

AIA PRS Campaigns & Updates Aug 2025

AIA Pension and Asset Management Sdn. Bhd.



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 potential consistent income* and long-term resilience? That's exactly we aim to do with the fund.

DIVIDEND

EQUITY FUND

STABILITY



SUSTAINABLE DIVIDEND INCOME¹:

Generate regular payouts from companies with strong dividend history. Income distribution, if any, will be reinvested in additional units in the Fund.



HIGH CONVICTION OPPORTUNITIES:

Invest directly in high quality, income generating stocks.



LONG TERM POTENTIAL GROWTH:

Up to 100%² equity exposure (domestic and global) with potential for capital growth, anchored in low volatility stocks.



STABILITY:

Stability in relative to traditional equity centric funds. The fund emphasizes low-volatility stocks—those that tend to be less sensitive to market swings.



¹Subject to the availability of income, distribution (if any) will be distributed annually.

²Please refer to Disclosure Document for more information.

[AIA - INTERNAL

AIA PAM – DIVIDEND INCOME FUND: KEY FEATURES

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.

Objective

To provide returns through a combination of income* and capital growth

*Income will be reinvested in additional Units in the Fund.

Key Dates

Launch: 15 July 2025.

Initial Offer Price: RM1.00 for first 21 days (15 July to 4 August 2025).

Performance Benchmark

Target return of 6% per annum

Unique Selling Point

- 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.

Asset Allocation

- At least 70% of the Fund's NAV in equities.
- The remainder of the Fund's NAV in fixed income instruments, money market instruments and/or deposits.

Asset Class

Equity (non core PRS fund)

Sector Allocation

Includes Financial Services, REITs, Information Technology, Energy, Consumer Staples.

Fees & Charges:

Sales Charge: up to 3.0% of the NAV per unit. Annual Management Fees: up to 1.8% per annum of the fund's NAV.

Learn More at Our Website



Product Highlights Sheet



Fund Features



www.aiaprs.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 Jul | v 2025 to 30 Se | ntember 2025 |
|----------------------------|-----------------|----------------|
| Gaillpaigh Feillui, 15 Jui | 7 2023 10 30 36 | picilinei 2023 |

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





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

Customer Campaign 2: 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 2: 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 2: Rewards Structure for DIVIDEND KICKSTART CAMPAIGN





| 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*.



Reach Out and Build Your Future HNW Customers Today!!





Eligibility and Key Criteria

| Area | Details | |
|-------------------------|---|--|
| Eligibility | New customers aged 29 and below (born 1st June 1995 or later). | |
| Campaign Period | Valid from 1 June 2025 to 29 August 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 or AIA PAM - Global Islamic Growth Fund | |
| nivedinent resquirement | 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.



Timeline of Contribution Period and Crediting of Bonus Units

| Contribution Period | Reward |
|----------------------------------|--------------|
| Year 1 | RM100 |
| (1 June 2025 to 29 August 2025) | (June 2026) |
| Year 2 | RM150 |
| (1 January 2026 to 30 June 2026) | (June 2027) |
| Year 3 | RM250 |
| (1 January 2027 to 30 June 2027) | (June 2028) |
| Total | RM500 |

Please refer to Campaign Terms & Conditions for more information.



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.



AIA confidential and proprietary information. Not for distribution.

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 |

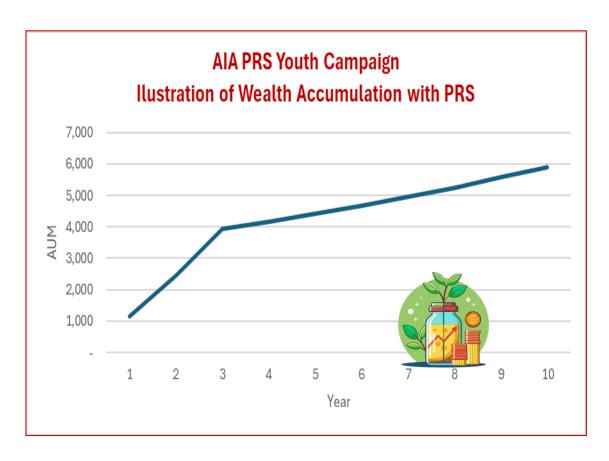


Personal Tax Relief

| 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 |



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.



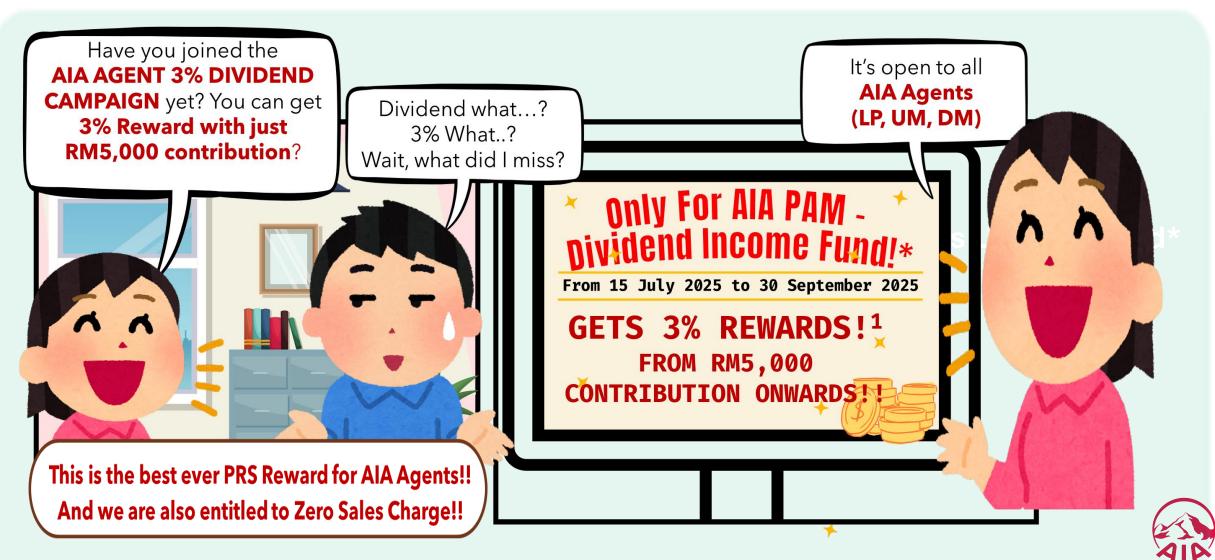
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An Exclusive Campaign Just for All AlA Agents

(LP, UM and DM)

Agent Campaign: AIA PRS AGENT 3% DIVIDEND CAMPAIGN



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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
Contributes RM100,000
Contributes RM500,000
Contributes RM1m

= RM150 = RM3,000 = RM15,000

= 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 <u>without</u> 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).

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 Consultant's Name: FIMM Consultant Code: Life Planner Code: APRO02 Contact No: Version July 2025 Page 9 of 12

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.





Important Reminder Agent 3% Dividend Campaign Submissions

For agent with AIA PRS Consultant License:

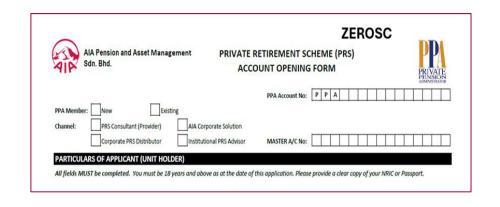
Manual Submission:

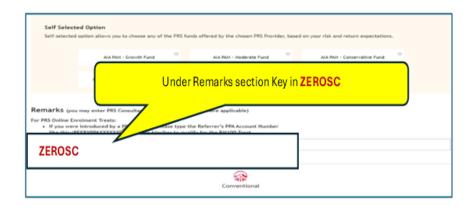
Manual Submission - Please WRITE the campaign code **ZEROSC** on the TOP RIGHT CORNER (first page of the Account Opening Form) during submission.

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.







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 is RM3,000.
- 4. For contributions exceeding RM3,000 to the new fund, you may log in again under Online Enrolment to make a second contribution (up to a maximum of three times on the same day).



- 5. Creation of new fund may take up to 7 working days to reflect in the member's PPA member portal.
- 6. PRS Online Enrolment is applicable to Malaysians residing in Malaysia only.



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





New PRS Campaign From PPA (Private Pension Administrator)

There is more.. PPA Campaign for All PRS Customers



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

Agent Contest: AIA PRS NEW FUND FAST START CHALLENGE

Close 2, Claim RM200 – Exclusively for the First 200 Qualifiers





Reward:

RM200 Jaya Grocer Gift Card

Criteria:

- 2 Cases of AIA PAM Dividend Income Fund.
 - Minimum RM5,000 per case.
- Agents Own contributions will not be counted.
- Only for the first 200 eligible AIA PRS consultants

Challenge Period (EXTENDED):

15 July 2025 to 29 August 2025



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.

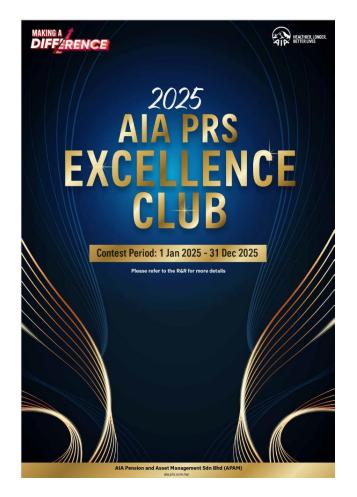
Illustration

- 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 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% |

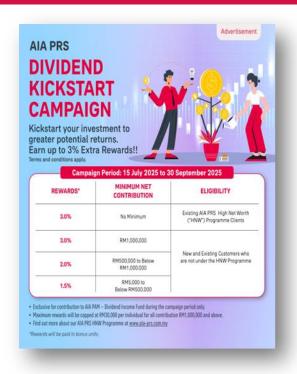
EXTRA BONUS

ADDITIONAL 5% COMMISSION

Minimum 12 New Accounts with RM3,000 Contribution per Account For ALL Tiers!!



This August.. For Your Customers



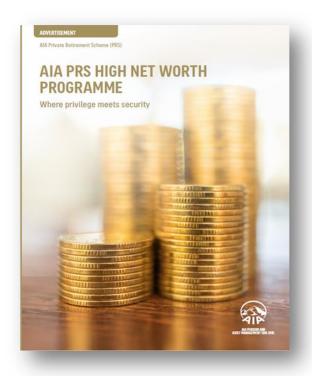
Dividend Kickstart Campaign

Up to 3% Rewards.



Youth Campaign

RM500 Reward for Youth Segment.



AIA PRS HNW Programme

Lifestyle Rewards & Benefits.

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.

AIA Agent 3% Dividend Campaign For AIA PAM – Dividend Income Fund Only.

Min RM5k Contribution. (15 July to 30 Sept)

New Fund Fast Start Challenge RM200 Jaya Grocer Gift Card for First 200 Agents.

(AIA PAM – Dividend Income Fund Only) Min 2 Cases of RM5,000 each. (15 July to 29 Aug)

Commission Up to 2.70%.

Trailer Income Up to 0.35%.

PRS Excellence Club Cash Reward.

6% FYP Count for MDRT.

(1 Jan to 30 Nov 2025)



PRS FIMM Familiarization Program 2025

LAST CLASSES FOR 2025

What is it?

A 1 ½ days online program that enables you to get a PRS Consultant License without the need to sit for exam!



Enrol via iLearn

| Class Dates | | |
|-------------|---------|--|
| August | 12 & 13 | |
| | 19 & 20 | |

REQUIREMENT

- 3 YEARS CEILI / TAKAFUL (TBE) LICENSE AS OF 3RD MARCH 2025
- MINIMUM 3 SPM CREDITS
- REFER TO MARCH CIRCULAR FOR MORE DETAILS/REQUIREMENT

4 SIMPLE STEPS

- 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 Pop-Up Quiz after the class
- Step 4: Submit the relevant forms and documents

PRS FIMM Familiarization Program 2025

The Benefits!!

Extra
Commission
Every Month

Perpetual & Growing Trailer Income

Special Production
Bonus for Life
Conventions

Count for MDRT, Active Agent & Monthly Contests

Expand
Customer Base
with PRS Tax
Relief

Expand
Corporate Base
via Talent
Retention



Standalone PRS Customer Campaigns & Agency Contest



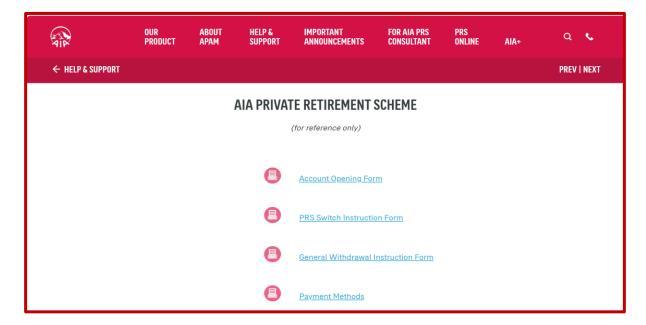
Updates

Update 1: New Forms

The New Account Opening Form (July 2025 version), which includes the new AIA PAM – Dividend Income Fund, is now available on ALPP and the APAM website at www.aia-prs.com.my.

Kindly take note that only the current version of this form will be accepted. Submissions using any previous versions will be rejected.



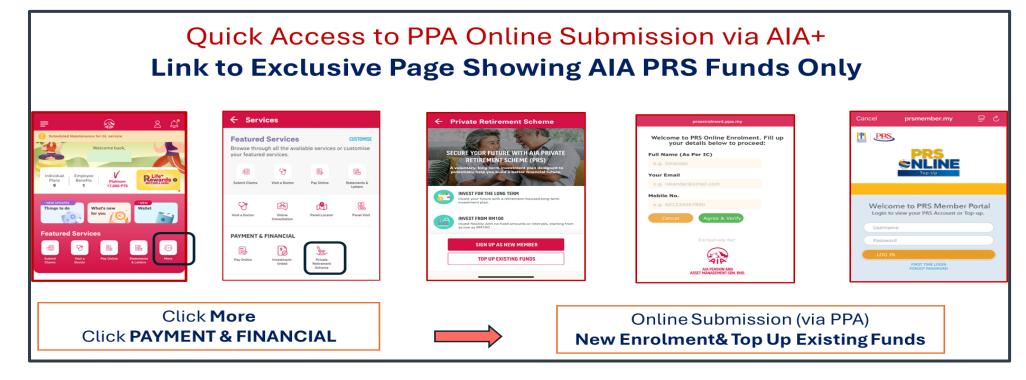




Update 2: Easy Link to PPA Online via AIA+

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.





Update 3: 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:

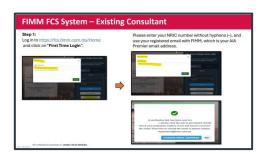
Log in and register on the FIMM Core System (FCS).

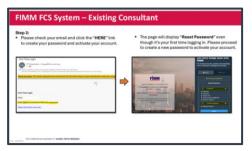
- 1. Complete the Self-Declaration process.
- 2. Verify your personal particulars on the system.
- 3. Please note that tracking for FIMM CPD and renewal will be available soon following a system upgrade.

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



Scan here for a step-by-step guide.











Thank You