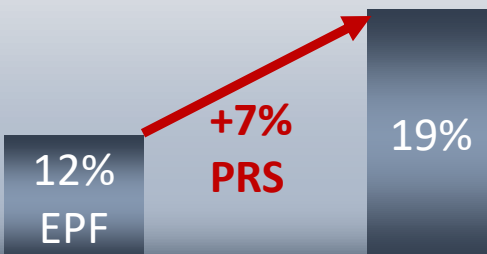
	Account A	Account B	Account C
Year 1	-	-	RM50,000
Year 2	RM7,000	RM3,000	RM40,000
Year 3	RM14,000	RM6,000	RM30,000
Year 4	RM21,000	RM9,000	RM20,000
Year 5	RM28,000	RM12,000	RM10,000
Year 6 (beginning)	RM35,000	RM15,000	-

# Market #3: CORPORATE PRS – Win Once, Earn for Years

## FOR EMPLOYERS



- **Talent retention:** Customizable vesting.
- Cost efficient alternative to permanent benefit increase
- Tax deductions up to **19%**.



## FOR EMPLOYEES



### Complimentary benefits:

- **AIA Vitality access, PA coverage or bonus units.**
- Wellness week booth, investment market outlook and curated corporate campaigns.

## FOR AGENTS



- **Scale:** Multiple employees per company.
- Monthly contributions.
- Cross sell opportunities.
- Long term income (trailer fee growth until withdrawal)

**CORPORATE PRS IS A HIGH QUALITY, LONG TERM GROWTH OPPORTUNITY FOR YOU!**

Please see the Terms and Conditions for further details

# Market #3: How You'll Win Corporate PRS in 2026

## YOUR ROLES

### Connecting

- Identify HR /decision makers

### Proposition

- Tax optimisation
- Employee engagement
- Long-term loyalty

### Relationship

- Support key meetings and employee touchpoints
- Long term corporate relationship



## APAM DELIVERS

### Presentation

- Tailored management pitch
- Vesting design

### Operational

- Proposals and agreements
- HR coordination

### Activation

- Employee briefings
- Digital onboarding

### Complimentary Benefits:

- Bonus Units
- AIA Vitality access
- PA coverage &
- curated campaigns

**RM10,000**

**Cash Reward**

*For RM1million total corporate PRS contribution in 2026*

++

- Commission
- Long-term income stream
- Cross-sell potential

Terms and Conditions Apply

You Open the Door, We Structure, Execute and Support



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# DIFFERENTIATE YOURSELF, **BE A PRS CONSULTANT TODAY!**



Additional line of income  
*(perpetual growing income, as long as AUM remains invested)*

Expand customer base  
*Cross-sell through PRS clients gained via tax-relief*

Special Production Bonus:

- *AFYC counted for Advisory, MOC, TPC and MDRT*
- *2x 3x for Convention*

Excellence Club (additional income), standalone campaigns

## Familiarisation Programme 2026



- 3 years CEILLI/TBE license
- Minimum 3 SPM credits
- Active LIAM registration

Terms and Conditions Apply

# Commission & Trailer Income

## PERPETUAL INCOME BASED ON GROWING PORTFOLIO

RANK	COMMISSION	TRAILER INCOME
Life Planner	2.16%	0.30%
Unit Manager	0.38%	0.035%
District Manager	0.16%	0.015%
<b>TOTAL</b>	<b>2.70%</b>	<b>0.35%</b>

## ILLUSTRATION

### Year 01: Production of RM 1.0 mil

- Commission based on new contribution + trailer income.

### Year 02:

### Production of RM 1.0 mil + Existing Portfolio of RM 1.1 mil

- Assume 10% returns for 1Y.
- Commission based on RM 1 mil.
- Trailer based on RM 2.1 mil.
- *This continues for as long as the AUM is with AIA.*



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# AGENCY CONTESTS

- New Recruit Challenge: Licensed & Activation
- Recruitment Challenge: 10 New Recruits
- AIA PRS Excellence Club

*Rewarding your actions and recognizing your contributions.*



# AIA-PRS: New Recruit Challenge

## Licensed & Activation

1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

Earn **RM 200** when you capture minimum 3 cases within the first 3 months of getting your license in **2026!**

*Minimum RM 3,000 per case*

Open only to all new PRS Consultants licensed in 2026

*Note: Terms & Conditions apply.*

# AIA-PRS: Recruitment Challenge

## 10 New Recruits

1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

Earn **RM 1,000** when 10 new PRS consultants  
from your agency are licensed in **2026!**

*Limited to the first 30 AIA Agencies only.*

Open to all eligible AIA agencies

*Note: Terms & Conditions apply.*

# AIA PRS Excellence Club 2026

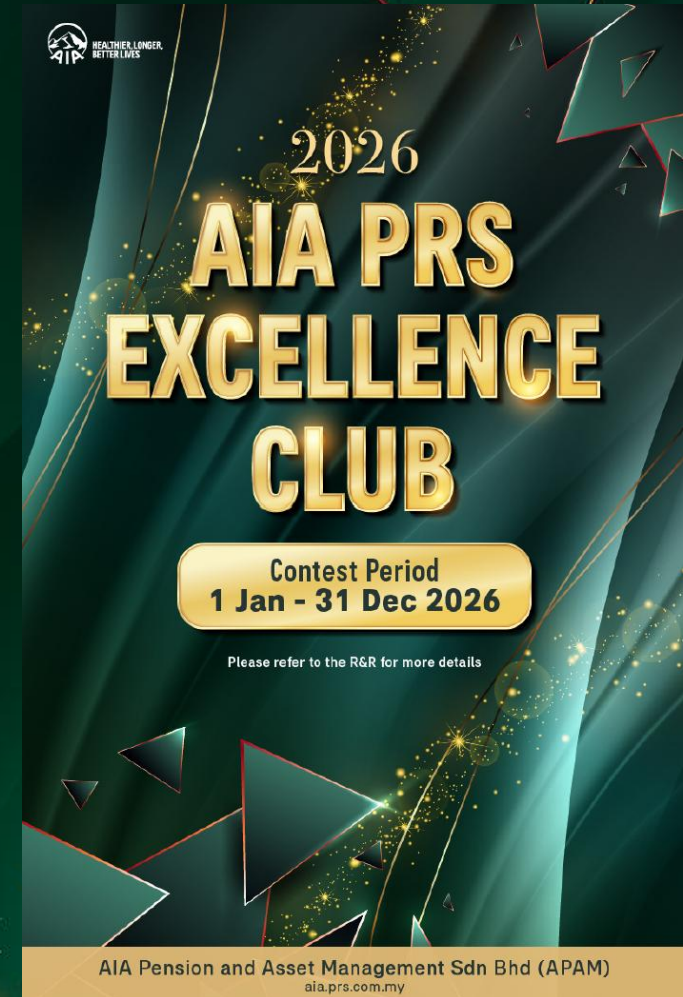
1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

Earn additional commissions based on your performance from New PRS Consultant to Premier Platinum

*Earn an extra bonus on top of that of 5% commission for a minimum of 12 **new accounts** of RM 3k contribution.*

Open to all eligible AIA agencies

*Note: Terms & Conditions apply.*



# AIA PRS Excellence Club 2026

## AIA PRS EXCELLENCE CLUB TIERS

Available Tiers	Total Net Production 2026 (RM)	Additional Commission (Based on 2.16% Basic Commission)
Premier Platinum	3,000,000	20%
Platinum	1,200,000	15%
Gold	600,000	10%
Silver	300,000	5%
New PRS Consultant	100,000	5%

*Extra Bonus:*

*Additional 5% Commission – minimum 12 new accounts with RM 3k contribution per account for ALL tiers.*

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# AIA PRS Excellence Club 2026

## ILLUSTRATION

Annual production of RM 1.5 million in 2026, as a Life Planner.

DETAILS	FIGURES	
Production	RM 1,500,000	
Sales Charge	3.00%	RM 45,000
Commission	2.16%	RM 32,400
PRS Excellence Club	15.00%	RM 4,860
12 New Accounts	5.00%	RM 1,620
Trailer Fee	0.30%	RM 4,500
<b>TOTAL ANNUAL INCOME</b>		<b>RM 43,380</b>

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# FIMM PRS Familiarisation Programme (PRSFP)

# PRS Familiarisation Programme (PRSFP) 2026

## ELIGIBILITY

Takaful/Insurance Agents who have the following are exempted from taking the

### **FIMM Combined Examination (FCE):**

- 3 years' worth of experience
- Active registration status with LIAM
- Passed either CEILLI/TBE (post-2012) or obtained MTA (pre-2012).

<b>PRSFP 2026</b>	Attend 1.5 Days of PRSFP 2026
	Pass PRSFP Quiz (80%) <i>Three Attempts Allowed</i>



# PRSF 2026 SCHEDULE

<b>MARCH</b>	10/03/2026 11/03/2026	10AM to 6PM 10AM to 2PM	<b>JUNE</b>	09/06/2026 10/06/2026	10AM to 6PM 10AM to 2PM
	12/03/2026 13/03/2026	10AM to 6PM 10AM to 2PM		11/06/2026 12/06/2026	10AM to 6PM 10AM to 2PM
<b>APRIL</b>	07/04/2026 08/04/2026	10AM to 6PM 10AM to 2PM	<b>JULY</b>	08/07/2026 09/07/2026	10AM to 6PM 10AM to 2PM
	09/04/2026 10/04/2026	10AM to 6PM 10AM to 2PM		13/04/2026 14/04/2026	10AM to 6PM 10AM to 2PM
<b>MAY</b>	11/05/2026 12/05/2026	10AM to 6PM 10AM to 2PM	<b>AUGUST</b>	11/08/2026 12/08/2026	10AM to 6PM 10AM to 2PM
	13/05/2026 14/05/2026	10AM to 6PM 10AM to 2PM		13/08/2026 14/08/2026	10AM to 6PM 10AM to 2PM

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# PRSFP 2026 – HOW TO REGISTER?



**Step 01** : Login to iLearn

**Step 02** : Go to Learn > Course Search

**Step 03** : Search for **“2026 FIMM FAMILIARIZATION PROGRAM”**

**Step 04** : Click on the *Details* button, select the session and click on *Enrol*

## **NOTE:**

Registration closes 1 working day before actual class. Online Class Link (via Microsoft Teams platform) will be send to you 1 day before the class.

# PRSF 2026 – DOCUMENT SUBMISSION STEPS

## STEP ONE

Submit documents to APAM.

## STEP TWO

Upon receiving email confirmation from APAM ( $T+3$ ), Candidates register and upload the relevant documents on the FIMM Core System (FCS) and inform APAM Helpdesk once completed.

## STEP THREE

Candidates will receive email notification from APAM ( $T+10$ ) upon issuance of PRS Consultant Code.



# PRSFP 2026 – REQUIRED DOCUMENTS

## SUBMISSION TO APAM

IC Copy (Front & Back)	<b>CTC by Leader/ACS</b>
Photocopy of Education Certificate	
Copy of CEILI/TBE/MTA Certificate	
PRSFP 2025 Certificate of Attendance	<b>CTC by APAM</b>
PRSFP Quiz Pass Result	
APAM Application Form	
APAM Contract Agreements	
Applicant's Bank Statement	

## SUBMISSION TO FCS

IC Copy (Front & Back)	<b>CTC-ed</b>
Photocopy of Education Certificate	
Copy of CEILI/TBE/MTA Certificate	
PRSFP 2025 Certificate of Attendance	
PRSFP Quiz Pass Result	
FIMM Consent Letter	
Self Declaration	
Passport-sized colour photograph	





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# PRS Familiarisation Programme 2026 iLearn

March 2026



## My Programs

Track your enrolled programs and retrieve your learning history here.

[View More](#)

### Enrolment Summary



In Progress

0



Completed

0



Others

1



AI Roleplay





## Discover More Programs

Browse and filter more available programs that suit your need or interest.

[View More](#)



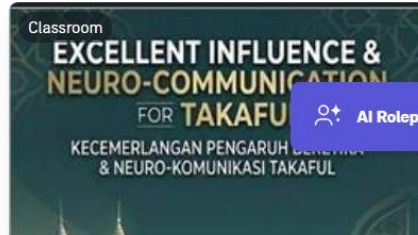
4 Tonggak Kecemerlangan Keupayaan Takaful Bersepadu-Sesi...



Kecemerlangan Pertumbuhan Berkualiti & Ketekalan Polisi Takaful



Kecemerlangan Perbualan Bimbingan untuk Penerokaan...



Kecemerlangan Pengaruh Beretika & Neuro-Komunikasi Takaful



Kecemerlangan Pemahaman & Profiling Klien Takaful



Life | Takaful  
Agency Management Training Course (AMTC) Orientation



Life | Takaful  
Jumpstart - June 2026



Life | Takaful  
Jumpstart - May 2026



## < Discover More Programs

Browse and filter more available programs that suit your need or interest.

Q familiarization program X



Filter

Program Type ▾

CPD Hours ▾

Elite Hours ▾

Advisor Hours ▾

Language ▾



### All programs

1 programs

Classroom

#### PRS Familiarisation Program PRSFP 2026

Life | Takaful

2026 FIMM Private Retirement Scheme  
(PRS) Familiarization Program



## < Program Detail

EN

# 2026 FIMM Private Retirement Scheme (PRS) Familiarization Program



**PRS Familiarisation Programme -  
PRSFP 2026**

Course Outline:

To equip consultants on comprehensive knowledge of PRS as per the modules provided by FIMM:

- Introduction to the PRS Industry
- Regulatory framework
- PRS Provider

[Show More](#)

Program Info

Classroom Session Selection

### Program Details

**Special Notes:** Agents are required to submit the necessary documents upon completion of the program to apply for the PRS Consultant License. Registration to close one day (5pm) before the class.

Program Type	Classroom	Target Audience	All Leaders, All Life Planners
Program Level	Basic	Elite Hours	N/A
Life CPD	2 Hour(s) <span>Structured</span>	Advisor Hours	N/A
Takaful CPD	2 Hour(s) <span>Structured</span>	Training Fee	N/A
General Insurance CPD	N/A	No Show Fee	N/A



**Enrol Program**

Enrol in this program to start your learning journey!

Select A Classroom Session



## < Program Detail

Program Info

**Classroom Session Selection**

Filter

Classroom Type ▾

Sub-Region ▾

Language ▾

### Classroom Sessions Available

6 sessions

Date & Time	Sub-Region	Location	Classroom Type	Seats Available	Language	Trainer	Enrolment Due Date & Time
<input checked="" type="radio"/> 10 Mar - 11 Mar 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	88	English	ADAM SUBKI SAM WONG	9 Mar 2026 05:00 PM
<input type="radio"/> 12 Mar - 13 Mar 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	109	English	LAU BENG HOCK SHARON WONG	11 Mar 2026 05:00 PM
<input type="radio"/> 07 Apr - 08 Apr 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	107	English	ADAM SUBKI SAM WONG	6 Apr 2026 05:00 PM
<input type="radio"/> 09 Apr - 10 Apr 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	116	English	JIMMY SOO RAVICHANDRAN	8 Apr 2026 05:00 PM
<input type="radio"/> 11 May - 12 May 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	120	English	ADAM SUBKI SAM WONG	10 May 2026 05:00 PM
<input type="radio"/> 13 May - 14 May 2026 (2)	MICROSOFT TEAMS LINK	Microsoft Teams	Virtual	118	English	MICHELLE LEONG CHRISTINA JOSEPH	12 May 2026 05:00 PM



**Enrol Program**

Enrol in this program to start your learning journey!

Enrol

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## < Program Detail

Program Info **Classroom Session Selection**

Filter Classroom Type Sub-Region Language

### Classroom Sessions Available

6 sessions

Date & Time	Sub-Region
<input checked="" type="radio"/> 10 Mar - 11 Mar 2026 (2)	MICROSOFT
<input type="radio"/> 12 Mar - 13 Mar 2026 (2)	MICROSOFT
<input type="radio"/> 07 Apr - 08 Apr 2026 (2)	MICROSOFT
<input type="radio"/> 09 Apr - 10 Apr 2026 (2)	MICROSOFT
<input type="radio"/> 11 May - 12 May 2026 (2)	MICROSOFT
<input type="radio"/> 13 May - 14 May 2026 (2)	MICROSOFT

## Confirm Enrolment

Program Name : 2026 FIMM Private Retirement Scheme (PRS) Familiarization Program  
Program Type : Classroom  
Classroom Type : Virtual  
Meal Available : No  
Accommodation Available : No  
Date & Time : 10 Mar 2026 (10:00 AM - 06:00 PM)  
11 Mar 2026 (10:00 AM - 02:00 PM)  
Location : Microsoft Teams  
Trainer : ADAM SUBKI, SAM WONG  
Language : English

Cancel

Confirm

Trainer	Enrolment Due Date & Time
ADAM SUBKI SAM WONG	9 Mar 2026 05:00 PM
LAU BENG HOCK SHARON WONG	11 Mar 2026 05:00 PM
ADAM SUBKI SAM WONG	6 Apr 2026 05:00 PM
JIMMY SOO RAVICHANDRAN	8 Apr 2026 05:00 PM
ADAM SUBKI SAM WONG	10 May 2026 05:00 PM
MICHELLE LEONG CHRISTINA JOSEPH	12 May 2026 05:00 PM



Enrol Program

Enrol in this program to start your learning journey!

Enrol

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# CONGRATULATIONS

## You are now enrolled!

APAMRECRUITMENT@AIA.COM

March 2026



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BETTER LIVES

# Thank You