AIA PRS Campaigns & Updates October 2025

AIA Pension and Asset Management Sdn. Bhd.

Enjoy Long Term Retirement Savings + Tax Relief

CONTRIBUTE FOR PRS TAX RELIEF TODAY!

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

Personal Taxable Income	Tax Savings
RM70,000 to RM100,000	RM570
RM100,001 to RM400,000	RM750
RM400,001 to RM600,000	RM780
RM600,001 to RM1,000,000	RM840

For Clients:

- Enjoy **exclusive PRS Tax Relief**—separate from EPF, life insurance, medical, and other deductions.
- Build **long-term retirement savings** with flexibility and control.

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!

HEALTHIER, LONGER, BETTER LIVES

Customer Campaign

AIA PRS Passport To Paradise Campaign

The Prizes

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 Winner(s)
October Contributions RM500 Jaya Grocer Gift Card	25
November Contributions RM500 Jaya Grocer Gift Card	25

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

Additional Prizes for Early Contributions! Be in the contest for both Monthly & Grand Prizes!

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

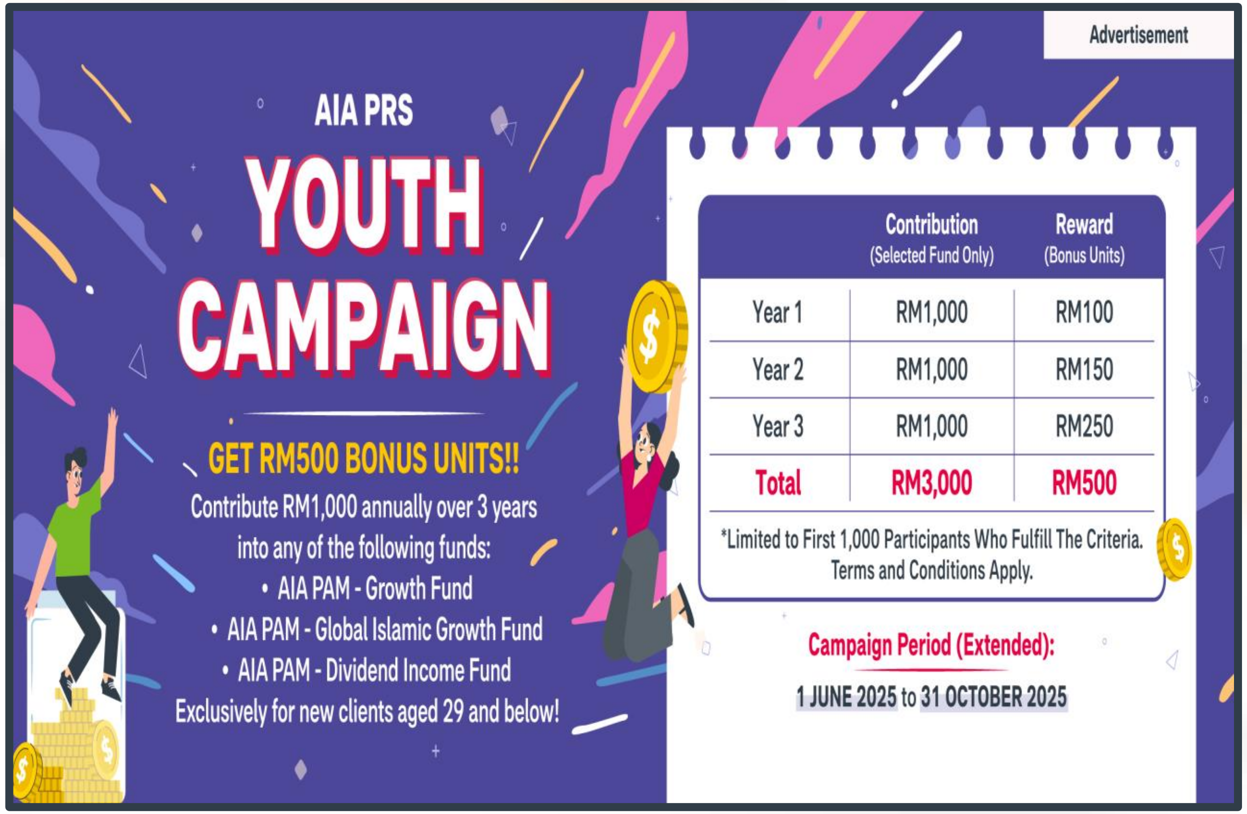
Maldives

- 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.

Customer Campaign 2: AIA PRS Youth Campaign – Ends This Month!!



Exclusively for New Clients Aged 29 and Below.

For Contributions to AIA PAM

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

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

Customer Campaign 2: AIA PRS Youth Campaign – Ends This Month!!

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 31 October 2025**, or until first 1,000 eligible customers sign up and contribute.
Investment Requirement	▪ Make a minimum RM1,000 contribution into either **AIA PAM –** ▪ **Growth Fund** ▪ **Global Islamic Growth Fund; or** ▪ **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 – Ends This Month!!

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.

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.

Customer Campaign 2: AIA PRS Youth Campaign – Ends This Month!!

There is more!!

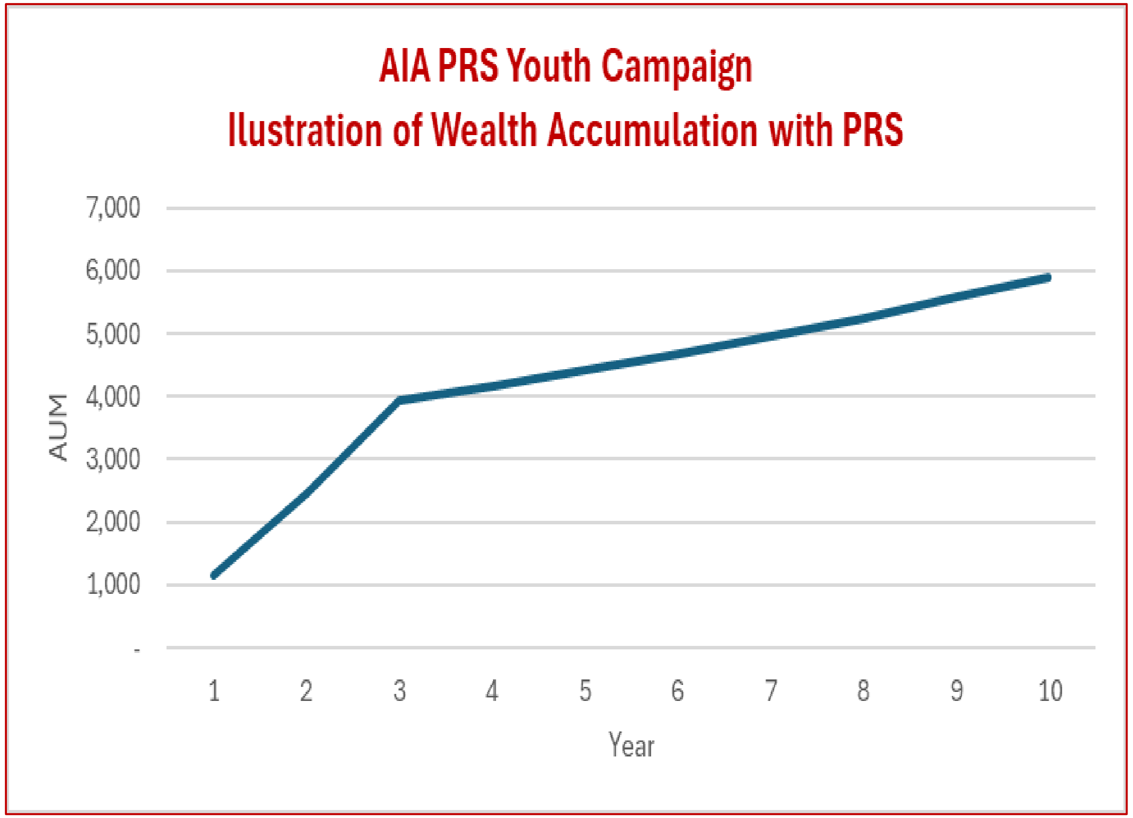
With tax relief, you could enjoy 35.7% Average Yearly Return!

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**

Customer Campaign 2: AIA PRS Youth Campaign – Ends This Month!!

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.

Agency Contest

PRS October 2025 Challenge

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

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

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

Year End Standalone 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

AIA PRS Funds

AIA PRS| Fund Performances

AIA PRS FUNDS	YTD (as at 26 Sept 2025)	2024 (Calendar Year)	3 Years (YoY)	5 Years (YoY)
AIA PAM – Growth Fund	3.70%	10.28%	9.53%	5.87%
AIA PAM – Moderate Fund	4.52%	8.37%	8.46%	5.24%
AIA PAM – Conservative Fund	3.74%	7.08%	6.16%	3.42%
AIA PAM - Islamic Moderate Fund	0.25%	10.03%	5.32%	2.16%
AIA PAM - Global Islamic Growth Fund*	4.59%	3.65%	7.91%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund**	8.79%	2.21%	N/A	N/A
AIA PAM – Dividend Income Fund***	1.69%	N/A	N/A	N/A

- ‘5 Year’ period defined as from 25 Sept 2020 to 26 Sept 2025
- Source: Bloomberg as at 26 September 2025.
- The performance is calculated on NAV-to-NAV basis.
- 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

- *Stay invested, understand your investment horizon, and risk tolerance*
- *A long-term perspective would be the best perspective for retirement funds.*
- *Investing in a down market can be a part of a balanced investment strategy that potentially helps grow wealth over time.*

AIA PRS| Fund Performances

AIA PRS FUNDS	YTD (as at 26 Sept 2025)
AIA PAM – Growth Fund	3.70%
AIA PAM – Moderate Fund	4.52%
AIA PAM – Conservative Fund	3.74%
AIA PAM - Islamic Moderate Fund	0.25%
AIA PAM - Global Islamic Growth Fund*	4.59%
AIA PAM - Dynamic Asia Ex-Japan Fund**	8.79%
AIA PAM – Dividend Income Fund***	1.69%

KEY INDICES	YTD (as at 26 Sept 2025)
FTSE Bursa Malaysia KLCI (FBMKLCI)	1.48%
FTSE MALAYSIA EMASSHARI (FBM Shariah)	-2.11%

- ‘5 Year’ period defined as from 25 Sept 2020 to 26 Sept 2025
- Source: Bloomberg as at 26 September 2025.
- The performance is calculated on NAV-to-NAV basis.
- 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

- *AIA PRS Funds have consistently delivered strong returns, with most funds outperforming key market benchmarks such as the FBMKLCI and FBM Shariah Index .*
- *While past performance does not guarantee future results, the solid track record across multiple years highlights AIA PRS’s resilience and growth potential.*

HEALTHIER, LONGER, BETTER LIVES

Updates

Online Sessions: Activation of FIMM FCS for Existing AIA PRS Consultants

Online Guidance and Troubleshooting To Help You Activate Your FIMM FCS Account

!! 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 Below

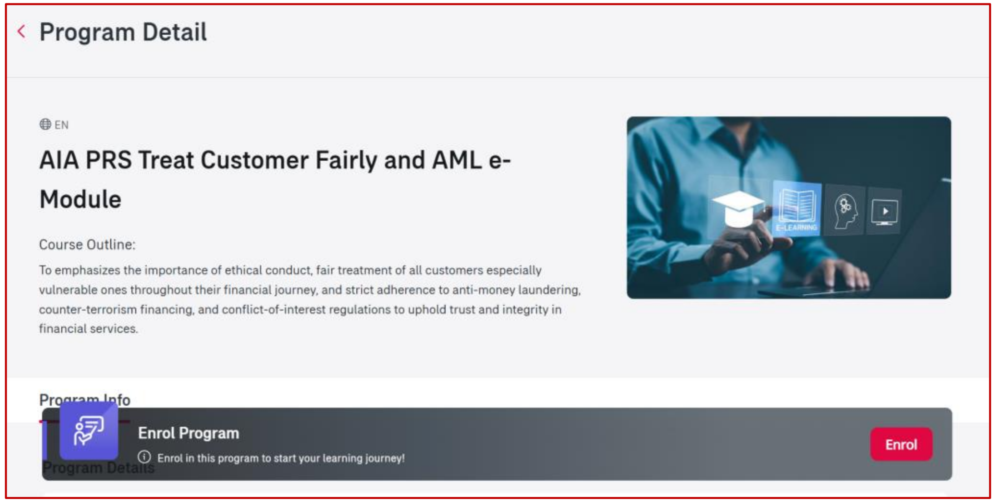
https://tinyurl.com/474vxp8d	https://tinyurl.com/49duchuy	https://tinyurl.com/5aud86ty	https://tinyurl.com/mwnxna78	https://tinyurl.com/mp4trxk9
Date: 2 October 2025	Date: 9 October 2025	Date: 16 October 2025	Date: 23 October 2025	Date: 30 October 2025
Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm	Time: 3pm to 4pm

16 FIMM CPD Points

E-Modules on iLearn+	FIMM CPD Points
AIA PRS Treat Customer Fairly (TCF) and AML - **Mandatory**	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
E-Zine	4

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



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

Sales and Service Tax (SST) on PRS

Sales and Service Tax (“SST”) Notice:

Effective 1st October 2025, under Phase 2, the Malaysian Government has further expanded Sales and Service Tax (“SST”) on specific fees and charges that PRS providers and Asset Management Companies (including APAM Sdn. Bhd.) charge to customers.

SST will be applied at a rate of 8% to applicable fees and charges as prescribed by MOF, unless they are specifically exempted. At the time of publishing, the transactions which will be affected by SST includes, but is not limited to:

- The upfront sales charge (up to 3%) imposed on your contribution into any of the APAM PRS Funds
- Transfer out fees
- Switching out fees

For more details on the SST implementation please visit the RMCD/Customs MySST website and refer to > Guide on Financial Services, and www.aia-prs.com.my.

AIA PRS New Digitalisation of PRS Consultant Onboarding

APAM is digitalizing the PRS consultant onboarding process, enabling agents applying to be PRS consultants to upload documents digitally and use a single master Excel sheet to auto-populate all required forms—saving time, reducing errors, and improving document integrity.

Six Simple Steps:

- **STEP 01:** Prepare necessary supporting documents (depending on type of registration),
- **STEP 02:** Download the PRS Application documents: [FOR AIA PRS CONSULTANT].
- **STEP 03:** Fill the particulars in the single master Excel sheet.
- **STEP 04:** Save the document as PDF and e-sign on the required pages.
- **STEP 05:** Email to leader/ACS and cc: APAM Helpdesk to request signing and digital CTC.
- **STEP 06:** Send completed and duly signed documents together with the supporting documents to APAM Helpdesk and cc: leader/ACS.

Step-by-Step Guide:

EXAMINATION	FAMILIARISATION PROGRAMME

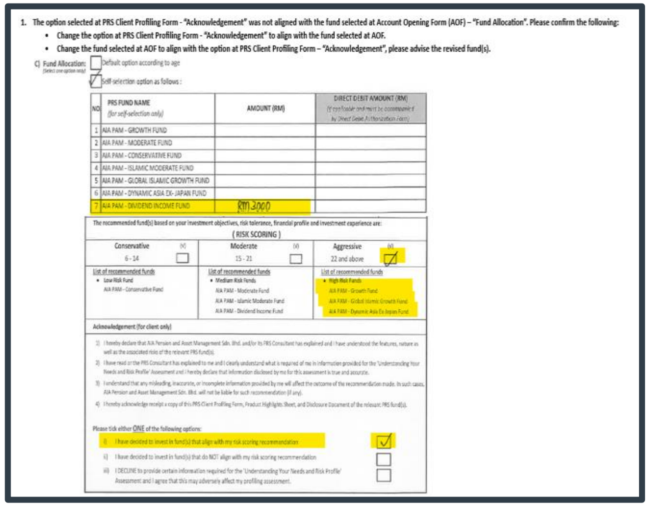
Folder includes the following:

- *FIMM – Consultant Registration Guide (pdf)*
- *Checklist (pdf)*
- *Guide (pdf)*
- *PRS Onboarding Documents (excel)*

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).

C) Fund Allocation: (Select one option only)
☐ Default option according to age
☑ Self-selection option as follows :

NO	PRS FUND NAME (for self-selection only)	AMOUNT (RM)	DIRECT DEBIT AMOUNT (RM) (if applicable and must be accompanied by Direct Debit Authorization Form)
1	AIA PAM - GROWTH FUND		
2	AIA PAM - MODERATE FUND		
3	AIA PAM - CONSERVATIVE FUND		
4	AIA PAM - ISLAMIC MODERATE FUND		
5	AIA PAM - GLOBAL ISLAMIC GROWTH FUND		
6	AIA PAM - DYNAMIC ASIA EX-JAPAN FUND		
7	AIA PAM - DIVIDEND INCOME FUND	RM 3000	

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

(RISK SCORING)

Conservative 6 - 14 (√) ☐	Moderate 15 - 21 (√) ☐	Aggressive 22 and above (√) ☑
List of recommended funds • Low Risk Fund AIA PAM - Conservative Fund	List of recommended funds • Medium Risk Funds AIA PAM - Moderate Fund AIA PAM - Islamic Moderate Fund AIA PAM - Dividend Income Fund	List of recommended funds • High Risk Funds AIA PAM - Growth Fund AIA PAM - Global Islamic Growth Fund AIA PAM - Dynamic Asia Ex-Japan Fund

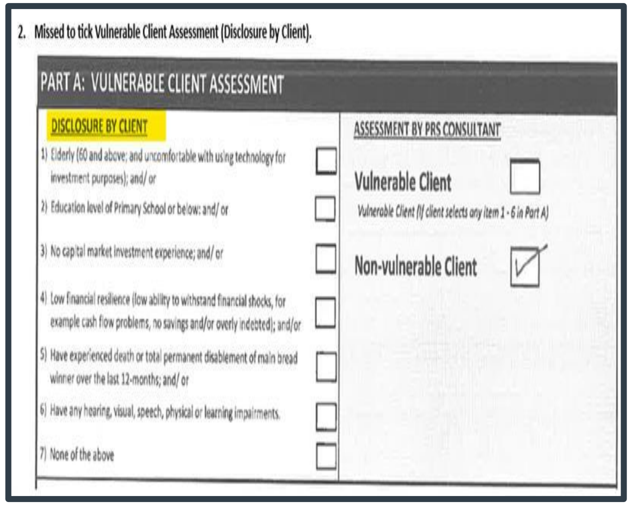
Acknowledgement (for client only)

1) I hereby declare that AIA Pension and Asset Management Sdn. Bhd. and/or its PRS Consultant has explained and I have understood the features, nature as well as the associated risks of the relevant PRS fund(s).
2) I have read or the PRS Consultant has explained to me and I clearly understand what is required of me in information provided for the 'Understanding Your Needs and Risk Profile' Assessment and I hereby declare that information disclosed by me for this assessment is true and accurate.
3) I understand that any misleading, inaccurate, or incomplete information provided by me will affect the outcome of the recommendation made. In such cases, AIA Pension and Asset Management Sdn. Bhd. will not be liable for such recommendation (if any).
4) I hereby acknowledge receipt a copy of this PRS Client Profiling Form, Product Highlights Sheet, and Disclosure Document of the relevant PRS fund(s).

Please tick either ONE of the following options:

i) I have decided to invest in fund(s) that align with my risk scoring recommendation ☑
ii) I have decided to invest in fund(s) that do NOT align with my risk scoring recommendation ☐
iii) I DECLINE to provide certain information required for 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

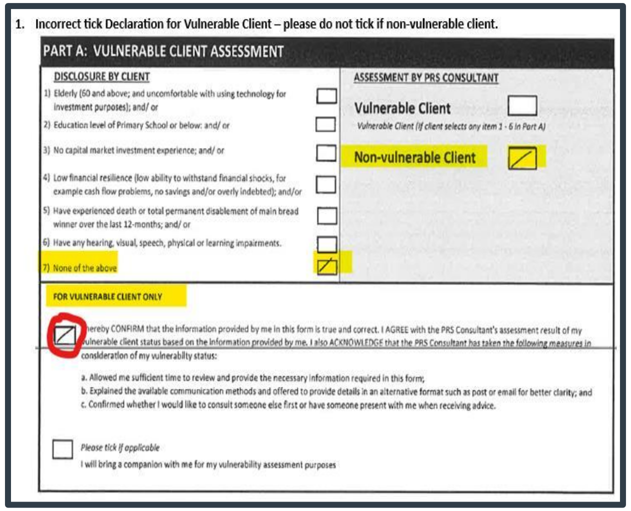
1) Elderly (60 and above; and uncomfortable with using technology for investment purposes); and/ or ☐
2) Education level of Primary School or below: and/ or ☐
3) No capital market investment experience; and/ or ☐
4) Low financial resilience (low ability to withstand financial shocks, for example cash 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

☑ …ereby 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 …ulnerable 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

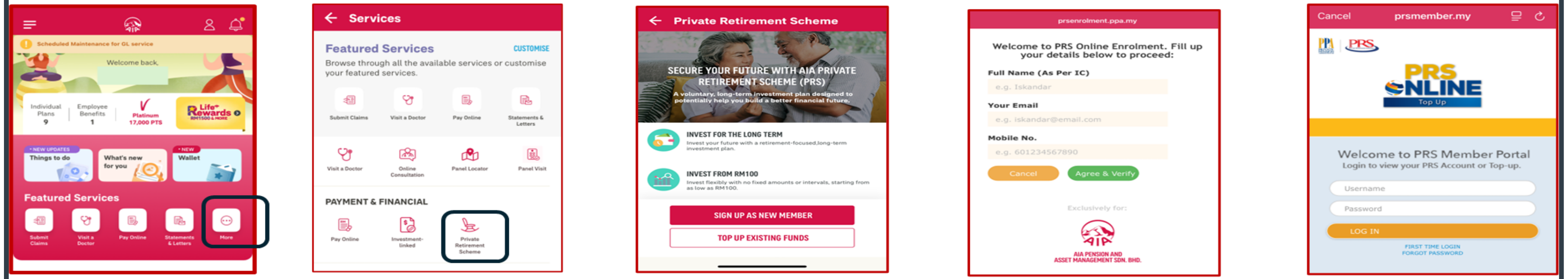
Easy Link to PPA Online via AIA+

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

HEALTHIER, LONGER, BETTER LIVES

Thank You