

AIA PRS

# YOUTH CAMPAIGN

**YOU ARE WANTED!!**

Get **RM500** Bonus Units with Annual Contribution of RM1,000\* for 3 Consecutive Years into Selected Fund. Exclusively for New Clients Aged 29 and Below.

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

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

**Campaign Period:****1 JUNE 2025 to 30 JUNE 2025****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 is 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)****Terms & Conditions Apply.****For more information and fund details, please visit [www.aia-prs.com.my](http://www.aia-prs.com.my)**

# AIA PRS Youth Campaign 2025

## Terms & Conditions

### A. Campaign Overview

This campaign rewards RM500 in the form of bonus units to the first 1,000 new PRS contributors aged 29 years and below, who meet all eligibility criteria and contribute consistently to selected Private Retirement Scheme (“PRS”) funds managed by AIA Pension and Asset Management Sdn. Bhd.

### B. Campaign Period

- The campaign is valid from 1 June 2025 to 30 June 2025, or until 1,000 new eligible contributors have successfully participated, whichever comes first.
- The final submission of valid and complete documentation must be received and validated by the AIA branches no later than 3.30PM (Kuala Lumpur time) on 30 June 2025.
- Submissions received beyond the validity cut off time will not be eligible for the campaign.
- Upon the 1,000<sup>th</sup> new customer contributing prior to the end of the campaign period, APAM will officially announce the closure of this campaign on APAM’s and PPA’s website.

### B. Eligibility Criteria

**To qualify for the RM500 bonus units, all the following conditions must be met:**

- Must be among the first 1,000 new PRS contributors who fulfil all campaign requirements.
- **Must be 29 years old** or below **as of the date of first contribution during the campaign period (e.g. Must be born on 1<sup>st</sup> June 1995 or later).**
- Must be a new PRS customer with AIA Pension and Asset Management Sdn. Bhd.
- Contributions must be made into one or both of the following funds ONLY:
  - (i) **AIA PAM – Growth Fund**
  - (ii) **AIA PAM – Global Islamic Growth Fund**
- Must commit to contributing a minimum of RM1,000 per calendar year for three (3) consecutive years: 2025, 2026 and 2027.
- Only new contributions (lump sum or recurring via direct debit) and transfer in cases from other PRS providers will be counted.
- Contribution from direct debit will only be applicable for Year 2 (2026) and Year 3 (2027) and within the stated contribution period\*.
- Switching of existing AIA PRS funds to the two funds above will not be eligible for this campaign.

### C. Reward Structure

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

- Total RM500 reward in bonus units for contributions of cumulative RM1,000 (within the stated contribution period\*) annually for 3 consecutive years:
- Total RM500 bonus units will be rewarded over the next 3 years (2026 to 2028)
  - RM100 reward for the 1<sup>st</sup> year
  - RM150 reward for the 2<sup>nd</sup> year, only if consistent contribution over the 2 years
  - RM250 reward for the 3<sup>rd</sup> year, only if consistent contribution over the 3 years

*Illustrations*

	<b>Contribution</b>	<b>Eligible</b>
<i>Customer A</i>	Year 1: RM1,000 Year 2: RM1,000 Year 3: RM1,000	<i>Eligible for All 3 Years</i>
<i>Customer B</i>	Year 1: RM1,000 Year 2: No Contribution Year 3: RM1,000	<i>Only Eligible for Year 1 Only</i>
<i>Customer C</i>	Year 1: RM1,000 Year 2: RM500 Year 3: RM1,500	<i>Only Eligible for Year 1 Only</i>
<i>Customer D</i>	Year 1: No Contribution Year 2: RM1,000 Year 3: RM1,000	<i>Not Eligible</i>

- Bonus units will be credited annually in June into the fund of the original investment (i.e. AIA PAM - Growth or AIA PAM - Global Islamic Growth Fund), starting in June 2026 for investments made in 2025.
- Contributions will be excluded from other concurrent PRS Customer Campaigns

\*Timeline of Contribution Period and Crediting of Bonus Units:

<b>Contribution Period</b>	<b>Bonus Units Credited</b>
Year 1 (1 June 2025 to 30 June 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)
<b>Total</b>	<b>RM500</b>

- Contributions must remain with AIA PRS to be eligible for the rewards – **ANY WITHDRAWALS** from any AIA PRS funds made between 1 June 2025 to 30 June 2028 will invalidate all future bonus units rewards.
- AIA Pension and Asset Management Sdn. Bhd. (“Company” or “APAM”) reserves the right to substitute the gift with that of a similar value at any time without prior notice.

#### D. **Requirements**

- Contributions must be successfully captured and processed within the stated contribution period each year.
- Online transactions via PPA must be captured 1 business day before the end of the Contribution Period, e.g., 26 June 2025 as it will only be processed on the next business day. This will similarly apply for June 2026 and 2027.
- Incomplete or rejected applications which have been subsequently rectified after the Contribution Period will NOT be eligible in this Campaign.
- All decisions are final and no appeals will be considered.

#### F. **General Provisions**

- This **AIA PRS Youth Campaign 2025** ("Campaign") is organized by AIA Pension and Asset Management Sdn. Bhd. ("APAM", "we", "our"). By joining this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>.
- The Rewards are not transferable and not redeemable by cash.
- All contributions must remain invested with AIA PRS for the duration of this campaign. APAM reserves the right to claw back the Reward if withdrawal is made within this period.
- APAM's decision on any matter concerning these terms and conditions is final.
- 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.
- APAM reserves the right to make any amendments to the Campaign's terms and conditions, as and when it is deemed necessary. Any changes to the Campaign's existing terms and conditions will be announced in our website at [www.aia-prs.com.my](http://www.aia-prs.com.my) . APAM reserves the right to change the reward to other items of a similar value as and when it is deemed necessary.
- For more information, please feel free to contact the below:

**PRS Customer Care**

**MY.APAM\_HELPDESK@aia.com**



EXTENDED

AIA PRS BONUS BOOSTER

# INVEST MORE, EARN MORE CAMPAIGN UP TO RM25,000!!

Campaign Period:

1 APRIL 2025 to 30 JUNE 2025

**Net Contribution**

(Based on 1 April 2025 to 30 June 2025)

**Bonus Units Rewards**

RM30,000 to &lt;RM100,000

RM250

RM100,000 to &lt;RM300,000

RM1,000

RM300,000 to &lt;RM500,000

RM5,000

RM500,000 to &lt;RM1,000,000

RM10,000

≥RM1,000,000

RM25,000

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AIA Pension and Asset Management Sdn Bhd (APAM)

Terms &amp; Conditions Apply.



# AIA PRS Bonus Booster: Invest More, Earn More Campaign 2025 (Extended)

## Terms & Conditions

### A. Campaign Period

1 April 2025 to 30 June 2025 (3:30PM)

### B. Eligibility

This campaign is open to all new and existing AIA PRS members.

### C. Reward

- 5 tiers of fixed Bonus Units Rewards starting from cumulative net contributions (refer to Section E.) of minimum RM30,000 onwards during the Campaign Period:

Net Contribution during the Campaign Period	Bonus Units Rewards
RM30,000 to below RM100,000	RM250
RM100,000 to below RM300,000	RM1,000
RM300,000 to below RM500,000	RM5,000
RM500,000 to below RM1,000,000	RM10,000
RM1,000,000 and above	RM25,000

- Maximum payout of bonus units will be capped at RM25,000.
- Bonus units will be credited to the investor's PRS account in December 2025.
- AIA Pension and Asset Management Sdn. Bhd. ("Company" or "APAM") reserves the right to substitute the gift with that of a similar value at any time without prior notice.

### D. Requirements

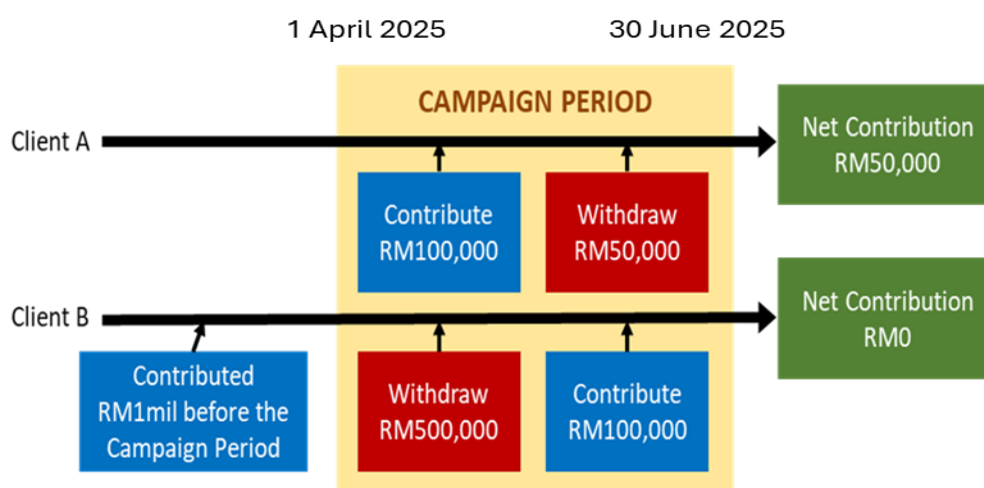
- New, top-up and direct debit contributions will be eligible.
- Contributions must be successfully captured and processed within the Campaign Period.
- Online transaction via PPA must be captured 1 business day before the end of the Campaign Period, i.e., **27 June 2025** as it will only be processed on the next business day.
- Incomplete or rejected applications which have been subsequently rectified after the Campaign Period will NOT be eligible in this Campaign.

## E. Net Contribution

- Contributions will be based on net flow per PRS member basis, which is the **net contribution amount** within the Campaign Period.
- For avoidance of doubt, net contribution is calculated as the total contribution amount minus total withdrawal amount during the Campaign Period **regardless of the sequence and fund** i.e., whether contribution or withdrawal occur first or any other combinations.

*E.g., Client A contributes RM100,000 to AIA PAM - Moderate Fund and subsequently withdraws RM50,000 during the Campaign Period. APAM will only recognize a net contribution of RM50,000 from Client A.*

*Client B has RM1mil contribution in PRS account. During Campaign Period, Client B withdraws RM500,000 from AIA PAM - Moderate Fund and subsequently contributes RM100,000 within the Campaign Period. APAM will not recognize any net contribution from Client B as the withdrawal amount has exceeded the contribution amount within the Campaign Period.*



## F. General Provisions

- This **AIA PRS Bonus Booster: Invest More, Earn More Campaign 2025** ("Campaign") is organized by AIA Pension and Asset Management Sdn. Bhd. ("APAM", "we", "our"). By joining this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>.
- The Rewards are not transferable and not redeemable by cash.
- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution. APAM reserves the right to claw back the Reward if withdrawal is made within 18 months of contribution.
- APAM's decision on any matter concerning these terms and conditions is final.

5. 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.
6. APAM reserves the right to make any amendments to the Campaign's terms and conditions, as and when it is deemed necessary. Any changes to the Campaign's existing terms and conditions will be announced in our website at [www.aia-prs.com.my](http://www.aia-prs.com.my) . APAM reserves the right to change the reward to other items of a similar value as and when it is deemed necessary.
7. For more information, please feel free to contact the below:

**PRS Customer Care**

**MY.APAM\_HELPDESK@aia.com**