AIA PRS Monthly Digest

October 2025

[Advertisement]

Your Retirement. Your Future. Start Building It with AIA PRS.

As we enter the final quarter of the year, it's a great time to take advantage of your annual tax relief of up to RM3,000 by investing in PRS Fund.

With the steady performance of our PRS funds, along with the exciting launch of our “AIA PRS Passport to Paradise” Campaign and the ongoing “AIA PRS Youth” Campaign, there’s much to look forward to as you take meaningful steps toward planning for a more confident and potentially comfortable retirement.

Campaign Updates

AIA PRS Passport to Paradise Campaign (1 October to 31 December 2025)

Get ready to pack your bags and jet off on the holiday of a lifetime!

With the AIA PRS Passport to Paradise Campaign, your PRS contributions could be the golden ticket to breathtaking getaways and stylish travel rewards. Imagine soaking up the sun on a 6D5N All-Inclusive Maldives Dream Vacation for 2 worth up to RM25,000 or unwinding in luxury with a 3D2N Paradise Escape at Pangkor Laut Resort.

You could also win chic travel essentials to enhance your holiday experiences. We are giving away Samsonite Cabin Luggage, Apple AirPods Max, and the Dyson Supersonic Nural™ Hair Dryer.

Every RM3,000 contribution = 1 lucky draw entry.

Start contributing early and be eligible for both monthly and grand draw prize. Please refer to the campaign terms and conditions for more information.

AIA PRS Youth Campaign – Ending 31 October 2025

If you're aged 29 or below, contribute RM1,000 annually for 3 years to any of these selected funds:

- AIA PAM - Growth Fund, AIA PAM - Global Islamic Growth Fund and/or AIA PAM - Dividend Income Fund.

and receive a RM500 bonus unit boost to kickstart your retirement savings. Please find attached the campaign’s terms and conditions for your information.

Market Overview – September2025[1]

The Malaysian equity market extended its recovery in September. While the FBM KLCI remains down 1.85% YTD on a price return basis, it has turned positive on a total return basis at +1.87% YTD. The index was supported by:

- Selective strength in financials and construction stocks.
- Improved export performance in August, with electrical & electronics (E&E) and palm-based products driving a 1.9% YoY export growth, despite a 5.9% YoY decline in imports.
- Stable macro indicators, with unemployment steady at 3.0% and inflation at 1.3% YoY.

Market Overview – September 2025[1] *(continue)*

Globally, investor sentiment improved after U.S. Federal Reserve cut interest rates by 25 basis points. Locally, focus is now on Budget 2026, set to be announced on 10 October, where key fiscal reforms and investment priorities are expected.

AIA PRS Funds Performance[1]

- AIA PAM – Dynamic Asia ex-Japan Fund leads YTD, driven by strong exposure to Hong Kong, Taiwan, and Korea, which continue to benefit from AI and data centre growth, despite tariff concerns.
- AIA PAM – Dividend Income Fund continues to gain traction and is trading well above its initial NAV of RM1. It remains on track to achieve its 6% p.a. target return.
- Our core funds: AIA PAM – Growth Fund, AIA PAM – Moderate Fund, and AIA PAM - Conservative Fund continue to demonstrate resilience, underpinned by a balanced asset allocation strategy.
- The FBMS Index is showing early signs of recovery despite being down -2.13% YTD, while AIA PAM – Global Islamic Growth Fund has delivered more stable performance through diversified global Shariah ETF exposure.

AIA PRS FUNDS	YTD (as at 30 Sep 2025)	2024 (Calendar Year)	3 Years (YoY)	5 Years (YoY)
AIA PAM – Growth Fund	4.11%	10.28%	9.71%	5.77%
AIA PAM – Moderate Fund	4.80%	8.37%	8.61%	5.16%
AIA PAM – Conservative Fund	3.72%	7.08%	6.23%	3.39%
AIA PAM - Islamic Moderate Fund	0.15%	10.03%	5.40%	2.10%
AIA PAM - Global Islamic Growth Fund*	4.85%	3.65%	7.84%	N/A
AIA PAM - Dynamic Asia Ex-Japan Fund**	9.52%	2.21%	N/A	N/A
AIA PAM – Dividend Income Fund***	1.57%	N/A	N/A	N/A

KEY INDEX	YTD (as at 30 Sept 2025)
FTSE Bursa Malaysia KLCI (FBMKLCI)	1.87%
FTSE MALAYSIA EMASSHARI (FBM Shariah)	-2.13%

- '5 Year' period defined as from 29 September 2020 to 30 September 2025
- Source: Bloomberg as at 30 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 positive returns, with most funds outperforming key market benchmarks such as the FBMKLCI and FBM Shariah Index this year. While past performance does not guarantee future results, the solid track record across multiple years highlights AIA PRS's resilience and growth potential.

[1]Source: Bloomberg as at 30 September 2025.

Reminder on To Top-Up for Your PRS Tax Relief

Think of every contribution as more than just savings—it's an investment in your future self. With AIA PRS, you're taking steps toward a more prepared and potentially comfortable retirement, and you're also rewarding yourself along the way with the chance to win unforgettable holidays and lifestyle prizes. So don't wait—contribute early, and step closer to both your dream retirement and your passport to paradise.

For more information on our funds, product highlights sheet, please scan the QR code to visit our website www.aia-prs.com.my or speak to your PRS consultant.

Warm regards,
The AIA PRS Team

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