AIA PRS PASSPORT TO PARADISE CAMPAIGN

1 OCTOBER 2025 TO 31 DECEMBER 2025

Contribute to AIA Private Retirement Scheme (PRS)
and you could be on your way to the ultimate dream vacation!!

Grand Draw Prizes

6D5N All-Inclusive Maldives Dream Vacation for 2 worth RM25,000 x1

3D2N Paradise Escape at Pangkor Laut Resort for 2 x2

Apple AirPods Max x5

Samsonite Unimax Cabin Luggage x5

Dyson Supersonic Nural™ Hair Dryer x5

Monthly Draws = Monthly Chances to Win!
Contribute Early and Stand a Chance To Win More Prizes!

Monthly Draw Prizes (For October & November Contributions ONLY)
RM500 Jaya Grocer Gift Card (25 Winners each month)

Criteria: Every RM3,000 contribution = 1 Lucky Draw

For more information on AIA PRS funds and Disclosure Documents, visit *www.aia-prs.com.my* or scan the QR code.

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

AIA PRS Passport to Paradise Campaign 2025

Terms & Conditions

A. **Campaign Overview**

This campaign provides grand and monthly lucky draw prizes to AIA Private Retirement Scheme (“PRS”) customers who meet all the eligibility criteria (as envisaged below).

B. **Campaign Period**

- The campaign is valid from 1 October 2025 to 31 December 2025.
- 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.
- Submissions received beyond the validity cut-off time will not be eligible for the campaign.

C. **Eligibility Criteria**

- This campaign is open to all new and existing AIA PRS members.
- 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, and will be eligible for both Grand and Monthly Draw Prizes
- No limit to number of eligible lucky draw entries cumulated during the campaign period.
- Inclusive of contribution to all AIA PAM PRS Funds.
- Entries will be placed into a computerized random draw for selection of winners.
- Incomplete or rejected applications which have been subsequently rectified after the Campaign Period will NOT be eligible in this Campaign.
- For Grand Draw Prizes, the draw for the winners will be conducted and announced within 1 month after the campaign ends. The winners will be published on the www.aia-prs.com.my website and will be notified via email.
- For Monthly Draw Prizes, the draw for the winners will be conducted and announced within 1 month after the end of October 2025 and November 2025 respectively. The winners will be published on the www.aia-prs.com.my website and will be notified via email.
- Employees of AIA Pension and Asset Management Sdn. Bhd. (“APAM”) are not eligible to participate in the Monthly and Grand Draws.
- APAM reserves the right to substitute the Reward with that of a similar value at any time without prior notice.

D. Rewards

Grand Draw Prizes

Rewards	Total Winners
6D5N All Inclusive Maldives Dream Vacation for 2 Pax	1
3D2N Tropical Dreams at Pangkor Laut Resort for 2 Pax	2
Apple AirPods Max	5
Dyson Supersonic Nural™ Hair Dryer	5
Samsonite Unimax Cabin Luggage	5

- Number of entries will be based on cumulated contribution over the campaign period.
- Limited to 1 Grand Prize reward per member only.

Monthly Draw Prizes

Rewards	Total Winners
RM500 Jaya Grocer Gift Cards (October 2025)	25
RM500 Jaya Grocer Gift Cards (November 2025)	25

- Number of entries will be based on cumulated contribution for each month.
- Limited to 1 Monthly Draw Prize reward per member only. (E.g. Member A wins in October. Member A is not eligible for November Monthly Draw)
- Winner will still be eligible for the Grand Draw Prizes.
- Prizes consist of Jaya Grocer gift cards worth RM500 in multiple of RM50.
- Use of the gift card is subject to Jaya Grocer's terms and conditions.
- Gift cards are non-exchangeable, and not redeemable for cash.
- Only winners from East Malaysia may opt to exchange the gift cards for bonus unit rewards to be credited into their AIA PRS account.
- APAM reserves the right to substitute prizes with items of equal or similar value without prior notice.

E. <u>Grand Draw Prize: Maldives and Pangkor Laut Resort</u>

E.1 – Maldives

- 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.

E.2 - 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.

E.3 Others Terms and Conditions

- The alternative options are not guaranteed and will only be honoured upon written approval by APAM.
- Prize (or any alternative option) is non-transferable and not redeemable for cash except where APAM elects otherwise and subject to APAM's approval.
- Booking, blackout dates & availability: All bookings are subject to availability and blackout dates as imposed by the hotel and/or APAM. Prize travel dates must be agreed with and booked through APAM's appointed travel agent within 2 months upon notification and completed within calendar year of 2026. APAM is not responsible for any changes by the hotel/airline.
- All arrangements must be booked through the appointed travel agent at least twenty-one (21) days prior to the proposed date of travel and in compliance with instructions given to the Winner. Once a flight booking has been confirmed, no changes are permitted.
- The validity period for the prize tickets may not be extended and prize tickets may not be rebooked.
- Winner and any travel companion(s) are responsible for obtaining and holding valid passports, visas, medical certificates, vaccination records, travel insurance, and any required permits; and for arranging time off work/study. APAM will not be liable for any costs or refusal of entry due to missing documentation.

- Any tax, levy, fee or charge imposed by the government or other authority in relation to the prize (including income tax, tourism taxes, duty, airport taxes, or customs duties) are the responsibility of the winner unless expressly stated otherwise. Where required, APAM reserves the right to withhold or deduct amounts or require the winner to reimburse APAM for such amounts.
- APAM reserves the right to substitute the Prize with an alternative of equal or similar value. If the winner is unable to accept or use the prize (including for reasons outside APAM control), the prize may be forfeited. APAM may cancel or amend the Campaign T&Cs without prior notice where necessary.
- By participating, entrants consent to APAM collecting, using and disclosing their personal data for the purposes of administering the Campaign, contacting winners and publicity (including posting winners' names and photos). Personal data will be processed in accordance with APAM's Privacy Policy and the PDPA. Winners may be required to participate in reasonable publicity associated with the Campaign.
- Prize claim & verification: Winner(s) must produce original identification and any other documents reasonably requested by APAM. APAM reserves the right to disqualify any winner who cannot verify their identity or eligibility or who is in breach of these terms.
- To the maximum extent permitted by law, APAM is not liable for any loss, damage or injury arising out of or in connection with participation in the Campaign or use of the Prize.

F. <u>Requirements</u>

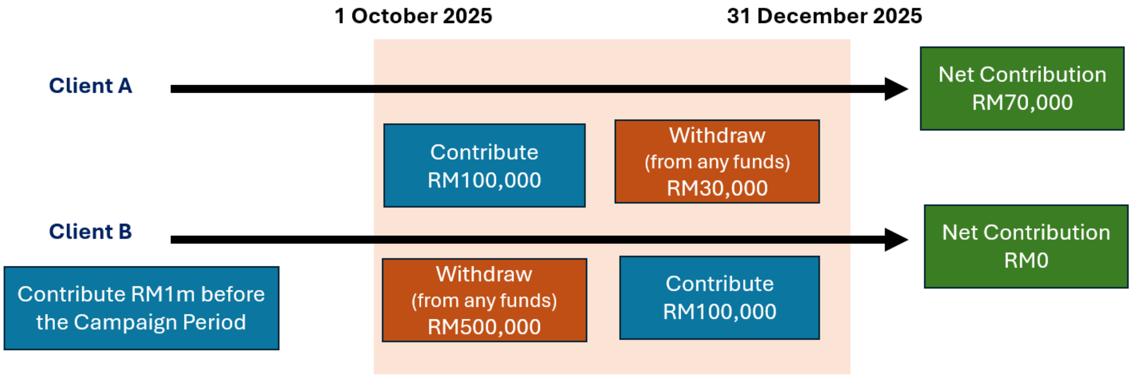
- Contributions must be successfully captured and processed within the stated Campaign Period.
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period or PPA's own closing date for 2025 submission.
- Any incomplete or rejected applications that 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.

G. 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.*



H. <u>General Provisions</u>

- This 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 the AIA PRS for at least 18 months from the date of contribution. 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**

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

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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

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***
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 Eligible 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*

- 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**