



AIA PRS Campaigns & Updates September 2025

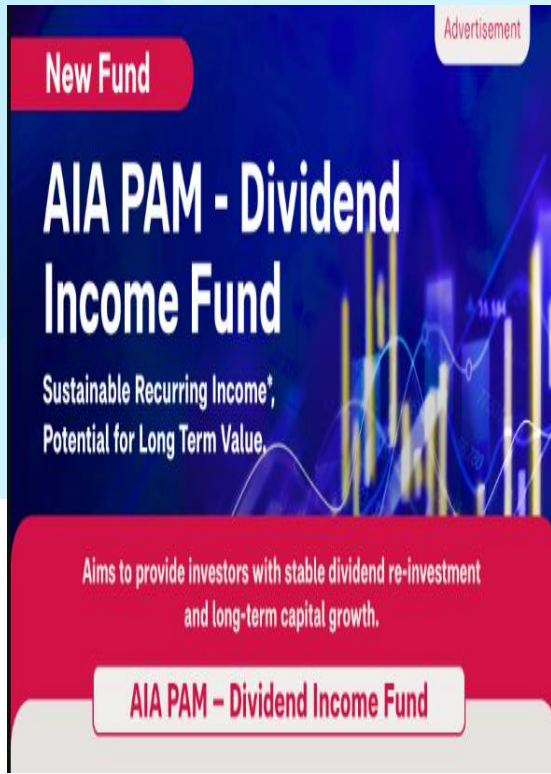
AIA Pension and Asset Management Sdn. Bhd.



AIA PAM – Dividend Income Fund

The first-of-its-kind PRS fund in the market that fully focused
on dividend-paying equities.

Designed to potentially deliver consistent income and long-term capital growth.



Generate regular payouts from companies with strong dividend history.

Invest directly in high-quality, income generating stocks.

Up to 100% equity exposure with potential for capital growth and anchored in low volatility stocks.

Performance Benchmark
Target return of 6% per annum

Product Highlights Sheet



Fund Features



www.aia-prs.com.my



Customer Campaign

Customer Campaign 1: AIA PRS DIVIDEND KICKSTART CAMPAIGN

Kickstart your client's investment to earn up to 3% extra rewards.
Exclusively for **AIA PAM – DIVIDEND INCOME FUND ONLY**.

Campaign Period: 15 July 2025 to 30 September 2025

REWARDS*	MINIMUM NET CONTRIBUTION	ELIGIBILITY
3.0%	No Minimum	Existing AIA PRS High Net Worth ("HNW") Programme Clients
3.0%	RM1,000,000	New and Existing Customers who are not under the HNW Programme
2.0%	RM500,000 to Below RM1,000,000	
1.5%	RM5,000 to Below RM500,000	

**ENDS THIS
MONTH!!**
30 September 2025



* Rewards will be paid in bonus units, to be credited into the Fund, starting June 2026.



Customer Campaign 1: Example of DIVIDEND KICKSTART CAMPAIGN

Existing HNW Customers

Contributes RM50,000	= RM1,500 (3.0%)
Contributes RM1m	= RM30,000 (3.0%)

All Other Customers (New & Existing)

Contributes RM5,000	= RM75 (1.5%)
Contributes RM100,000	= RM1,500 (1.5%)
Contributes RM500,000	= RM10,000 (2.0%)
Contributes RM1m	= RM30,000 (3.0%)

Maximum rewards will be capped at RM30,000 per individual.

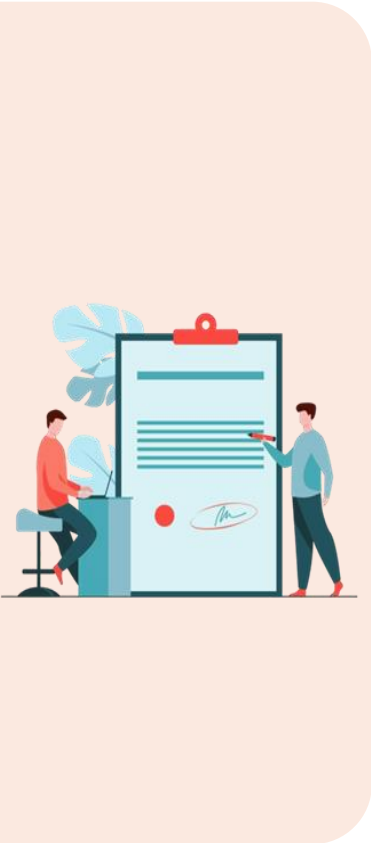


**Let Your
Contributions Power
Up Your Rewards.**

Customer Campaign 1: T&C of DIVIDEND KICKSTART CAMPAIGN

Specific Terms & Conditions

- Exclusive for contribution to the AIA PAM – DIVIDEND INCOME Fund during the Campaign Period only.
- Contributions to all other AIA PAM funds will NOT be eligible under this campaign.
- Only new contributions (lump sum or direct debit over the Campaign Period) and transfer-in cases from other PRS providers will be counted.
- Switching of any existing AIA PAM funds into AIA PAM – DIVIDEND INCOME Fund will not be eligible for this campaign.
- Existing AIA PRS High Net Worth (“HNW”) Programme Client refers only to those HNW Individuals who are still in the Programme at the time of contribution and subject to its respective terms and conditions (please refer to www.aia-prs.com.my for more information).
- The Rewards will be paid in the form of bonus units and re-invested back into the eligible contributor’s PRS account, under AIA PAM – DIVIDEND INCOME Fund.



Customer Campaign 1: Rewards Structure for DIVIDEND KICKSTART CAMPAIGN

Timeline of Disbursement of Rewards

Reward Category	June 2026	December 2026	June 2027
(HNW Programme) 3.0%	1.0%	1.0%	1.0%
3.0%	1.0%	1.0%	1.0%
2.0%	1.0%	1.0%	-
1.5%	1.0%	0.50%	-

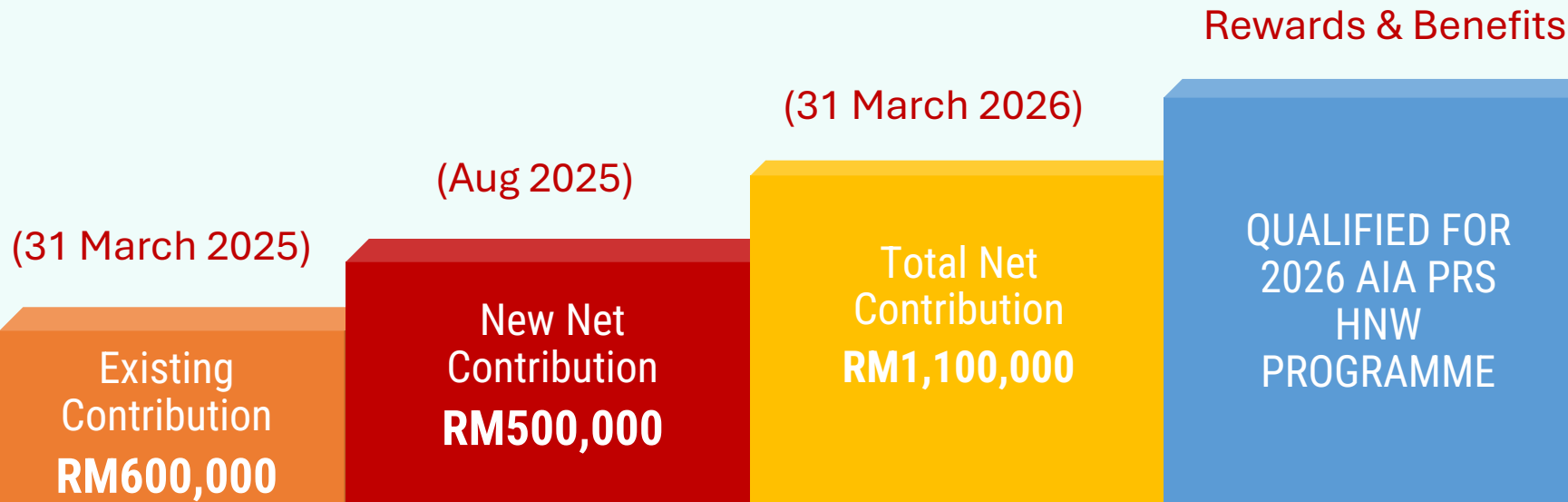
- Rewards will be credited into the fund of the original investment i.e AIA PAM – DIVIDEND INCOME Fund, starting in June 2026 for investments made in 2025.
- **ANY** WITHDRAWALS or SWITCHING OUT from the AIA PAM – DIVIDEND INCOME Fund to other AIA PAM funds made between 1 October 2025 (ie. after campaign ends) to 30 June 2027 will invalidate all future Rewards.



Reminder: AIA PRS HNW Programme!!!



All New Net Contributions plus Existing Net Contributions Will Be Eligible for the PRS HNW Programme Lifestyle Rewards and Protection Benefits in 2026.*



ADVERTISEMENT

AIA PRS High Net Worth Programme

Where privilege meets security

Potentially grow your retirement savings with us and be rewarded with: exclusive & personalised privileges and high value protection*

* Terms and conditions apply. For more information, please visit www.aia-prs.com.my

Customer Campaign 2: AIA PRS YOUTH CAMPAIGN – EXTENDED TO 31 OCT 2025

Now includes AIA PAM – Dividend Income Fund,
offering you more opportunities to grow your wealth!

Advertisement

AIA PRS

YOUTH CAMPAIGN

GET RM500 BONUS UNITS!!

Contribute RM1,000 annually over 3 years into any of the following funds:

- AIA PAM - Growth Fund
- AIA PAM - Global Islamic Growth Fund
- AIA PAM - Dividend Income Fund

Exclusively for new clients aged 29 and below!

	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

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

Campaign Period (Extended):

1 JUNE 2025 to 31 OCTOBER 2025

AIA confidential and proprietary information. Not for distribution.

The AIA logo, featuring a stylized red mountain peak above the letters 'AIA' in a bold, red, sans-serif font.

[AIA - INTERNAL]

Customer Campaign 2: AIA PRS YOUTH CAMPAIGN – ENDS THIS MONTH!!

Eligibility and Key Criteria

Area	Details
Eligibility	New customers aged 29 and below (born 1 st June 1995 or later).
Campaign Period	Valid from 1 June 2025 to 31 October 2025 , or until first 1,000 eligible customers sign up and contribute.
Investment Requirement	- Make a minimum RM1,000 contribution into either the AIA PAM - Growth Fund, AIA PAM – Global Islamic Growth Fund and AIA PAM – Dividend Income Fund. - Must continue to invest RM1,000 every year for the next 3 years (2025 – 2027) and not make any withdrawal during this period.

Please refer to Campaign Terms & Conditions for more information.



Customer Campaign 2: 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)	RM100 (June 2026)
Year 2 (1 January 2026 to 30 June 2026)	RM150 (June 2027)
Year 3 (1 January 2027 to 30 June 2027)	RM250 (June 2028)
Total	RM500

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: RM1,5000	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.



Customer Campaign 2: 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

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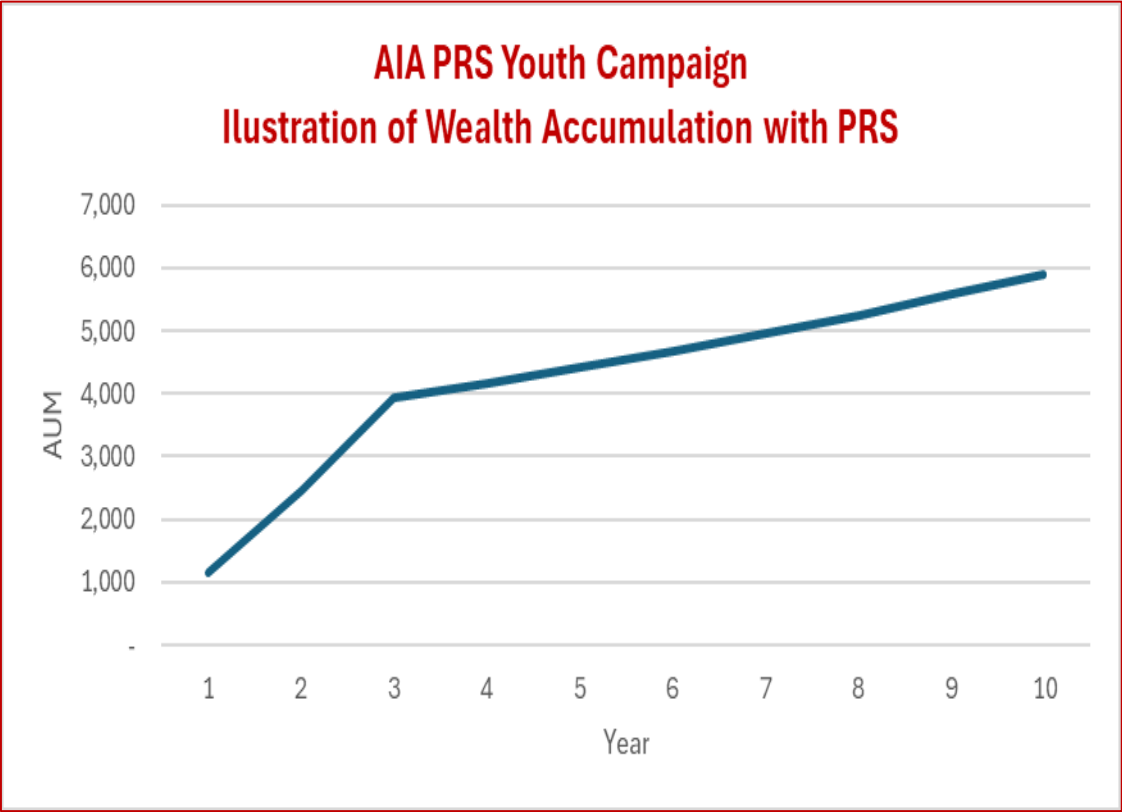
Personal Tax Relief

CHARGABLE INCOME (RM)	TAX BRACKET (%)	TAX SAVINGS
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



Customer Campaign 2: 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

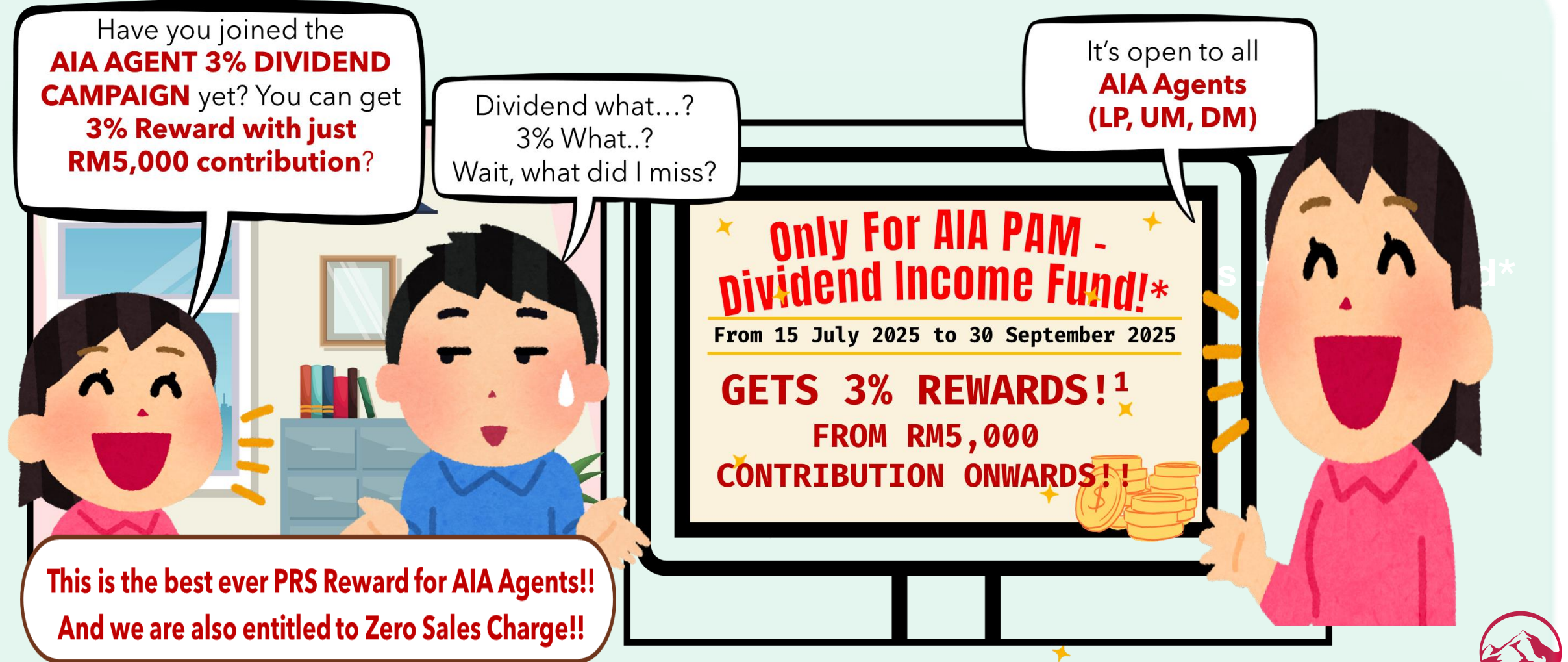
Based on assumption of 6% Annualized Return.





An Exclusive Campaign Just for All AIA Agents (LP, UM and DM)

Agent Campaign: AIA PRS AGENT 3% DIVIDEND CAMPAIGN



AIA confidential and proprietary information. Not for distribution.

Agent Campaign: AIA PRS AGENT 3% DIVIDEND CAMPAIGN

**ENDS THIS
MONTH!!**

30 September 2025

**Exclusively For
AIA AGENTS Only
(All LP, UM & DM)**



AIA confidential and proprietary information. Not for distribution.

Contribution

RM5,000 Onwards

Reward*

3.0%

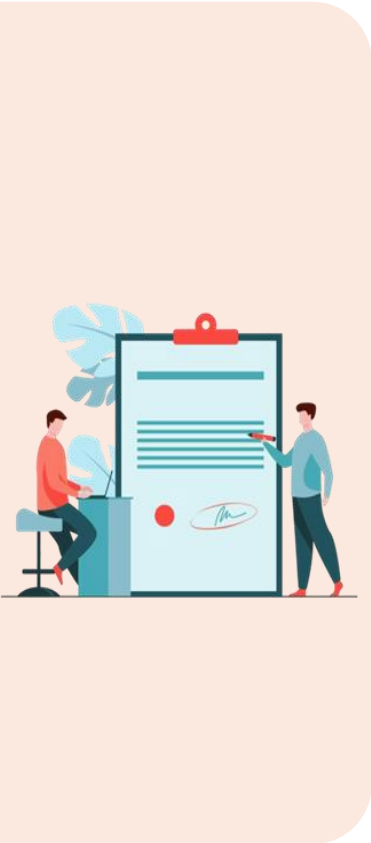
**Maximum rewards will be capped at
RM30,000 per individual.*

Contributes RM5,000	= RM150
Contributes RM100,000	= RM3,000
Contributes RM500,000	= RM15,000
Contributes RM1m	= RM30,000

Agent Campaign: T&C for AGENT 3% DIVIDEND CAMPAIGN

Specific Terms & Conditions

- Exclusive for contribution to AIA PAM – DIVIDEND INCOME FUND during the Campaign Period only. Contributions to all other AIA PAM funds will NOT be eligible for this campaign.
- Only new contributions (lump sum or direct debit over the campaign period) and transfer-in cases from other PRS providers will qualify.
- Fund switching from any existing AIA PRS funds into AIA PAM – Dividend Income Fund will not be eligible for this campaign.
- **IMPORTANT NOTE** During Submission:
 - AIA Agents WITHOUT AIA PRS Consultant License: Please enter the code **APR002** during submission to qualify for this campaign.
 - AIA Agents WITH AIA PRS Consultant License: Please enter the code **ZEROSC** during submission to qualify for this campaign.
- Please take note that **NO PRS Commission will be payable, but Trailer Income will still be eligible.**
- Eligibility of contributions (e.g., AIA Life Planners) will be verified after the campaign concludes.



Agent Campaign: Reward Structure of AGENT 3% DIVIDEND CAMPAIGN

Reward Structure

- *The rewards will be paid in the form of bonus units and re-invested back into the eligible contributor’s PRS account, under AIA PAM – Dividend Income Fund.
- Any contributions made under this campaign will be exclusively for this campaign ONLY. i.e. it will not count towards any other ongoing AIA PRS campaigns (no overlapping or stacking).

Timeline of Disbursements of Rewards:

Reward Category	June 2026	December 2026	June 2027
3.0%	1.0%	1.0%	1.0%

- ANY WITHDRAWALS or SWITCHING OUT from the DIF to other AIA PRS funds made between 1 October 2025 (i.e. after campaign ends) to 30 June 2027 will invalidate all future rewards.



Important Reminder Agent 3% Dividend Campaign Submissions

For agents without AIA PRS Consultant License:

Manual Submission:

Manual Submission - Please WRITE the Life Planner code **APR002** on the Account Opening Form (Page 9, For PRS Consultant Use).

Online Submission:

Online Submission - Please ENTER the Life Planner code **APR002** in the remarks column during online submission.

The correct codes must be indicated during submission to be eligible for the AIA PRS AGENT 3% DIVIDEND CAMPAIGN and Zero Sales Charge.

Signature: _____
Name (as per NRIC/Passport): _____
Date (DD/MM/YYYY): _____
Please take note that we will not be able to process this application without your consent to the above declarations.

FOR PRS CONSULTANT USE	FOR OFFICE USE
Consultant's Name: _____	Date & Time received: _____
FIMM Consultant Code: _____	Verified by & Date: _____
Life Planner Code: APR002	
Contact No: _____	

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Self Selected Option
Self-selected option allows you to choose any of the PRS funds offered by the chosen PRS Provider, based on your risk and return expectations.

AIA PRS - Growth Fund

AIA PRS - Moderate Fund

AIA PRS - Conservative Fund

Under Remarks section Key in **APR002**

Remarks (you may enter up to 200 characters)
For PRS Online Enrollment Treats:
• If you were introduced by a Referrer, please type the Referrer's PPA Account Number like this: (REFBYPPAXXXXX) to qualify for the RA100 Treat.

APR002

Conventional



Important Reminder Agent 3% Dividend Campaign Submissions

For agent with AIA PRS Consultant License:

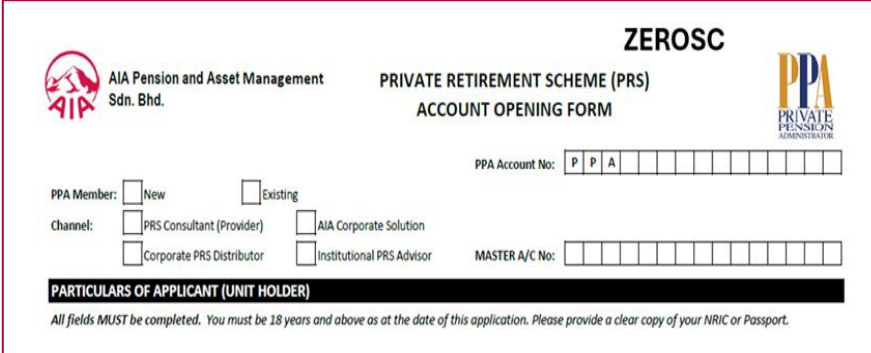
Manual Submission:

Manual Submission - Please WRITE the campaign code **ZEROSC** on the TOP RIGHT CORNER (first page of the Account Opening Form) during submission.

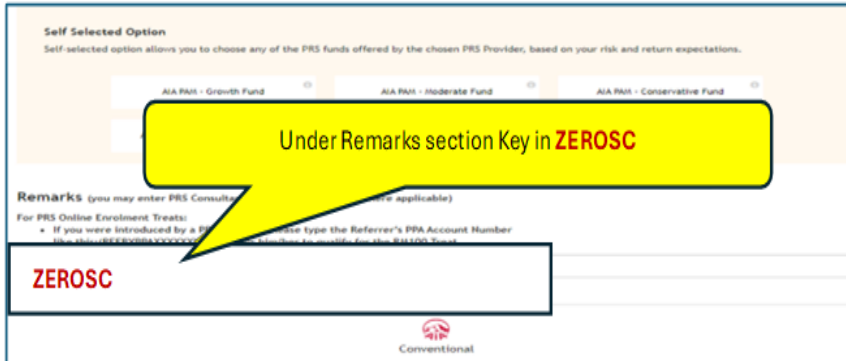
Online Submission

Online Submission - Please ENTER the campaign code **ZEROSC** in the remarks column during online submission.

- The correct codes must be indicated during submission to be eligible for the AIA PRS AGENT 3% DIVIDEND CAMPAIGN and Zero Sales Charge.
- Please take note that NO PRS Commission will be payable, but Trailer Income will still be eligible.



The image shows the 'PRIVATE RETIREMENT SCHEME (PRS) ACCOUNT OPENING FORM' from AIA Pension and Asset Management Sdn. Bhd. The form includes fields for 'PPA Member' (New/Existing), 'Channel' (PRS Consultant, AIA Corporate Solution, Corporate PRS Distributor, Institutional PRS Advisor), 'PPA Account No.', and 'MASTER A/C No.'. A yellow callout box points to the 'PARTICULARS OF APPLICANT (UNIT HOLDER)' section, stating 'Under Remarks section Key in ZEROSC'. The form also includes a disclaimer: 'All fields MUST be completed. You must be 18 years and above as at the date of this application. Please provide a clear copy of your NRIC or Passport.'



The image shows the 'Self Selected Option' section of the online submission form. It lists three PRS funds: 'AIA PRS - Growth Fund', 'AIA PRS - Moderate Fund', and 'AIA PRS - Conservative Fund'. A yellow callout box points to the 'Remarks' section, stating 'Under Remarks section Key in ZEROSC'. The 'Remarks' section has a text input field with 'ZEROSC' entered. The form also includes a disclaimer: 'Self-selected option allows you to choose any of the PRS funds offered by the chosen PRS Provider, based on your risk and return expectations.'



Important Note for Online Submission

1. To contribute to the **AIA PAM – Dividend Income Fund**, please be advise to log in under Online **Enrolment** (applicable for both new and existing AIA PRS customers).
2. Please note that only existing funds will appear when you log in under Online **Top-Up**.
3. **The maximum contribution limit for Online Enrolment has now been increased to RM10,000.**
4. Creation of new fund may take up to 7 working days to reflect in the member's PPA member portal.
5. PRS Online Enrolment is applicable to Malaysians residing in Malaysia only.
6. Only Own Personal Bank Account Will be Accepted. Joint Account & Any Third party Payment Will Be Rejected & Refunded by PPA.



Resources

Scan the QR Code or head over to www.aia-prs.com.my for Step-By-Step Online Enrolment and Manual Submission Guides (& More!!).



AIA

FOR AIA PRS CONSULTANT

JULY

1. [July 2025 Campaign Rolldown Slides \(For AIA Agents Only\)](#)
2. [AIA PRS Agent 3% Dividend Campaign 2025 \(Poster and Terms & Conditions\)](#)
3. [How to Submit for Agent 3% Dividend Campaign \(with Correct Code\)](#)
4. [General Guide for PRS Account Opening Form & Payment Methods – Consultant Version \(July 2025\)](#)
5. [Online Enrolment Guide for AIA PAM – Dividend Income Fund \(Consultant Version for Customers\) July 2025](#)
6. [Online Enrolment Guide for AIA PAM – Dividend Income Fund \(For Agent Own Contribution\) under the AIA PRS Agent 3% Dividend Campaign July 2025](#)



HEALTHIER, LONGER,
BETTER LIVES

New PRS Campaign From PPA (Private Pension Administrator)

There is more.. PPA Campaign for All PRS Customers



**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

RM500
in PRS unit

#ISaveInPRS

* Terms apply

*Images are for illustration purposes only.

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

Lucky Draw Campaign by PPA (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).

Highlights of the 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



Agency Contest

PRS Agency Challenge – PRS Cross Sell Seminar

Reward:

1 Ticket to Phuket.

Requirement:

RM380,000 per ticket.

Max up to 3 tickets.

Period:

1 July to 30 Sept 2025.

ENDS THIS MONTH!!

30 September 2025



The poster features the AIA logo at the top left with the tagline 'HEALTHIER. LONGER. BETTER LIVES.' The main title '2025 PRS CROSS SELL SEMINAR' is in large, bold, orange-outlined letters. Below it, the dates '1 JUL - 30 SEP 2025' and the location 'Phuket' (in script) are displayed. A table with two columns, 'REQUIREMENT' and 'REWARDS', is shown. The requirement is 'Every RM 380,000 AUM' and the reward is '1 Ticket to Phuket (up to 3 Tickets)'. At the bottom, there is a red alarm clock icon and a banner that says 'DON'T MISS OUT PHUKET IS WAITING!' with an airplane icon.

REQUIREMENT	REWARDS
Every RM 380,000 AUM	1 Ticket to Phuket (up to 3 Tickets)

Illustration

- Total RM380k = 1 Ticket.
- Total Comm = RM8,208 (@2.16%).
- Trailer Income for 1st Year = R1,140 (@ 0.30%).
- AFYC Count Towards Star & Summit.
- Production Count Towards PRS Excellence Club Cash Reward.

PRS Activation Challenge

Reward:

RM100 for Minimum 2 Cases

(capped at reward of RM100)

Requirement:

- Minimum RM3,000 per case.
- Personal contribution from PRS consultants will be excluded from count
- New, top-up and direct debit contributions will be counted towards production (note: min RM3,000 to be counted as 1 case)

Period:

1 Sept to 30 Sept 2025.

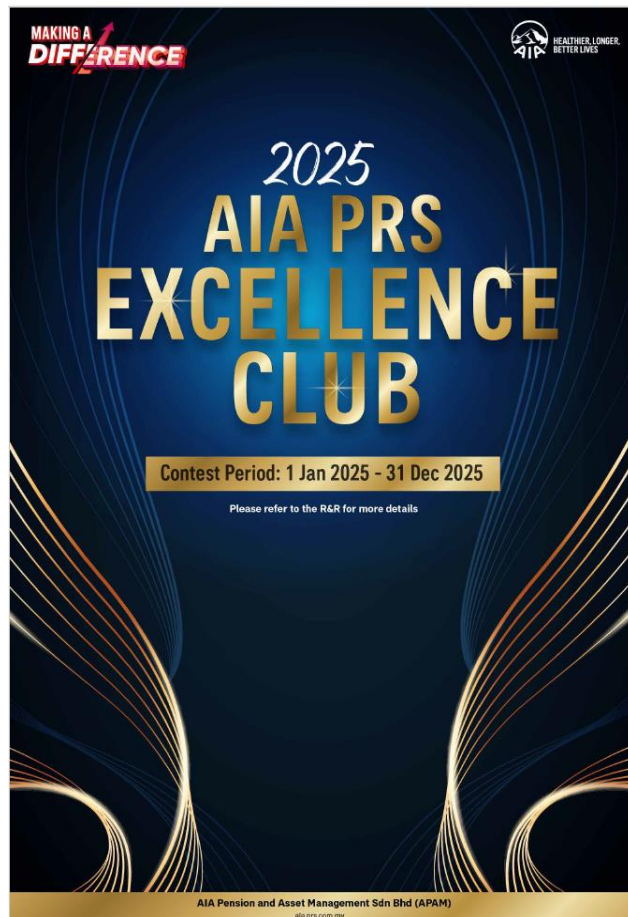


PRS ACTIVATION CHALLENGE

1 - 30 SEP

Min 2 cases for **RM100**

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	ADDITIONAL 5% COMMISSION Minimum 12 New Accounts with RM3,000 Contribution per Account For ALL Tiers!!	

This Sept.. For Your Customers

AIA PRS
DIVIDEND KICKSTART CAMPAIGN

Kickstart your investment to greater potential returns. Earn up to 3% Extra Rewards!!
Terms and conditions apply.

Campaign Period: 15 July 2025 to 30 September 2025

REWARDS*	MINIMUM NET CONTRIBUTION	ELIGIBILITY
3.0%	No Minimum	Existing AIA PRS High Net Worth ("HNW") Programme Clients
3.0%	RM1,000,000	New and Existing Customers who are not under the HNW Programme
2.0%	RM500,000 to Below RM1,000,000	
1.5%	RM5,000 to Below RM500,000	

* Exclusive for contribution to AIA PAM – Dividend Income Fund during the campaign period only.
* Maximum rewards will be capped at RM30,000 per individual for all contribution RM1,000,000 and above.
* Find out more about our AIA PRS HNW Programme at www.aia-prs.com.my
* Rewards will be paid in bonus units.

Dividend Kickstart Campaign

Up to 3% Rewards.

**Last Chance.
Ending 30 Sept!!**

AIA PRS
YOUTH CAMPAIGN

YOU ARE WANTED!!
Get **RM500** Bonus Units with Annual Contribution of RM1,000* for 3 Consecutive Years into AIA PAM - GROWTH FUND and/or AIA PAM - GLOBAL ISLAMIC GROWTH FUND Only. Exclusively for New Clients Aged 29 and Below.

	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

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

**Campaign Period (Extended):
1 JUNE 2025 to 29 AUGUST 2025**

Disclaimer and Terms & Conditions apply. Please refer to www.aia-prs.com.my for more details.

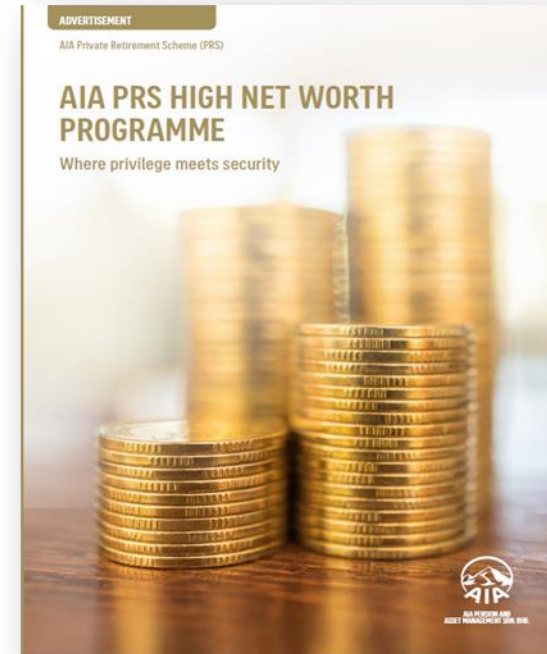
Youth Campaign

RM500 Reward for Youth Segment.

**Now Includes AIA PAM –
Dividend Income Fund!!**

ADVERTISMENT
AIA Private Retirement Scheme (PRS)

AIA PRS HIGH NET WORTH PROGRAMME
Where privilege meets security



AIA PRS HIGH NET WORTH PROGRAMME
AIA PRS HIGH NET WORTH PROGRAMME

AIA PRS HNW Programme

Lifestyle Rewards & Benefits.

**Secure More
Affluent Customers!!**

Overview of PRS Rewards & Exclusive Offer for You!!



PRS Cross Sell Seminar
RM380,000 per Ticket.
(1 July to 30 Sept)

PA & PRS Special Production Bonus
3.0x & 2.0x for Summit & Star Convention.
(1 Jan to 30 Nov 2025)

PRS Activation Challenge
RM100 Reward for Min 2 Cases
(1 Sept to 30 Sept)

AIA Agent 3% Dividend Campaign
For AIA PAM – Dividend Income Fund Only.
Min RM5k Contribution.
(15 July to 30 Sept)

Commission Up to 2.70%.
Trailer Income Up to 0.35%.
PRS Excellence Club Cash Reward.

6%
FYP Count
for MDRT.



Updates

Activation of FIMM FCS for All AIA PRS Consultants

Digitalization of FIMM FCS System Process

Effective 5th May 2025 (refer to Agency Circular 010/05/2025/APAM/CIR), all PRS Consultants are required to:

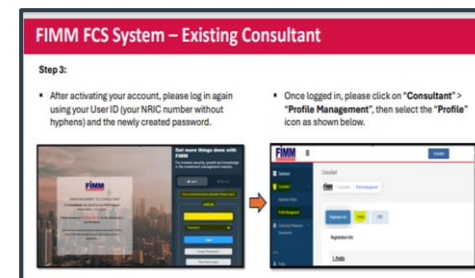
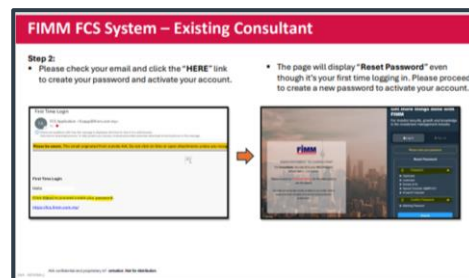
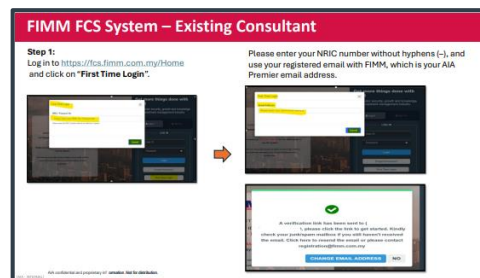
Log in and register on the FIMM Core System (FCS).

1. Complete the Self-Declaration process.
2. Verify your personal particulars on the system.
3. Please note that tracking for FIMM CPD and renewal will be available soon following a system upgrade.

Important: PRS Consultants must activate their FCS accounts before participating in year-end registration renewal activities.



Scan here for a step-by-step guide.



Activation of FIMM FCS for All AIA PRS Consultants

Need More Guidance?

Join any of the following online classes for further guidance:

			
https://tinyurl.com/yw6az36p	https://tinyurl.com/4mwauwkp	https://tinyurl.com/2nry36up	https://tinyurl.com/4vwz79ey
Date: 4 Sept 2025	Date: 11 Sept 2025	Date: 18 Sept 2025	Date: 25 Sept 2025
Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm



AIA PRS TCF & AML e-Module

MANDATORY:

Please take note that it is a requirement complete this e-module as part of the requirement for your PRS Consultant renewal for next year.

[<](#) Program Detail

EN

AIA PRS Treat Customer Fairly and AML e-Module

Course Outline:

To emphasizes the importance of ethical conduct, fair treatment of all customers especially vulnerable ones throughout their financial journey, and strict adherence to anti-money laundering, counter-terrorism financing, and conflict-of-interest regulations to uphold trust and integrity in financial services.



Program Info



Enrol Program
Enrol in this program to start your learning journey!

Enrol

Program Details

Class: e-Module on iLearn
FIMM CPD Points: 4 Points

Please complete latest by
15 December 2025

Guide for Manual Submission



Please scan the QR code for a helpful guide on manual submission of the Account Opening Form.
To ensure a smooth process, here are some common mistakes to avoid:

Selection of Fund does not Align with Risk Scoring

1. The option selected at PRS Client Profiling Form – “Acknowledgement” was not aligned with the fund selected at Account Opening Form (AOF) – “Fund Allocation”. Please confirm the following:

- Change the option at PRS Client Profiling Form – “Acknowledgement” to align with the fund selected at AOF.
- Change the fund selected at AOF to align with the option at PRS Client Profiling Form – “Acknowledgement”, please advise the revised fund(s).

Q Fund Allocation: ☐ Default option according to age ☒ Self-selection option as follows:

PRS FUND NAME (for self-selection only)	AMOUNT (RM)	DIRECT CERT AMOUNT (RM) (To confirm and amend if a comment is to be placed against the fund selected)
1. PAU FAN – GROWTH FUND		
2. PAU FAN – MODERATE FUND		
3. PAU FAN – CONSERVATIVE FUND		
4. PAU FAN – ISLAMIC MODERATE FUND		
5. PAU FAN – GLOBAL ISLAMIC GROWTH FUND		
6. PAU FAN – DYNAMIC ASIA EX-APAN FUND		
7. PAU FAN – DIVIDEND INCOME FUND	RM 2000	

The recommended fund(s) based on your investment objectives, risk tolerance, financial profile and investment experience are:

Conservative	Mid	Aggressive
6-14	15-21	22 and above

Use of recommended funds:

- Conservative: PAU FAN – Conservative Fund
- Mid: PAU FAN – Moderate Fund, PAU FAN – Islamic Moderate Fund, PAU FAN – Global Islamic Growth Fund
- Aggressive: PAU FAN – Growth Fund, PAU FAN – Dynamic Asia Ex-APAN Fund, PAU FAN – Dividend Income Fund

Acknowledgement (For client only):

I hereby declare that the PRS and Asset Management Sdn. Bhd. and/or its PRS Consultant has registered and I have understood the features, nature as well as the associated risks of the relevant PRS fund(s).

I have read and the PRS Consultant has explained to me and I understand what is required of me in relation to the information provided for the “Understanding Your Needs and Risk Profile” Assessment and I hereby declare that I have understood and I agree to the information provided for the “Understanding Your Needs and Risk Profile” Assessment and I agree that this may adversely affect my profiling assessment.

Please tick either ONE of the following options:

☐ I have decided to invest in fund(s) that align with my risk scoring recommendation.

☒ I DECIDE to provide information required by the “Understanding Your Needs and Risk Profile” Assessment and I agree that this may adversely affect my profiling assessment.

Missed to tick Vulnerable client (disclosure by client)

2. Missed to tick Vulnerable Client Assessment (Disclosure by Client).

PART A: VULNERABLE CLIENT ASSESSMENT

DISCLOSURE BY CLIENT

1) Elderly (60 and above); and uncomfortable with using technology for investment purposes; and/ or ☐

2) Education level of Primary School or below; and/ or ☐

3) No capital market investment experience; and/ or ☐

4) Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/ or ☐

5) Have experienced death or total permanent disablement of main bread winner over the last 12-months; and/ or ☐

6) Have any hearing, visual, speech, physical or learning impairments. ☐

7) None of the above ☐

ASSESSMENT BY PRS CONSULTANT

Vulnerable Client ☐

Vulnerable Client (If client selects any item 1 - 6 in Part A) ☐

Non-vulnerable Client ☒

Declaration of Vulnerable Client (member wrongly declared and ticked)

1. Incorrect tick Declaration for Vulnerable Client – please do not tick if non-vulnerable client.

PART A: VULNERABLE CLIENT ASSESSMENT

DISCLOSURE BY CLIENT

1) Elderly (60 and above); and uncomfortable with using technology for investment purposes; and/ or ☐

2) Education level of Primary School or below; and/ or ☐

3) No capital market investment experience; and/ or ☐

4) Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/ or ☐

5) Have experienced death or total permanent disablement of main bread winner over the last 12-months; and/ or ☐

6) Have any hearing, visual, speech, physical or learning impairments. ☐

7) None of the above ☒

ASSESSMENT BY PRS CONSULTANT

Vulnerable Client ☐

Vulnerable Client (If client selects any item 1 - 6 in Part A) ☐

Non-vulnerable Client ☒

FOR VULNERABLE CLIENT ONLY

I hereby CONFIRM that the information provided by me in this form is true and correct. I AGREE with the PRS Consultant's assessment result of my vulnerable client status based on the information provided by me. I also ACKNOWLEDGE that the PRS Consultant has taken the following measures in consideration of my vulnerability status:

a. Allowed me sufficient time to review and provide the necessary information required in this form;

b. Explained the available communication methods and offered to provide details in an alternative format such as post or email for better clarity; and

c. Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

☐ Please tick if applicable
I will bring a companion with me for my vulnerability assessment purposes

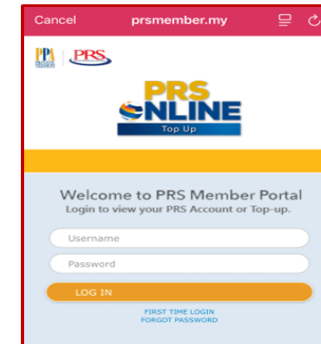
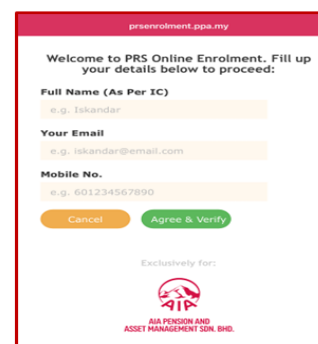
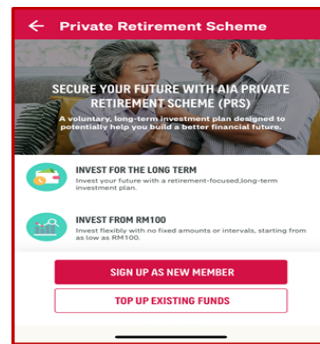
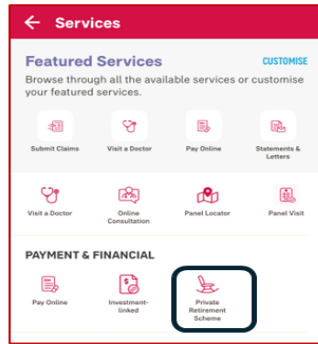
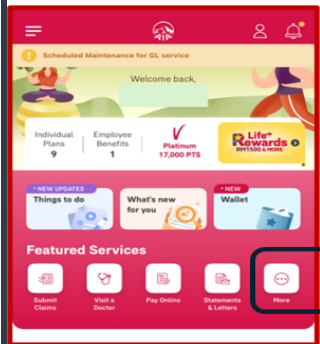


Easy Link to PPA Online via AIA+

PPA ONLINE SUBMISSION:

- Reminder that customers can log in via AIA+ > Services > Payment & Financial > PRS.
- To access 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

Thank You