



# AIA PRS Market Outlook

AIA Pension and Asset Management Sdn. Bhd.



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# PRS SEASON:

## Let's Help Malaysians Save Smarter



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# 01

## Market Rebound & Opportunity

- Markets have rebounded strongly.
- Budget 2026 supports growth sectors

# 02

## Funds Performance

- Award Winning Funds
- AIA PRS Funds shown resilience, outperformance

# 03

## Campaigns & Contests

- Customers Campaigns >RM100,000 prizes.
- Agency contests – rewards by cases (unlimited)

# 04

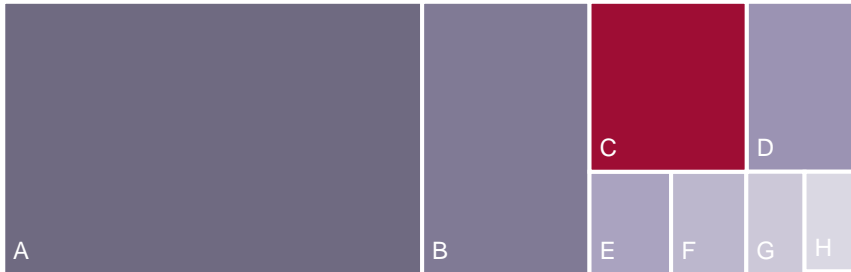
## Regulatory Requirements

- CPD Points
- FCS Activation

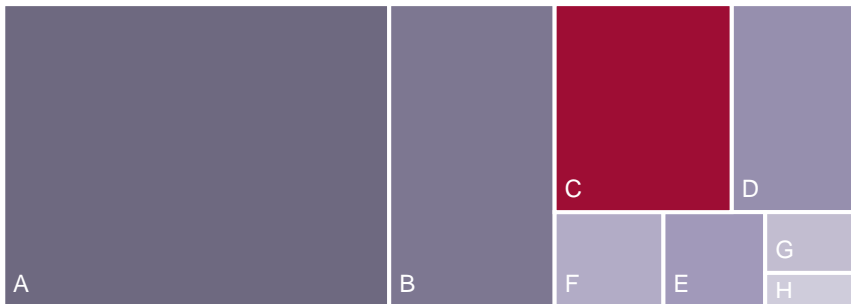


# Tick Tock, Tax Clock: The Countdown to Opportunities

>600,000 existing PRS contributors (members)



>RM8 billion contributions (market share)



AIA Pension recorded highest YoY sales



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## ENGAGE: Catch Their Attention

- Start with what's real: everyone's talking about taxes.
- “Do you know you can get back **RM750**, by investing RM3,000 in PRS? That is essentially 25% return to your long term investment”



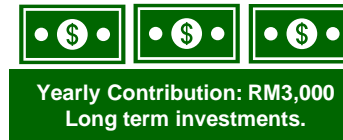
## EXCITE: Show What's Possible

- Paint the picture: tax saving, growing wealth, winning prizes.
- “PRS is not just another product. It is **instant reward** + lifelong value”



Nov 2025

Mar 2026



## EXECUTE: Seal The Deal

- Don't wait. Every week closer to December means more missed opportunities.
- Guide them to act now: help them to open PRS, transfer account, start saving.

3 cases: RM100  
>6 cases:  
RM50/case



# New Fund: Introducing Stability In A Volatile World

## AIA PAM DIVIDEND INCOME FUND

In a world where markets shift overnight, where volatility is the new normal, what if you could offer your clients a path built on consistent income and long-term resilience?  
That's exactly we aim to do with the fund.

DIVIDEND

EQUITY FUND

STABILITY



### SUSTAINABLE DIVIDEND INCOME:

Generate regular payouts from companies with strong dividend history.



### HIGH CONVICTION OPPORTUNITIES:

Invest Directly in high quality, income generating stocks.



### LONG TERM POTENTIAL GROWTH:

100% equity exposure (domestic and global) with potential for capital growth, anchored in low volatility stocks.

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# State of the Market: What Has Happened So Far



# 2025 YTD – How has the market been?

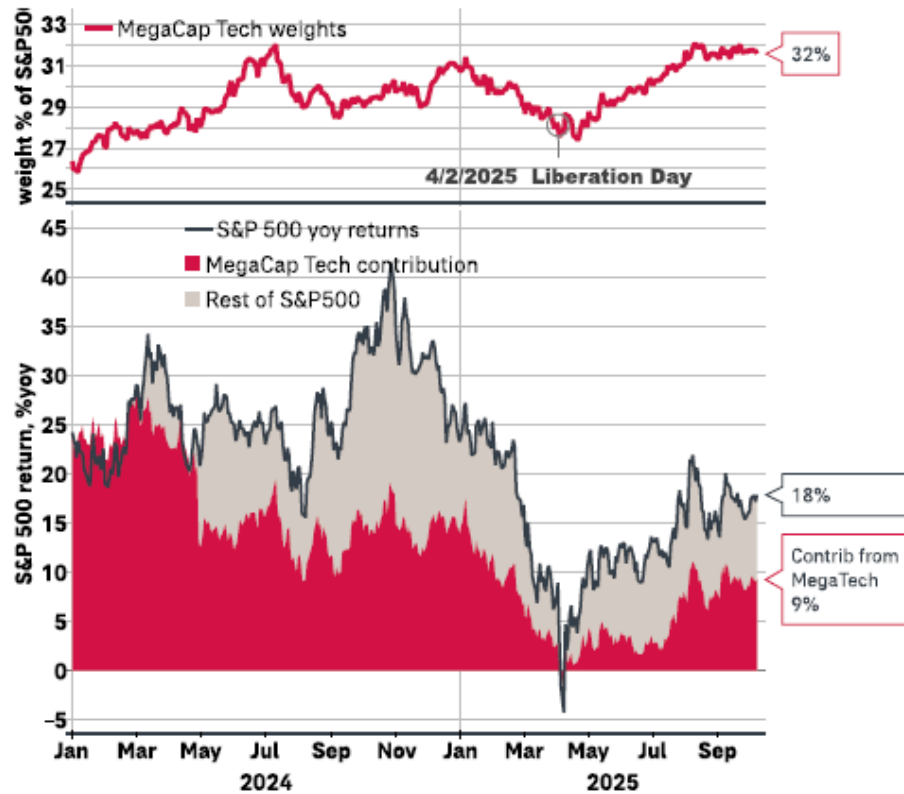
Global and local markets rebounded strongly since Liberation day (8 April)



# 2025 YTD – How has market been?

AI-led rally has resumed with most of the SPX returns coming from tech

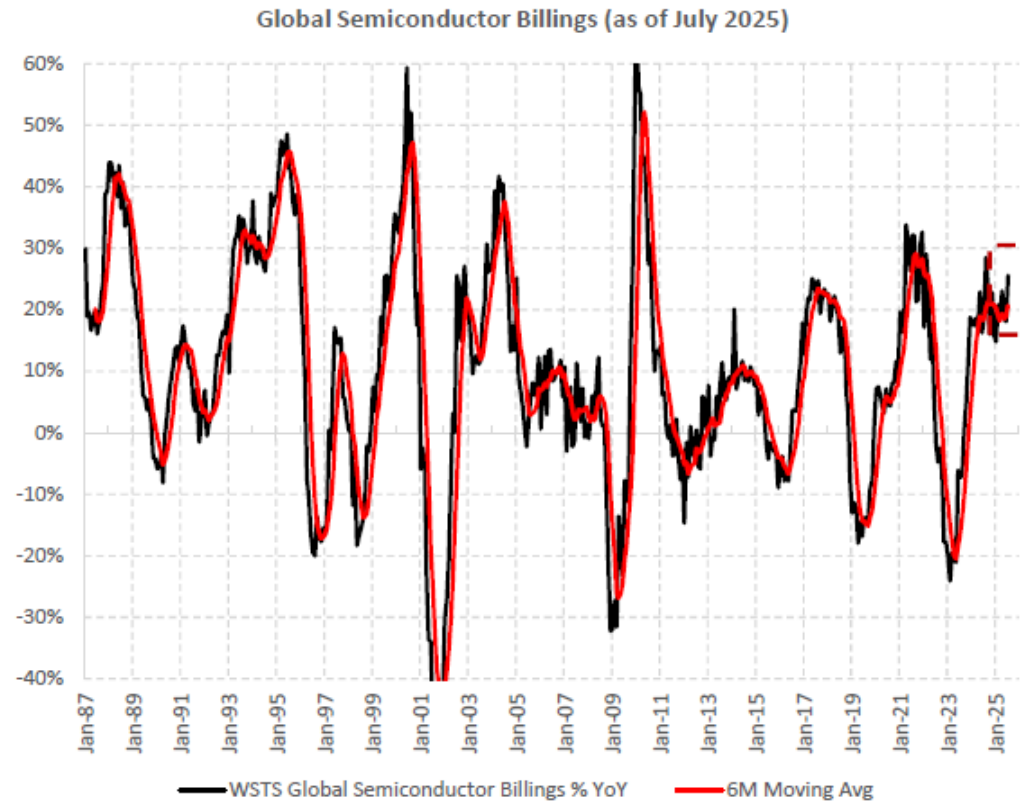
Half of SPX returns contributed by 6 tech stocks only



AIAInvestments

Tech fundamentals, in particular semiconductors, continue to be strong

Global chip billings ~20% growth and starting to tick higher in recent months

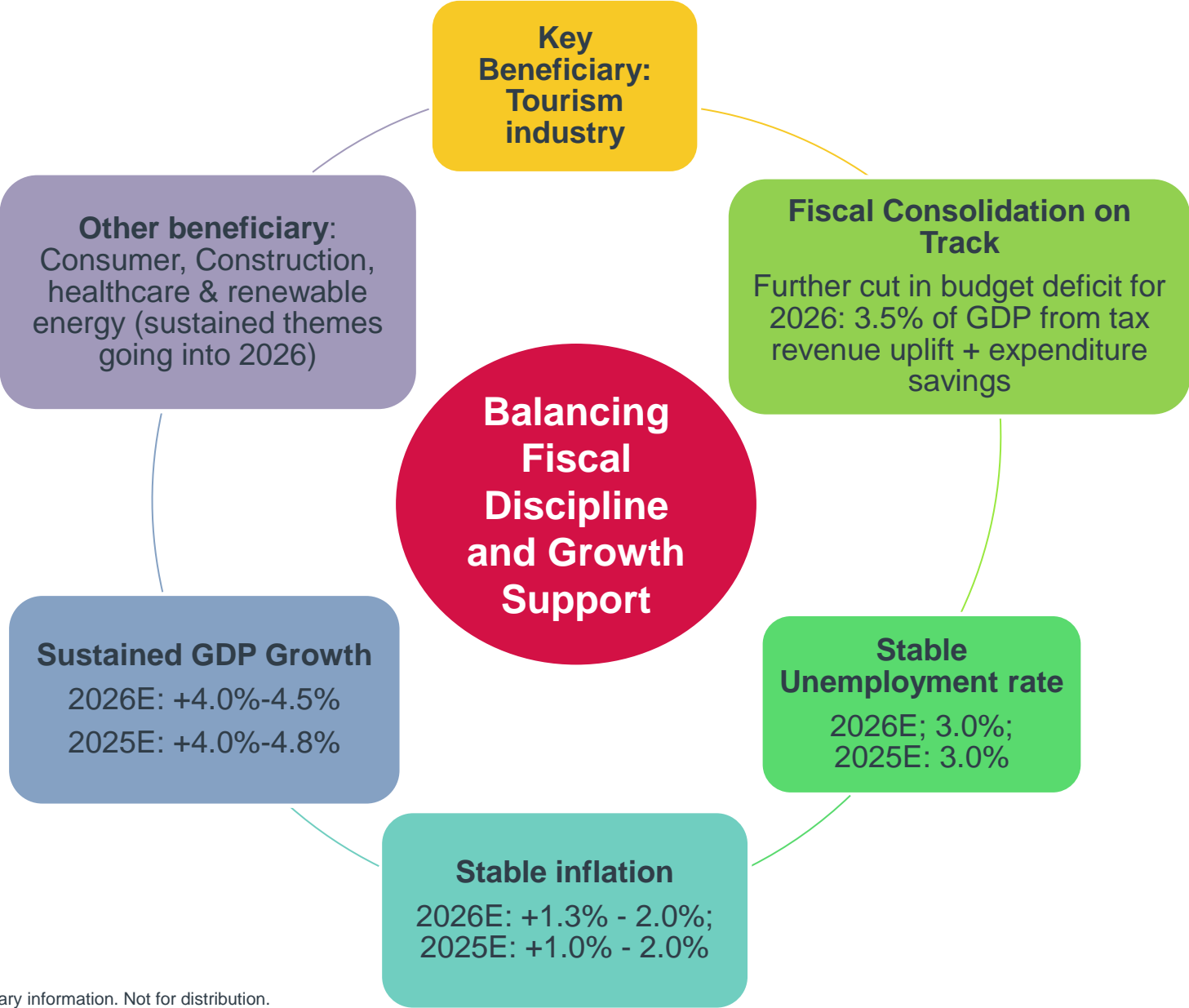


AIAInvestments





# Malaysia: Budget 2026



# Summary of key Budget 2026 initiatives on sectors and stocks impacted

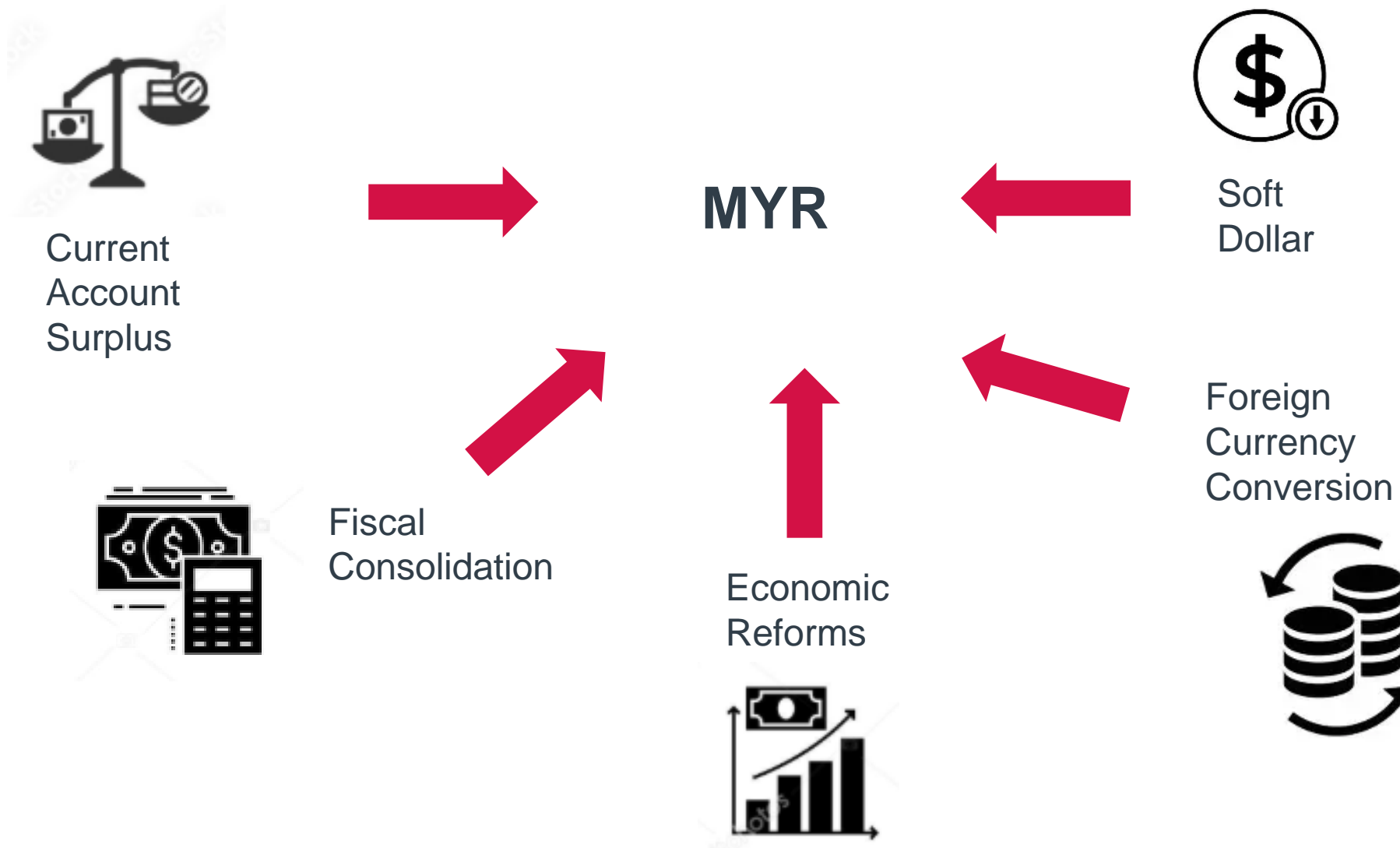
Sector	Budget Initiatiives	Impact
Construction	Positive measures across subsectors of airports, renewable energy investments, flood mitigation, water, hospitals and general rural infrastructure programmes. A positive surprise was the sovereign AI cloud - a Gamuda-Dagang Nexchange JV was formed to provide Google Distributed Cloud Services (GDC Services) to the public and private sectors in Malaysia	Positive
Consumer	Higher allocations from the Sumbangan Tunai Rahmah (STR) and Sumbangan Asas Rahmah (SARA) programmes with another one-off MYR100 cash aid to all eligible Malaysians aged 18 and above to be disbursed in mid-Feb 2026	Positive
Healthcare	Initiatives for private hospital operators for health tourism, tax reliefs for medical-related expenses/insurance, allocation to Public- Private Partnerships (PPP) to reduce public healthcare congestion, roll-out of MHIT via EPF-contribution, and tax relief incentives for private hospitals' healthcare fund to reduce burden on the needful.	Positive
REITs	We view tourism related incentives a positive to REITs focused on retail and hospitality. Special personal income tax relief introduced to promote domestic travels, while also targeting strong visitorship through Visits Malaysia Year 2026.	Positive
Renewable Energy	Introduction of new RE quotas under LSS and FiT to ramp up RE generation capacity. Benefitting EPCC players. Details regarding Carbon Tax still remain scarce but should encourage further renewable energy related investments.	Positive
Transport (aviation, ports & logistics)	Expansion and upgrading of airports to boost air traffic capacity and cargo handling efficiency coupled with development of the Selangor Aero Park (SAP) to strengthen Malaysia's position as a regional logistics and cargo hub. Budget initiatives are expected to improve connectivity and operating efficiency	Positive
Consumer	Excise duty hikes on alcoholic beverages and tobacco products	Negative



# Summary of key Budget 2026 initiatives on sectors and stocks impacted

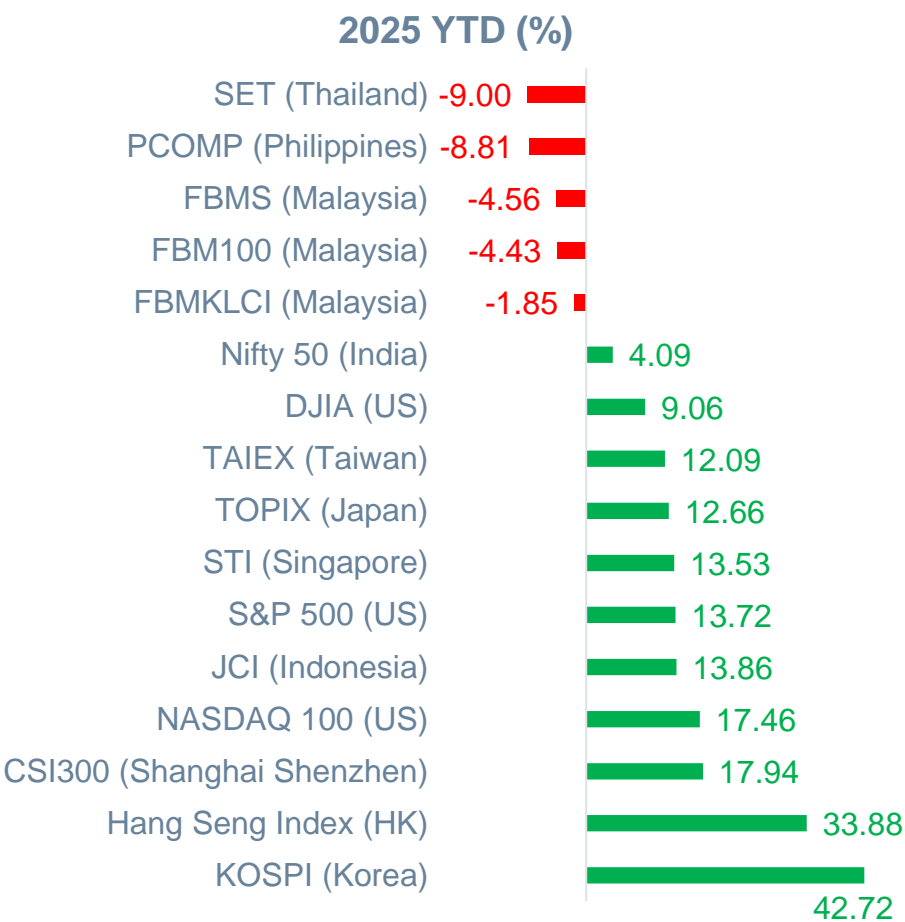
Sector	Budget Initiatiives	Impact
Automotive	Excise duty and sales tax exemption on new purchase of national cars by taxi and private hire drivers and reform of vehicle tax exemptions in Langkawi and Labuan.	Neutral
Banks	No specific initiatives to the banking sector except further enhancements to Islamic Finance which we view as neutral to the sector. Initiatives for MSMEs mainly channelled to Development Financials Institutions (DFIs)	Neutral
Oil & Gas	PETRONAS to reduce dividend commitment to government in 2026. We view this as a slight positive as this may suggest a slight capex improvement in 2026. Brent Crude Oil prices assumption for Budget 2026 at USD60-65/bbl.	Neutral
Plantation	Budget initiatives centred more on food security and agriculture and mostly related to allocation to the agricultural land development agencies (FELDA< RISDA, FELCRA)	Neutral
Property	Extension the full stamp duty exemption on transfer instruments and loan agreements for first-time homebuyers purchasing properties priced up to RM500k. Infrastructure upgrades in key economic zones and industrial parks should support JS-SEZ and MVV. There was no mandatory implementation of build-then-sell (BTS) system which we view as a slight positive.	Neutral
Technology	Budget incentives generally support investments in support of the National Semiconductor Strategy (NSS) for long term growth. Outlook for the software segment is broadly positive, supported by ongoing national digitalisation efforts.	Neutral

# MYR: Supportive Factors on Currency Strength



# PRS – Fund Performances

AIA PRS FUNDS	YTD	2024 (Calendar Year)	5 Years (YoY)
AIA PAM – Growth Fund	4.11%	10.28%	6.70%
AIA PAM – Moderate Fund	4.80%	8.37%	6.02%
AIA PAM – Conservative Fund	3.73%	7.08%	3.72%
AIA PAM - Islamic Moderate Fund	0.14%	10.03%	4.19%
AIA PAM - Global Islamic Growth Fund	4.85%	3.65%	N/A*
AIA PAM - Dynamic Asia Ex-Japan Fund	9.52%	2.21%	N/A**
AIA PAM – Dividend Income Fund	1.57%	N/A***	N/A***



Source: Bloomberg as at 30 September 2025

- ‘5 Year’ period defined as from 30 September 2020 to 30 September 2025 (YTD)
- Source: AIA Pension and Asset Management Sdn. Bhd., Bloomberg as at 30 September 2025.
- 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

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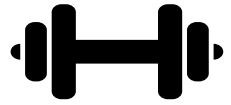


HEALTHIER, LONGER,  
BETTER LIVES

# Strategy in turbulent times



# Strategy: Portfolio Positioning during volatile time



Barbell approach – balancing risk with opportunities



Domestic consumption sectors provide shelter



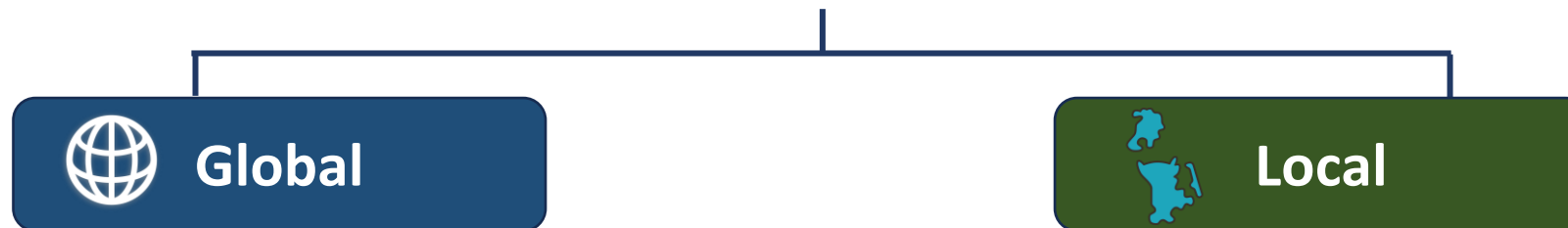
“Be greedy when others are fearful” – TACO\* trade

\* Trump Always Chickens Out (TACO) is a term that depicts Trump’s many threats and reversals during the trade war initiated since his administration’s “Liberation Day” tariffs



# Strategy: Portfolio Positioning during volatile time

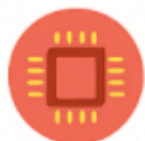
## Slight Overweight on Equities vs Fixed Income



Neutral to slight overweight on Malaysian equities, while being selective in sectors:



Fed easing cycle positive for upside risk.



Magnificent seven earnings in US continue to be resilient despite tariff noises.



Constructive on the longer-term view on China, underpinned by policy support and stimulus.



### i) REITs

- Defensive retail assets that beneficial from rate cut cycle and Visit Malaysia 2026.



### ii) Banks & Consumer

- for defensive yields plays from resilient domestic consumption.



### iii) Industrials & Tech

- for AI/Data Centre related capex to benefit contractors and supply chain players.



### iv) Plantation, Oil & Gas

- Underweight due to lack of catalysts and uncertain macro-outlook from trade negotiation.



# Dollar Cost Averaging (DCA) is Simple Yet Powerful Way to Potentially Build Wealth

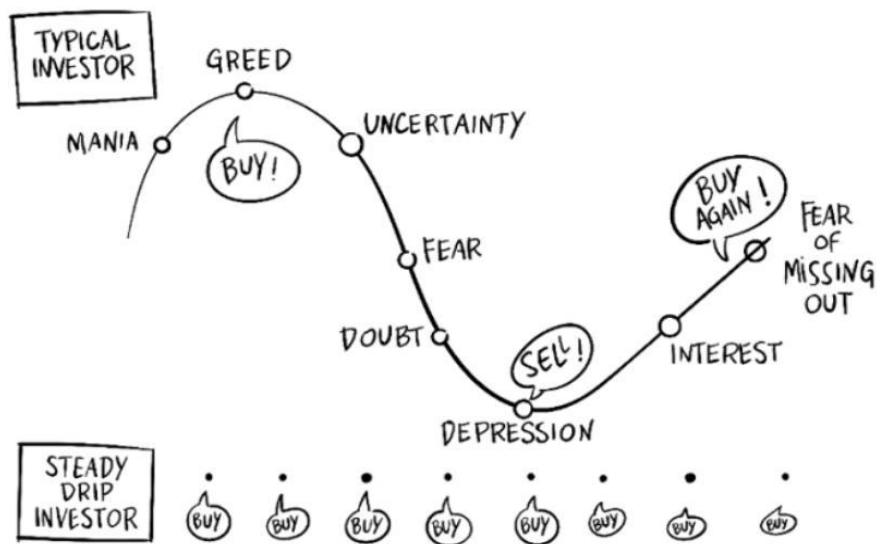
## Dollar Cost Averaging (DCA): Avoid Emotional Investing, Stay Rational when Markets Go Crazy

DCA is an investment strategy where an investor invests consistently. Investor divides the investment into multiple smaller equal amounts which are invested at regular intervals, in an effort to reduce the impact of volatility. The investment takes place regardless of the asset's price and at regular intervals. This fundamentally eliminates market timing where one attempts to invest at the best prices.

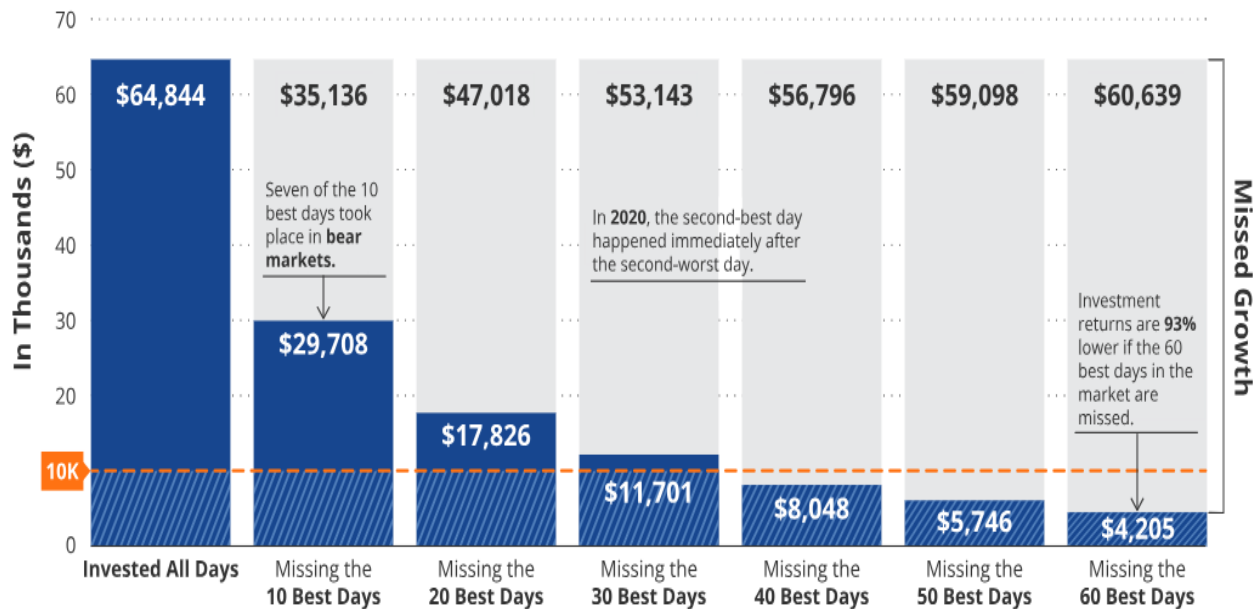
Lower down investment risk as one is entering the investment in stages (prevent bad timing)

Eliminate emotion in investment decision-making (Behavioural Bias)

Allows one to invest using steady cash flow (e.g.: direct debit employment salary)



Value of \$10,000 Invested in the S&P 500, Jan 2003 – Dec 2022



- Historical data show that even the most astute investors shy away from market timing due to its complexity and unpredictability. In fact, the best market days frequently occur during overall bad markets, further complicating timing strategies
- Past performance is not necessarily an indication of future returns.





# PRS Tax Relief

AIA Pension and Asset Management Sdn. Bhd.



# Enjoy Long Term Retirement Savings + Tax Relief

## CONTRIBUTE FOR PRS TAX RELIEF TODAY!



AIA Private Retirement Scheme (PRS) ADVERTISEMENT

Have **YOU** Contributed for your Tax Relief?

- Further Retirement Savings
- Personal Tax Relief of up to RM3,000 per annum

How much will you get with an annual RM3,000 PRS Contribution?

Personal Taxable Income	Tax Savings (up to)
RM70,000 to RM100,000	<b>RM570</b>
RM100,001 to RM400,000	<b>RM750</b>
RM400,001 to RM600,000	<b>RM780</b>
RM600,001 to RM1,000,000	<b>RM840</b>

### For Clients:

- Enjoy **standalone Tax Relief**—separate from EPF, life insurance, medical, and other deductions.
- Build **long-term retirement savings** with flexibility and control.
- Extended until Assessment Year 2030

### For You (Consultants):

- Unlock **new client opportunities** with a fresh value proposition.
- **Build Cross-sell** opportunities with PRS Tax Relief door-opener.
- Offer an **additional solution for Corporate Clients**.
- Remind Your Existing Customers to Top-Up today!!

# PRS Tax Relief

CHARGABLE INCOME (RM)	TAX BRACKET (%)	TAX SAVINGS (up to)
0 to 5000	0	0
5001 to 20,000	1	30
20,001 to 35,000	3	90
35,001 to 50,000	6	180
50,001 to 70,000	11	330
70,001 to 100,000	19	570
100,001 to 400,000	25	750
400,001 to 600,000	26	780
600,001 to 2,000,000	28	840
Exceeding 2,000,000	30	900

Don't miss out!!

Contribute early to PRS and enjoy up to RM3,000 in tax relief!

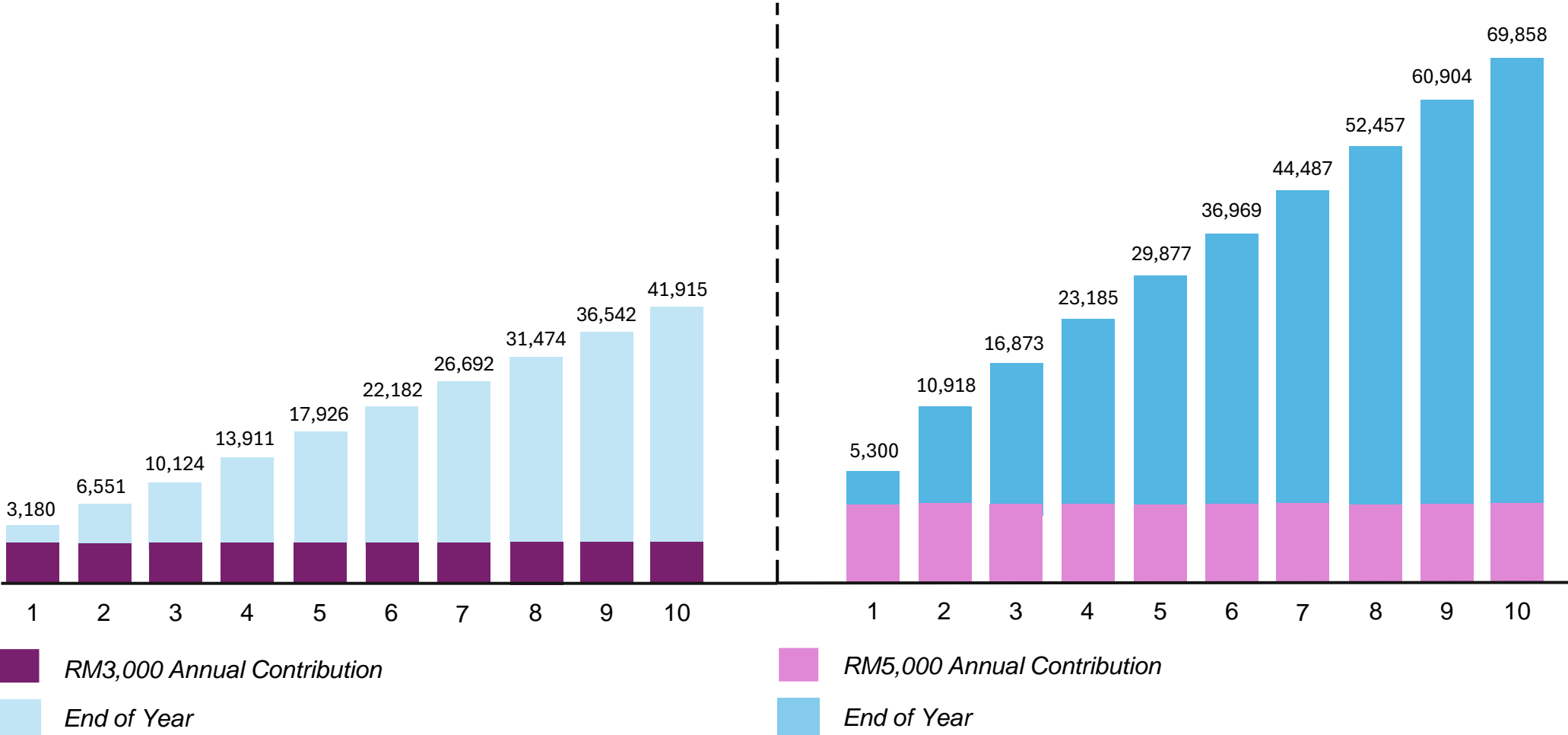
If you're earning RM100,000, that's up to RM570 in tax savings while growing your retirement!

*Inland Revenue Board Income Tax Rates for Assessment Year 2025*





# More Than Just Tax Relief – Contribute More To Enhance Your Retirement



Based on the assumption of an average benchmark return of 6%.

AIA confidential and proprietary information. Not for distribution.

Based on the assumption of an average benchmark return of 6%.



# Easy Link to PPA Online via AIA+

## PPA ONLINE SUBMISSION:

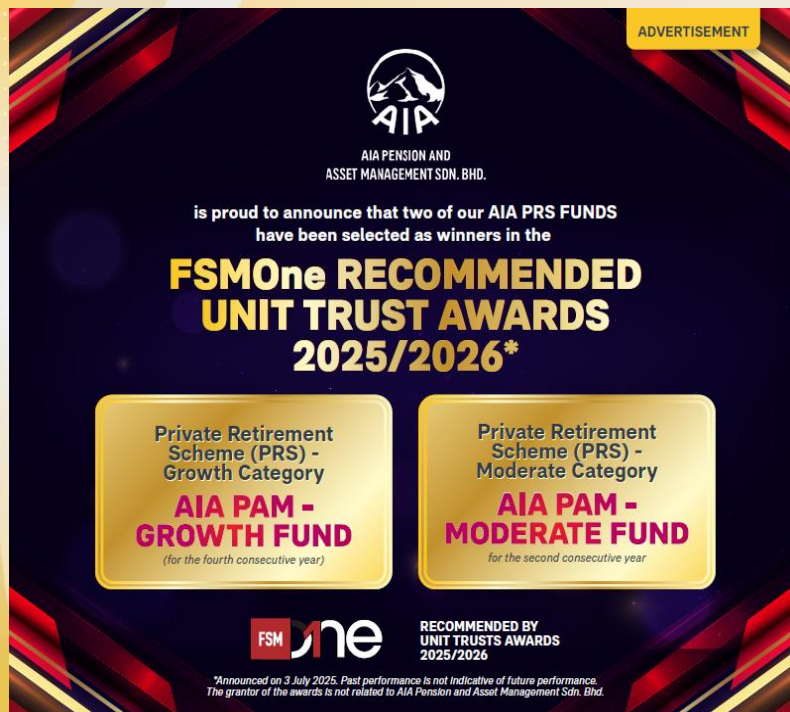
- Reminder that customers can log in via AIA+ > Services > Payment & Financial > PRS.
- To select a new fund, please click as New Enrolment (for both New & Existing AIA PRS Customer).
- Only existing funds will appear under Online Top-Up.

### Quick Access to PPA Online Submission via AIA+ Link to Exclusive Page Showing AIA PRS Funds Only

Click **More**  
Click **PAYMENT & FINANCIAL**

Online Submission (via PPA)  
**New Enrolment & Top Up Existing Funds**

# Award Winning Funds



## AIA PAM Growth & Moderate Funds Recognized for Consistent Excellence

- Growth Fund: 4th consecutive win
- Moderate Fund: 2nd consecutive

### FSMOne Recommended Unit Trust Awards 2025/2026

Private Retirement Scheme - Growth

*AIA PAM Growth Fund*

Private Retirement Scheme - Moderate

*AIA PAM Moderate Fund*

### FSMOne Recommended Unit Trust Awards 2024/2025

Private Retirement Scheme - Growth

*AIA PAM Growth Fund*

Private Retirement Scheme - Moderate

*AIA PAM Moderate Fund*

### FSMOne Recommended Unit Trust Awards 2023/2024

Private Retirement Scheme - Growth

*AIA PAM Growth Fund*

### FSMOne Recommended Unit Trust Awards 2022/2023

Private Retirement Scheme - Growth

*AIA PAM Growth Fund*





HEALTHIER, LONGER,  
BETTER LIVES

# Customer Campaigns

# AIA PRS Passport To Paradise Campaign (1 Oct to 31 Dec 2025)

Grand Draw Prizes	No of Winner(s)
6D5N All-Inclusive Maldives Dream Vacation for 2 pax (worth up to RM25,000!)	1
3D2N All-Inclusive Paradise Escape at Pangkor Laut Resort for 2 pax	2
Apple AirPods Max	5
Dyson Supersonic Nural™ Hair Dryer	5
Samsonite Samsonite Unimax Cabin Luggage	5
Monthly Draw Prizes	No of Winners
October Contributions RM500 Jaya Grocer Gift Card	25
November Contributions RM500 Jaya Grocer Gift Card	25

**Monthly Draws = Monthly Chances to Win!**  
**Contribute Early and Stand a Chance To Win More Prizes!**

*Terms and conditions apply. For more information,  
 please visit [www.aia-prs.com.my](http://www.aia-prs.com.my)*

**Tax Relief + Retirement Savings + Gateway to Dream  
 Vacations and Luxurious Travel Accessories!**

**AIA PRS PASSPORT TO PARADISE CAMPAIGN**  
 1 OCTOBER 2025 TO 31 DECEMBER 2025

Contribute to AIA Private Retirement Scheme (PRS)  
 and you could be on your way to the ultimate dream vacation!!

**Grand Draw Prizes**

6D5N All-Inclusive Maldives Dream Vacation for 2 worth RM25,000 **x1**  
 3D2N Paradise Escape at Pangkor Laut Resort for 2 **x2**

Monthly Draws = Monthly Chances to Win!  
 Contribute Early and Stand a Chance To Win More Prizes!

**Monthly Draw Prizes** (For October & November Contributions ONLY)  
 RM500 Jaya Grocer Gift Card (25 Winners each month)

Criteria: Every RM3,000 contribution = 1 Lucky Draw

Disclaimer and Terms & Conditions apply. Please refer to [www.aia-prs.com.my](http://www.aia-prs.com.my) for more details.

**You Are Also Our Customers!!**  
**Agent Own Contribution Will Be Counted Too!**



# AIA PRS Youth Campaign – Ends This Month (October 2025)!

**Reach Out To Young Clients  
(and their siblings, friends to  
expand your customer base)**



The advertisement graphic features the AIA logo at the top left. The main title is 'AIA PRS YOUTH CAMPAIGN'. Below it, a table shows the contribution and reward details. To the right of the table, it says 'GET RM500 BONUS UNITS!!' and lists the eligible funds. At the bottom, it states the campaign period is from 1 June 2025 to 31 October 2025. The background is purple with illustrations of people saving money.

	Contribution (Selected Fund Only)	Reward (Bonus Units)
Year 1	RM1,000	RM100
Year 2	RM1,000	RM150
Year 3	RM1,000	RM250
<b>Total</b>	<b>RM3,000</b>	<b>RM500</b>

\*Limited to First 1,000 Participants Who Fulfill The Criteria.  
Terms and Conditions Apply.

**Campaign Period (Extended):**  
1 JUNE 2025 to 31 OCTOBER 2025

*Terms and conditions apply. For more information,  
please visit [www.aia-prs.com.my](http://www.aia-prs.com.my)*

**Exclusively for New Clients Aged 29 and Below.**

For Contributions to AIA PAM

- Growth Fund
- Global Islamic Growth Fund; or
- Dividend Income Fund.



## Reward

	Contribution (Selected Fund Only)	Reward (Bonus Units)
Year 1	RM1,000	RM100
Year 2	RM1,000	RM150
Year 3	RM1,000	RM250
Total	RM3,000	RM500

- Must continue to invest **RM1,000 every year for the next 3 years** (2025 – 2027) and not make any withdrawal during this period.
- Valid from 1 June 2025 to 31 October 2025, or until first 1,000 eligible customers sign up and contribute.



# There is more.. PPA Campaign for All PRS Customers

## Additional Campaign From PPA

Contribute with AIA PRS and Be In The Draw for PPA Lucky Draw Campaign As Well!



The banner features a woman smiling while looking at her smartphone, surrounded by festive confetti and balloons. A blue Perodua Bezza car is shown below her. Text on the banner includes: 'Save Smart, Unlock Rewards with PRS!', '#ISAVEINPRS Treats', '1 August - 31 December 2025', 'Top up or enrol today — your contributions could unlock big rewards and exciting prizes!', 'Grand Draw: 2 x Brand New Car', 'PRS Treats Draw: 200 x RM500 PRS Treats', and 'RM500 in PRS unit'. The hashtag #ISaveInPRS is also present. Small text at the bottom left says '\* Terms apply' and at the bottom right says '\*Images are for illustration purposes only.'

**Campaign Period:**  
From 1st August 2025  
until 31st December 2025.

*Terms and conditions apply.  
For more information,  
please visit [www.ppa.my](http://www.ppa.my)*

**Lucky Draw Campaign by PPA ([www.ppa.my](http://www.ppa.my)) featuring two categories of prizes.**

### **(i) PRS Treats Draw:**

200x Prizes of **RM500** PRS Treats (to be awarded in PRS Units).

### **(ii) Grand Draw:**

2x Grand Prizes of **Perodua Bezza**.

(1 Grand Draw for East Malaysia participants, 1 Grand Draw for West Malaysia participants).

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# Agency Contest

# PRS October 2025 Challenge



The banner features the AIA logo and tagline 'HEALTHIER. LONGER. BETTER LIVES.' in the top left. The central text reads '— 1 OCT - 31 OCT 2025 —' followed by 'PRs OCTOBER 2025 CHALLENGE' in large, bold, orange and blue letters. Below this is a table with three columns: 'MIN CASE CAPTURED', 'REWARD', and 'BONUS REWARD'. The table shows that capturing 3 cases earns a reward of RM100, and capturing 6 or more cases earns an additional RM50 per case. A small illustration of a person climbing a mountain is in the top right corner. At the bottom, it states '\*Min. 3K AUM to count as 1 case'.

MIN CASE CAPTURED	REWARD	BONUS REWARD
3	RM100	+ Additional RM50 / case if meet 6 or more cases

\*Min. 3K AUM to count as 1 case

## Help Clients Save with Tax Relief While You Earn More!!

*Do 3 cases = Get RM100!*

*Do 6 cases = Get RM400!*

*Do 9 cases = Get RM550!*



### Contest Period:

1 October 2025 to 31 October 2025

### Requirement:

Minimum RM3,000 Contribution per case

No	Eligible Case Count	Reward	Remark
1	3	RM 100	Meet min 3 cases
2	6	RM 400 (100 + 6 × 50)	Meet min 3 cases and additional reward for meeting ≥6 cases
3	9	RM 550 (100 + 9 × 50)	Meet min 3 cases and additional reward for meeting ≥6 cases
4	2	-	No reward. Failed to meet min 3 cases

# PRS New Recruit Challenge



HEALTHIER. LONGER.  
BETTER LIVES.

— 1 OCT - 31 DEC 2025 —

PRS NEW RECRUIT  
Q4 ACTIVE EVERY MONTH  
CHALLENGE

Open only for New PRS  
Consultants licensed in 2025

Get RM200 when you  
capture min 3 cases in Q4

*\*Min. 3K AUM to count as 1 case*

Start Strong, Earn Fast.  
Just 3 cases unlock RM200  
and kickstart your PRS  
journey with impact!



**Contest Period:**  
1 October 2025 to 31 December 2025

- Requirement:**
- Minimum RM3,000 Contribution per case
  - 3 cases within October, November and December
  - **Only for New PRS Consultants licensed in 2025**

No	No. of Cases Captured			Total Case Captured	Reward	Remark
	Oct	Nov	Dec			
1	1	1	1	3	RM 200	Meet min 3 cases
2	1	3	0	4	RM 200	Capped at RM 200
3	0	1	1	2	-	No reward. Failed to meet min 3 cases





# In Summary, More for Your Clients and Yourself

AIA Private Retirement Scheme (PRS) ADVERTISEMENT

Have **YOU** Contributed for your Tax Relief?

Further Retirement Savings  
Personal Tax Relief of up to RM3,000 per annum

How much will you get with an annual RM3,000 PRS Contribution?

Personal Taxable Income	Tax Savings (up to)
RM70,000 to RM100,000	<b>RM570</b>
RM100,001 to RM400,000	<b>RM750</b>
RM400,001 to RM600,000	<b>RM780</b>
RM600,001 to RM1,000,000	

## PRS Tax Relief

Enjoy standalone Tax Relief!!

Unlock new client opportunities!!

AIA PRS PASSPORT TO PARADISE CAMPAIGN  
1 OCTOBER 2025 TO 31 DECEMBER 2025

Contribute to AIA Private Retirement Scheme (PRS) and you could be on your way to the ultimate dream vacation!!

Grand Draw Prizes

- 605N All-Inclusive Maldives Dream Vacation for 2 worth RM25,000 **x1**
- 302N Paradise Escape at Pangkor Laut Resort for 2 **x2**

Monthly Draws - Monthly Chances to Win! Contribute Early and Stand a Chance To Win More Prizes!

Monthly Draw Prizes (For October-November Contribution Only)  
RM500 Java Grocer Gift Card (25 Winners each month)

Criteria: Every RM3,000 contribution = 1 Lucky Draw

For more information on AIA PRS Funds and Withdrawal Documents, visit [aia.com.sg/PRS](https://aia.com.sg/PRS) or scan the QR code.

## Passport To Paradise Campaign

Dream Vacations and Luxurious Travel Accessories!  
Contribute Early and Stand a Chance To Win Both Monthly and Grand Prizes!

ADVERTISEMENT  
AIA Private Retirement Scheme (PRS)

AIA PRS HIGH NET WORTH PROGRAMME

Where privilege meets security

## PRS HNW Programme

Expand and Grow Long Term HNW Clients.

Enjoy Lifestyle Privileges, Protection Benefits, and Premium Experiences!

1 OCT - 31 OCT 2025

PRS OCTOBER 2025 CHALLENGE

MIN CASE CAPTURED	REWARD	BONUS REWARD
3	RM100	Additional

## Agency Challenge & Contest

October Challenge:  
Unlimited Rewards For PRS Submissions from 2 Cases Onwards!

Recruit: Start Strong with RM200 Reward for 3 Cases in Q4!

MAKING A DIFFERENCE

2025 AIA PRS EXCELLENCE CLUB

Contest Period: 1 Jan 2025 - 31 Dec 2025

## Elevate Your Income

PRS Excellence Club:  
Commission, Trailer Income plus Additional Cash Reward!

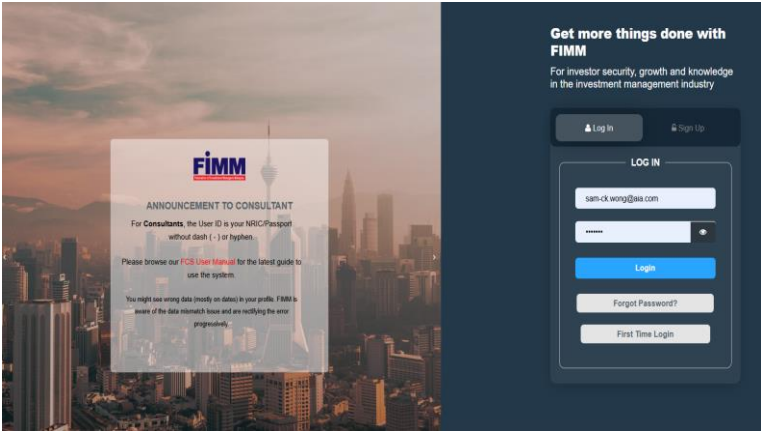
Special Production Bonus of 3.0x & 2.0x for Summit & Star!

6% FYP Count for MDRT.

# Important Reminder



# Activation of FIMM FCS for Existing AIA PRS Consultants



## IMPORTANT REMINDER

Activation FCS Account & Complete 16 FIMMCPD Points  
(including AIA PRS TCF & AML e-module)  
is Mandatory for Year-End PRS License Renewal!

Click/Scan to Join Any of The Sessions To Help You Activate Your FIMM FCS Account

				
<a href="https://tinyurl.com/m/p4trxk9">https://tinyurl.com/m/p4trxk9</a>	<a href="https://tinyurl.com/25h9vasd">https://tinyurl.com/25h9vasd</a>	<a href="https://tinyurl.com/yyy8dtmd">https://tinyurl.com/yyy8dtmd</a>	<a href="https://tinyurl.com/yvn2mxrm">https://tinyurl.com/yvn2mxrm</a>	<a href="https://tinyurl.com/4bvzmbu">https://tinyurl.com/4bvzmbu</a>
Date: 30 Oct 2025	Date: 3 Nov 2025	Date: 10 Nov 2025	Date: 17 Nov 2025	Date: 24 Nov 2025
Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm



# FCS Activation and 16 FIMM CPD Points

## FCS Activation Common Mistakes:

### 1. Education Certificates

- Not required to upload in the system.

### 2. FIMM Consent Form

- Not required to complete or upload in the system.

### 3. Selfie In Profile Maintenance

- Ensure both face and NRIC is clearly visible.

### 4. Personal Email

- To change from aia-premier email to personal email in Profile Maintenance.

## MANDATORY:

### AIA PRS Treat Customer Fairly (TCF) and AML e-Module

E-Modules on iLearn+	FIMM CPD Points
AIA PRS Treat Customer Fairly (TCF) and AML - <b>Mandatory</b>	4
PRS Sales Management Workshop	8
PRS Corporate Sales Module	8
PRS Key Refresher Module	8
AIA PAM Dividend Income Fund Features	4

Others	
2025 TCF Products Sales Compliance Refresher and BSC (Conventional & Takaful)	8
Fimm E-Zine	4

Please complete 16 FIMM CPD points  
by **30 November 2025**












HEALTHIER, LONGER,  
BETTER LIVES

# APPENDICES

# AIA PRS | Comprehensive fund solutions

AIA PRS Funds	Target Investor	Risk	Asset Allocation	Risk Indicator
Growth	Below 45 yrs old	High risk appetite	Equities: <=90% Fixed Income: >=10%	
Moderate	45 to 54	Medium risk appetite	Equities: <=65% Fixed Income: >=35%	
Conservative	54 and above	Low risk appetite	Equities:<=30% Fixed Income: >=70%	
Global Islamic Growth	Investors opting for shariah requirements	High risk appetite	Equities: 60-90% Fixed Income: >=10%	
Islamic Moderate	Investors opting for shariah requirements with global exposure	Medium risk appetite	Equities:<=60% Fixed Income: >=40%	
Dynamic Asia ex Japan	Investors opting for growth in Asian market	Medium risk appetite	Equities: 80-20% Fixed Income:20-80%	
Dividend Income	Investors opting for stable dividend re-investment and long-term capital growth	Medium risk appetite	Equities: <=70% The remainder of the Fund's NAV in fixed income instruments, money market instruments and/or deposits.	



# AIA PRS Passport To Paradise Campaign

**Campaign Period:** 1 October 2025 to 31 December 2025

## **Requirement:**

- Only new contributions (lump sum or direct debit) and transfer-in cases from other PRS providers will be counted.
- **1 lucky draw entry for every cumulative contribution of RM3,000 per member during the campaign period.**
- No limit to number of eligible lucky draw entries cumulated during the campaign period.
- Limited to 1 Grand Prize reward per member, and 1 Monthly Prize reward per member only.
- Inclusive of contribution to all AIA PAM PRS Funds.
- For Grand Draw Prizes, the final submission with valid and complete documentation must be received and validated by the AIA branches no later than 3.30PM (Kuala Lumpur time) on 31 December 2025.
- For Monthly Draw Prizes, the final submission with valid and complete documentation must be received and validated by the AIA branches no later than 3.30PM (Kuala Lumpur time) on 31 October 2025 and 28 November 2025 respectively.

Please refer to Campaign T&C for full details.

# AIA PRS Passport To Paradise Campaign

## Additional Information for Maldives and Pangkor Laut Resort Prizes

### Maldives

- 5-night stay at Sheraton Maldives (room type: Beach View Room) for 2 pax, total prize value capped up to RM20,000.
- In addition, winner receives a total travel allowance capped up to RM5,000 to cover flights and incidental travel costs.
- Any amount exceeding the respective cap is not payable by APAM.
- At APAM's sole discretion and subject to approval, the winner may elect to exchange the prize for either:
  - Travel credits valued up to RM20,000 (redeemable through APAM's appointed travel partner), or
  - Bonus units worth RM20,000 credited into the winner's AIA PRS account.

### Pangkor Laut Resort

- 2-night stay at Pangkor Laut Resort (room type: Tropical Hill Villa) for 2 pax, total prize value capped up to RM4,000.
- In addition, winner receives a total travel allowance capped up to RM1,000 to cover flights and incidental travel costs.
- 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.

## Eligibility and Key Criteria

Area	Details
Eligibility	<b>New</b> customers <b>aged 29 and below</b> (born 1 <sup>st</sup> June 1995 or later).
Campaign Period	Valid from <b>1 June 2025 to 31 October 2025</b> , or until first 1,000 eligible customers sign up and contribute.
Investment Requirement	<ul style="list-style-type: none"><li>Make a minimum RM1,000 contribution into either <b>AIA PAM –</b><ul style="list-style-type: none"><li><b>Growth Fund</b></li><li><b>Global Islamic Growth Fund; or</b></li><li><b>Dividend Income Fund.</b></li></ul></li><li>Must continue to invest <b>RM1,000 every year for the next 3 years</b> (2025 – 2027) and not make any withdrawal during this period.</li></ul>

Please refer to Campaign Terms & Conditions for more information.



# AIA PRS Youth Campaign

## Timeline of Contribution Period and Crediting of Bonus Units

Contribution Period	Reward
Year 1 (1 June 2025 to 31 October 2025)	<b>RM100</b> (June 2026)
Year 2 (1 January 2026 to 30 June 2026)	<b>RM150</b> (June 2027)
Year 3 (1 January 2027 to 30 June 2027)	<b>RM250</b> (June 2028)
<b>Total</b>	<b>RM500</b>

Please refer to Campaign Terms & Conditions for more information.

AIA confidential and proprietary information. Not for distribution.

[AIA - INTERNAL]

## Illustration

	Contribution	Eligible
Customer A	Year 1: RM1,000 Year 2: RM1,000 Year 3: RM1,000	Eligible for All 3 Years
Customer B	Year 1: RM1,000 Year 2: No Contribution Year 3: RM1,000	Only Eligibility for Year 1 Only
Customer C	Year 1: RM1,000 Year 2: RM500 Year 3: RM1,500	Only Eligible for Year 1 Only
Customer D	Year 1: No Contribution Year 2: RM1,000 Year 3: RM1,000	Not Eligible

Total RM500 reward in bonus units for contributions of cumulative RM1,000 (within the stated contribution period) annually for 3 consecutive.





# AIA PRS Youth Campaign

**There is more!!**  
**With tax relief, you could enjoy 35.7% Average Yearly Return!**



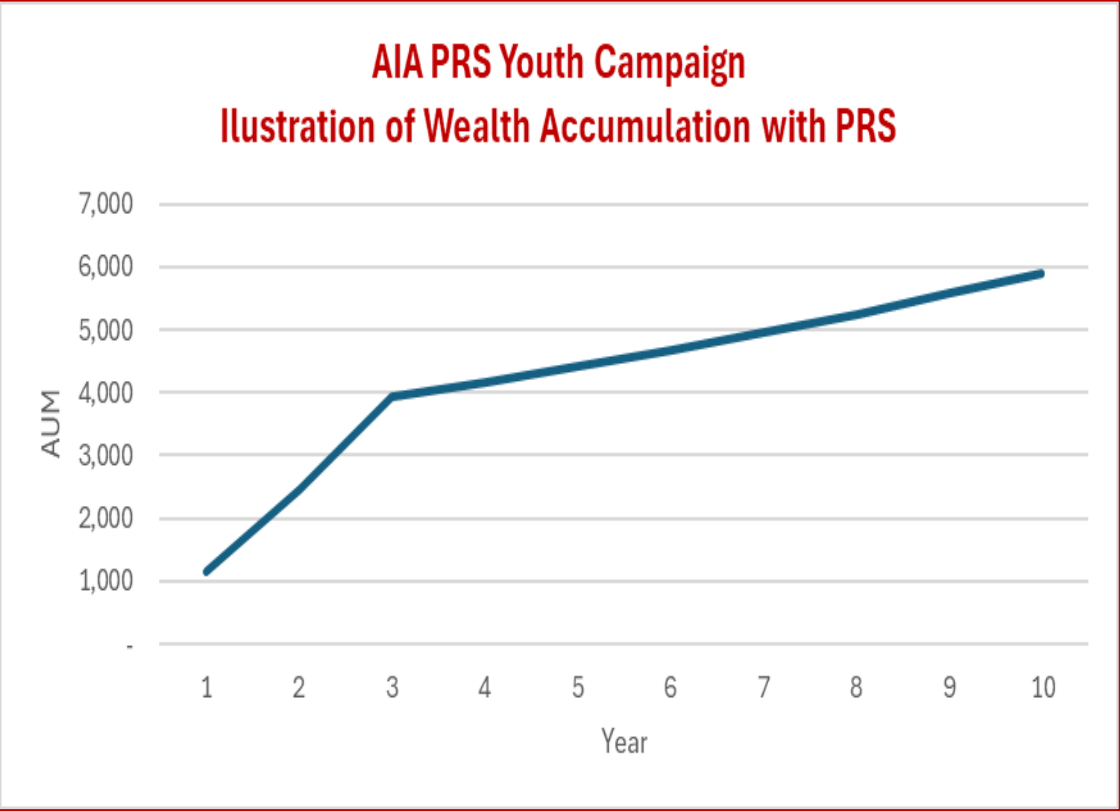
Assuming for a 19% personal tax bracket, the effective rate will be:

	Contribution	Tax Relief (at 19%)	Reward from AIA	Total Benefit	Effective Rate
Year 1	RM1,000	RM190	RM100	RM290	29%
Year 2	RM1,000	RM190	RM150	RM340	34%
Year 3	RM1,000	RM190	RM250	RM440	44%
Total	RM3,000	RM570	RM500	RM1,070	35.7% Average Yearly Return



# AIA PRS Youth Campaign

Be (almost) 50% Richer By Year 10  
with Just 3 Years Contributions!



	PRS Investment	Reward (Bonus Units)	Annualised Return (6% p.a)	AUM (end of year)
1	1,000	100	6%	1,166.00
2	1,000	150	6%	2,454.96
3	1,000	250	6%	3,927.26
4	-	0	6%	4,162.89
5	-	0	6%	4,412.67
6	-	0	6%	4,677.43
7	-	0	6%	4,958.07
8	-	0	6%	5,255.56
9	-	0	6%	5,570.89
10	-	0	6%	5,905.14

Based on assumption of 6% Annualised Return.



# PPA PRS Treats Contest (Terms & Conditions)

## Eligibility

- The campaign is open to PRS members **below the age of 54** as of 31 December 2025.
- Applicable to both new and existing PRS members across all PRS Providers.
- Includes contributions made via **manual form submissions** and/or **online enrolment and top-up**.
- Valid for **individual contributions only**. Contributions made by employers, whether vested or not, are excluded.

## Entry Criteria for PRS Treats Draw (RM500 PRS Units)

- Accumulated gross contribution of at **least RM1,000** qualifies for one (1) entry.
- Accumulated gross contribution of RM2,000 qualifies for two (2) entries.

## Entry Criteria for the Grand Draw (Perodua Bezza)

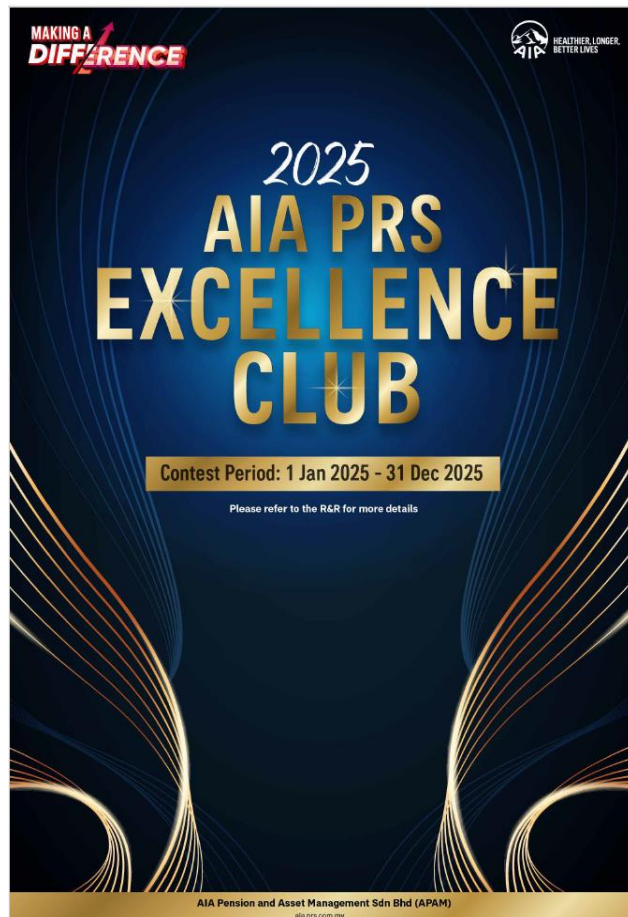
- Accumulated gross contribution of **at least RM3,000** qualifies for one (1) entry.
- Accumulated gross contribution of RM6,000 qualifies for two (2) entries.
- Participants who qualify for the PRS Treats Draw will also stand a chance to win the Grand Draw if they meet the entry criteria for the Grand Draw.



Please scan the QR code or visit  
<https://www.ppa.my/isaveinprstreatscontest/> for more  
information and full Terms & Conditions



# PRS Excellence Club 2025



PRS Excellence Club Tiers	Total Net Production 2025 (RM)	Additional Commission (Based on 2.16% Basic Comm)
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	<b>ADDITIONAL 5% COMMISSION</b> Minimum 12 New Accounts with RM3,000 Contribution per Account For ALL Tiers!!	



# Thank you