

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

Disclaimer

This advertisement is for general information only. This advertisement has not been reviewed by the Securities Commission Malaysia ("SC") and Federation of Investment Managers Malaysia ("FIMM"). The SC and FIMM are not liable for this advertisement and are not in any way associated with this advertisement. The SC and FIMM are not responsible for the contents herein and do not make any representation on the accuracy or completeness of this advertisement, either in whole or in part.

A copy of the Third Replacement Disclosure Document dated 31 August 2023 ("Disclosure Document") and the Product Highlights Sheet ("PHS") have been registered and lodged with the SC. The registration of the Disclosure Document and lodgement of the PHS to the SC does not amount to nor indicate that the SC has recommended or endorsed the Private Retirement Scheme ("PRS").

A PHS highlighting the key features and risks of the PRS is available and investors have the right to request for a copy of the PHS and Disclosure Document from our office, authorised distributors, consultants or representatives. Investors are advised to obtain, read and understand the Disclosure Document and the PHS before making a contribution. We suggest that you compare and consider the fees, charges and costs involved prior to making a contribution. Any issue of units to which the Disclosure Document relates will only be made on receipt of an application form. The price of units and distributions payable, if any, may go down as well as up. The past performance of the PRS should not be taken as an indicative of its future performance. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Specific risks and general risks for the PRS are elaborated in the Disclosure Document. Investors are advised to understand the risks involved in the PRS and make your own risk assessment and seek professional advice, where necessary and should not make an investment decision solely based on this advertisement.

AIA Pension and Asset Management Sdn Bhd (APAM)

aia-prs.com.my



AIA PRS High Net Worth (HNW) Programme (Updated Feb 2025)

Terms & Conditions

A. Programme Period

Cut off dates for Net Contribution: 31 March 2025, 31 March 2026 and 31 March 2027

B. Eligibility

This programme is open to all new and existing AIA PRS members with Net Contribution of RM1 million or above.

C. Details of Programme Rewards and Benefits

The rewards and benefits are tiered based on the Net Contribution amount at every cut off date (31 March 2025, 31 March 2026 and 31 March 2027):

Tier 1: Net Contribution between RM1,000,000 and RM1,999,999

Tier 2: Net Contribution between RM2,000,000 and RM2,999,999

Tier 3: Net Contribution of RM3,000,000 and above

RM1 million	RM2 million	RM3 million
LIFESTYLE REWARDS	LIFESTYLE REWARDS	LIFESTYLE REWARDS
Shopping Voucher (RM1,000)	Shopping Voucher (RM1,000)	Shopping Voucher (RM1,000)
Birthday Month Gift	Health Screening Voucher (RM1,000)	Health Screening Voucher (RM1,000)
Special Customer Event	Birthday Month Gift	MST Golf Voucher (RM1,000)
PROTECTION BENEFITS	Special Customer Event	Birthday Month Gift
RM1million Group PA* Coverage	PROTECTION BENEFITS	Special Customer Event
Annual Travel Insurance (Area 2)	RM1million Group PA* Coverage	PROTECTION BENEFITS
	Annual Travel Insurance (Area 2)	RM1million Group PA* Coverage
		Annual Travel Insurance (Area 2)

*PA = Personal Accident

D. Specific Terms and Conditions

- Contributions will be based on net flow per PRS member starting from 1st contribution up until the end of each cut off period (ie. 31 March 2025, 2026 & 2027) of which will be referred to as Net Contribution.
- Net Contribution is calculated as the accumulated total contribution amount minus accumulated total withdrawal amount from date of 1st contribution regardless of the sequence and fund i.e. regardless of whether contribution or redemption occurs first or any other combinations. (See attached examples).
- If member qualifies for the rewards and benefits, all contributions must remain invested with AIA PRS for at least 12 months from 31 March 2025 (and so forth). APAM reserves the right to claw back the rewards and benefits if withdrawal is made within these 12 months.
- Member rewards and benefits are based on net contributions as of each cut off period. All subsequent contributions will only count towards the following year rewards. Example: Customer that contributes RM1 million in September 2025 would only be entitled for rewards after 31 March 2026 (not immediately in 2025).
- Rewards are awarded on a two-phase basis over the 12 months following the cut-off date for the year. Example: April (Phase 1), November (Phase 2).

D. Specific Terms and Conditions (continued)

6. Members will be given the options to opt for bonus units in lieu of vouchers.
7. The selection of bonus units will be added to members' funds at the Company's discretion, including the timing and choice of funds
8. The Birthday Month gift will be delivered within 2 months of member's birthday
9. If at any time the member's Net Contribution fall below the threshold:
 - Member will not be eligible for any future rewards and benefits in your tier for the period in question.
 - Group PA Coverage and Travel Insurance benefits will be terminated if the net contribution falls below the RM1million threshold.
 - If net contribution falls into a lower tier, member will still be eligible for the lower tier rewards and the insurance coverage will remain intact.
10. Group Personal Accident Coverage and Travel Insurance is subject to the underwriting and age limit approval from AIA General Insurance Berhad.
11. Group Personal Accident Coverage and Annual Travel Insurance (insurance coverage) will commence 10 Business Days after the cut off date, with period of coverage of 12 months. E.g. Cut off date for 2025 is 31st March 2025, insurance coverage to commence on 16 April 2025 until 15 April 2026.
12. No bonus units will be awarded in lieu of protection benefits (Group PA and Annual Travel Insurance).
13. Eligible members' data will be used and disclosed by APAM to its appointed partners to facilitate the distribution of rewards and benefits, including but not limited to Group Personal Accident and Annual Travel insurance coverage. The appointed partners may collect, store, process and share members' personal data strictly for the purpose of providing the selected benefits, insurance coverage and related services.
14. AIA Pension and Asset Management Sdn. Bhd. ("Company" or "APAM") reserves the right to substitute the reward with that of a similar value at any time without prior notice.

E. Illustration of Net Contribution for the HNW Programme

Based on Net Contribution (as of 31 March 2025)

Example:

Year	Contribution/Redemption	Net Total
2019	RM100k	RM100k
2020	RM500k	RM600k
2022	-RM200k	RM400k
2023	RM1m	RM1.4m
2024	-RM300k	RM1.1m

Hence Net Contribution of RM1.1m

F. Timeline and Distribution of Rewards & Benefits

Rewards are awarded on a two-phase basis over the 12 months following the cut-off date for the year.

Phase 1	Phase 2	Birthday Month Gift
Shopping Voucher (RM500)	Shopping Voucher (RM500)	Within Two Months
RM1million Group PA Coverage	Health Screening Voucher (RM1,000) (Tier 2)	Special Customer Event
Annual Travel Insurance (Area 2)	MST Golf Voucher (RM1,000) (Tier 3)	Once a Year

F. Timeline and Distribution of Reward (continued)

Illustration:

Q1 2025	Q2 2025	Q3 2025	Q4 2025
31 March Cut off for 2025 Eligibility	April 2025 (Reward & Benefit Fulfillment) Phase 1 <ul style="list-style-type: none"> Shopping Voucher (RM500) RM1 million Group PA Coverage (April 2025 to March 2026) 1 year Travel Insurance Area 2 (April 2025 to March 2026) 		Nov 2025 (Reward & Benefit Fulfillment) Phase 2 <ul style="list-style-type: none"> Shopping Voucher (RM500) Health Screening Voucher (Tier 2) MST Golf Voucher (Tier 3)
Q1 2026	Q2 2026	Q3 2026	Q4 2026
31 March Cut off for 2026 Eligibility	April 2026 (Reward & Benefit Fulfillment) Phase 1 <ul style="list-style-type: none"> Shopping Voucher (RM500) RM1 million Group PA Coverage (April 2026 to March 2027) 1 year Travel Insurance Area 2 (April 2026 to March 2027) 		Nov 2026 (Reward & Benefit Fulfillment) Phase 2 <ul style="list-style-type: none"> Shopping Voucher (RM500) Health Screening Voucher (Tier 2) MST Golf Voucher (Tier 3)
Q1 2027	Q2 2027	Q3 2027	Q4 2027
31 March Cut off for 2027 Eligibility	April 2027 (Reward & Benefit Fulfillment) Phase 1 <ul style="list-style-type: none"> Shopping Voucher (RM500) RM1 million Group PA Coverage (April 2027 to March 2028) 1 year Travel Insurance Area 2 (April 2027 to March 2028) 		Nov 2027 (Reward & Benefit Fulfillment) Phase 2 <ul style="list-style-type: none"> Shopping Voucher (RM500) Health Screening Voucher (Tier 2) MST Golf Voucher (Tier 3)

Additional Illustration:

Customer A

2025
Net Contribution (end March): RM1,100,000
No withdraws until after March 2028

- Qualified for Tier 1 in 2025, 2026 and 2027

Customer B

2025
Net Contribution (end March): RM1,100,000
Withdraw (September): RM500,000

2026
Contribute (January): RM500,000
Net Contribution (end March): RM1,100,000

- Qualified for Tier 1 in 2025 (Phase 1 only)
- Qualified for Tier 1 in 2026

Customer C

2025
Net Contribution (end March): RM1,100,000
Withdraw (September): RM500,000

2026
Contribute (September): RM500,000

2027
Net Contribution (end March 2027): RM1,100,000

- Qualified for Tier 1 in 2025 (Phase 1 only)
- Qualified for Tier 1 in 2027

Customer D

2025
Net Contribution (end March): RM3,000,000
Withdraw (September): RM800,000

2026
Net Contribution (end March): RM2,200,000
Withdraw (September): RM600,000

2027
Net Contribution (end March 2027): RM1,600,000

- Qualified for Tier 3 in 2025
Not eligible for MST Golf Voucher after withdrawal in September 2025
- Qualified for Tier 2 in 2026
Not eligible for Health Screening Voucher after withdrawal in September 2026
- Qualified for Tier 1 in 2027

G. Table of Protection & Coverage

Group Personal Accident (PA) Coverage

Benefits	Coverage
Accidental Death and Dismemberment Benefit	RM1,000,000
Max Limit for Indemnity per Accident	RM5,000,000

Entry age: 18 to 85 years old

Travel Insurance Coverage (Area 2)

International Travel Benefit	Area 2
Accidental Death and Dismemberment Benefit	Up to RM300,000
Medical Expenses	Up to RM300,000
Follow-up Treatment in Malaysia	Up to RM30,000
Hospital Income Benefit (up to 14 days)	Up to RM250
Emergency Medical Evacuation & Repatriation	Unlimited
Repatriation of Mortal Remains	Unlimited
Travel Cancellation or Loss of Deposits	Up to RM18,000
Travel Curtailment	Up to RM18,000
Loss of Damage of Baggage and Personal Effects	Up to RM5,000
Baggage Delay (for every 6 consecutive hours) (up to RM2,000)	RM200
Travel Delay (for every 6 consecutive hours) (up to RM2,000)	RM200
Loss of Credit Card	Up to RM1,000
Home Care	Up to RM500
Max Limit for Indemnity per Accident	RM1,250,000

Entry age: 18 to 80 years old

Area 2 is defined as Worldwide excluding USA, Canada and Excluded Countries*

*Details of excluded countries, and other Terms & Conditions can be found at www.aia.com.my

H. General Provisions

1. Rewards are not transferable unless specific provisions are indicated. All rewards cannot be exchanged for cash.
2. The Company's decision on any matter concerning these terms and conditions is final.
3. Results verification process will begin for a period of 2 weeks after the final results are released. Any requests or appeal after the verification period will not be entertained. The reward will be distributed after the result verification process is completed.
4. The Company reserves the right to make any amendments to the existing terms and conditions, as and when it is deemed necessary. The Company reserves the right to change the reward to other items of a similar value as and when it is deemed necessary. Any changes to the existing terms and conditions will be announced in our website.
5. For more information, please feel free to contact the below:

PRS Customer
Care:

MY.APAM_HELPDESK@aia.com

Disclaimer

This advertisement is for general information only. This advertisement has not been reviewed by the Securities Commission Malaysia ("SC") and Federation of Investment Managers Malaysia ("FIMM"). The SC and FIMM are not liable for this advertisement and are not in any way associated with this advertisement. The SC and FIMM are not responsible for the contents herein and do not make any representation on the accuracy or completeness of this advertisement, either in whole or in part.

A copy of the Third Replacement Disclosure Document dated 31 August 2023 ("Disclosure Document") and the Product Highlights Sheet ("PHS") have been registered and lodged with the SC. The registration of the Disclosure Document and lodgement of the PHS to the SC does not amount to nor indicate that the SC has recommended or endorsed the Private Retirement Scheme ("PRS").

A PHS highlighting the key features and risks of the PRS is available and investors have the right to request for a copy of the PHS and Disclosure Document from our office, authorised distributors, consultants or representatives. Investors are advised to obtain, read and understand the Disclosure Document and the PHS before making a contribution. We suggest that you compare and consider the fees, charges and costs involved prior to making a contribution. Any issue of units to which the Disclosure Document relates will only be made on receipt of an application form. The price of units and distributions payable, if any, may go down as well as up. The past performance of the PRS should not be taken as an indicative of its future performance. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Specific risks and general risks for the PRS are elaborated in the Disclosure Document. Investors are advised to understand the risks involved in the PRS and make your own risk assessment and seek professional advice, where necessary and should not make an investment decision solely based on this advertisement.