

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

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 Fourth Replacement Disclosure Document dated 15 July 2025 ("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)

Terms & Conditions Apply.

For more information and fund details, please visit www.aia-prs.com.my



AIA PRS Youth Campaign 2025 (Extended to 31 October 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 31 October 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 IA branches no later than 3.30PM (Kuala Lumpur time) on 31 October 2025.
- Submissions received beyond the validity cut off time will not be eligible for the campaign.
- Upon the 1,000th 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.**
- Must be a new PRS customer with AIA Pension and Asset Management Sdn. Bhd.
- Contributions must be made into one or more of the following three funds ONLY:
 - (i) **AIA PAM – Growth Fund**
 - (ii) **AIA PAM – Global Islamic Growth Fund**
 - (iii) **AIA PAM – Dividend Income 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 into the three 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
Total	RM3,000	RM500

- 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 1st year
 - RM150 reward for the 2nd year, only if consistent contribution over the 2 years
 - RM250 reward for the 3rd year, only if consistent contribution over the 3 years

Illustrations

	Contribution	Eligible
<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, AIA PAM - Global Islamic Growth Fund, AIA PAM – Dividend Income 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:

Contribution Period	Bonus Units Credited
Year 1 (1 June 2025 to 29 August 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

- 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 reward.
- 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., 30 October 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 . 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

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.

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AIA PRS DIVIDEND KICKSTART Campaign 2025

Terms & Conditions

A. **Campaign Overview**

This campaign rewards up to three percent (3%) in extra rewards (“Rewards”) to AIA Private Retirement Scheme (“PRS”) customers who meet all the eligibility criteria (as envisaged below) under the **selected** PRS fund, namely the **AIA PAM – DIVIDEND INCOME Fund** managed by AIA Pension and Asset Management Sdn. Bhd.

B. **Campaign Period**

- The campaign is valid from 15 July 2025 to 30 September 2025.
- 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 30 September 2025.
- Submissions received beyond the validity cut-off time will not be eligible for the campaign.

C. **Eligibility Criteria**

To qualify for the Rewards, ALL the following conditions must be met:

- 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.

D. **Reward Structure**

Rewards	Minimum Net Contribution	Eligibility
3.0%	No Minimum	Existing AIA PRS 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	

** 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**.
- Maximum rewards will be capped at RM30,000 per individual for all contributions RM1,000,000 and above.

Illustrations

	Net Contribution	AIA PRS HNW Client	Reward Category	Reward (RM)
Customer A	RM100,000	HNW Client	3.0%	RM3,000
Customer B	RM1,000,000	HNW Client	3.0%	RM30,000
Customer C	RM1,500,000	HNW Client	3.0%	RM30,000 (capped at maximum RM30,000)
Customer D	RM3,000	Non HNW Client	Not Applicable	Not Applicable
Customer E	RM5,000	Non HNW Client	1.5%	RM75
Customer F	RM200,000	Non HNW Client	1.5%	RM3,000
Customer G	RM500,000	Non HNW Client	2.0%	RM10,000
Customer H	RM900,000	Non HNW Client	2.0%	RM18,000
Customer I	RM1,000,000	Non HNW Client	3.0%	RM30,000 (capped at maximum RM30,000)
Customer J	RM1,500,000	Non HNW Client	3.0%	RM30,000 (capped at maximum RM30,000)

- 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.
- Timeline of Disbursements of Rewards:

Reward Category	June 2026	December 2026	June 2027
(HNW Programme) 3%	1.0%	1.0%	1.0%
3%	1.0%	1.0%	1.0%
2%	1.0%	1.0%	-
1.5%	1.0%	0.50%	-

- **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.
- AIA Pension and Asset Management Sdn. Bhd. reserves the right to substitute the Reward with that of a similar value at any time without prior notice.

E. Requirements

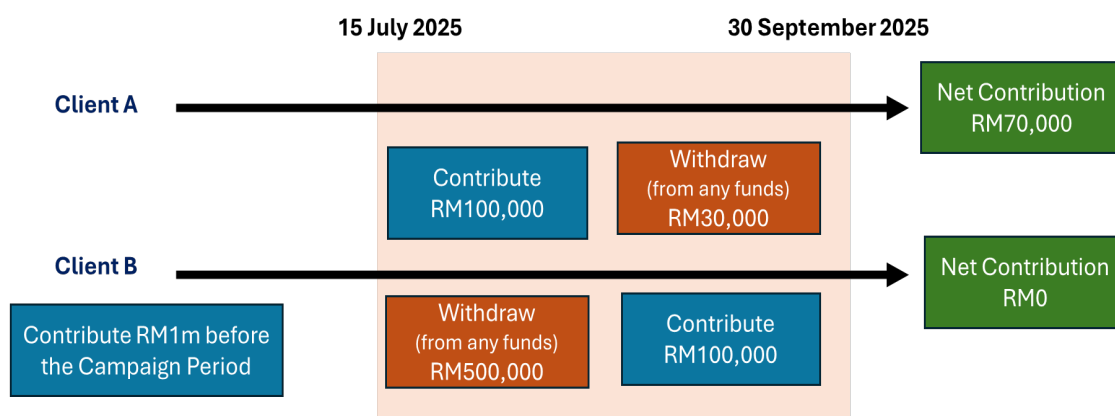
- Contributions must be successfully captured and processed within the stated Campaign Period.
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period, e.g., 29 September 2025 as it will only be processed on the next business day.
- Any incomplete or rejected applications that is subsequently rectified after the Campaign Period will NOT be eligible under this Campaign.
- All decisions made by AIA Pension and Asset Management Sdn. Bhd. under this Campaign is final, and no appeals will be considered.

F. Net Contribution

- Contributions will be based on the cumulative net flow per PRS customer 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 – Dividend Income Fund and subsequently withdraws RM30,000 from AIA PAM – Growth Fund during the Campaign Period. APAM will only recognize a net contribution of RM70,000 from Client A.

Client B has RM1mil contribution in existing AIA PAM – Moderate Fund. During Campaign Period, Client B withdraws RM500,000 from AIA PAM - Moderate Fund and subsequently contributes RM100,000 to AIA PAM – Dividend Income Fund 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.



G. General Provisions

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- The Rewards are not transferable and not redeemable by cash.
- All contributions must remain invested with the **AIA PAM – DIVIDEND INCOME Fund** for the specified duration of this Campaign. APAM reserves the right to claw back any/all Rewards if withdrawals are made within the specified period.
- 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 this Campaign and/or 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. APAM’s decision on any matter concerning this Campaign and/or the Terms and Conditions of this Campaign is final.
- For more information, please feel free to contact the below:

PRS Customer Care

MY.APAM_HELPDESK@aia.com