

AIA PRS

Welcome Bonus Campaign

Taking your first step towards a potentially
secure and rewarding future with AIA PRS.
Exclusively for NEW AIA PRS customers!

RM88

Bonus Units Reward

Minimum RM3,000 Contribution

Exclusively For:

- New Customers to AIA Pension and Asset Management Sdn. Bhd.
- All submissions must be made via the Private Pension Administrator (PPA) online platform.

Campaign Period:

21 November 2025 to 22 December 2025

Terms and Conditions Apply.

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).

For more information and fund details, please visit <https://www.aia-prs.com.my>



AIA PRS Welcome Bonus Campaign 2025

Terms & Conditions

A. Campaign Overview

- This campaign rewards RM88 in extra bonus units (“Rewards”) to NEW AIA Private Retirement Scheme (“PRS”) customers who meet all the eligibility criteria (as stated below).

B. Campaign Period

- The campaign is valid from 21 November 2025 to 22 December 2025.

C. Eligibility Criteria

- Customers must be new customers to AIA Pension and Asset Management Sdn. Bhd. (“APAM”), with no prior investments in AIA PRS funds.
- Only new contributions and transfer-in cases from other PRS providers will be counted.
- A minimum cumulative contribution of RM3,000 during the campaign period is required to qualify for the reward.
- Contributions can be into any of the AIA PAM PRS Funds.
- Contributions must be made exclusively via the Private Pension Administrator (PPA) online platform. Please click here for [👉 prs enrolment](#)
- Contributions must be captured successfully by 11.30pm, 22 December 2025.
- Contributions must be via **own personal account only** (no joint account or third-party payment).

D. Reward Structure

Rewards	Minimum Contribution	Eligibility
RM88	RM3,000	New Customers to AIA PRS

- Each eligible customer will receive bonus units equivalent to RM88, which will be credited into their PRS account in March 2026. Any withdrawal or redemption before this period will void the reward.
- 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.

- 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. Additional Terms

- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution.
- Contributions will be based on net flow per PRS member basis, which is the net contribution amount within the Campaign Period.
- APAM reserves the right to verify eligibility and disqualify any participant who fails to comply with these Terms and Conditions.
- APAM reserves the right to amend, suspend, or terminate the promotion at its sole discretion without prior notice.
- For more information, please feel free to contact the below:

PRS Customer Care

MY.APAM_HELPDESK@aia.com

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



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.

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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 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. Grand Draw Prize: Maldives and Pangkor Laut Resort

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. 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 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.

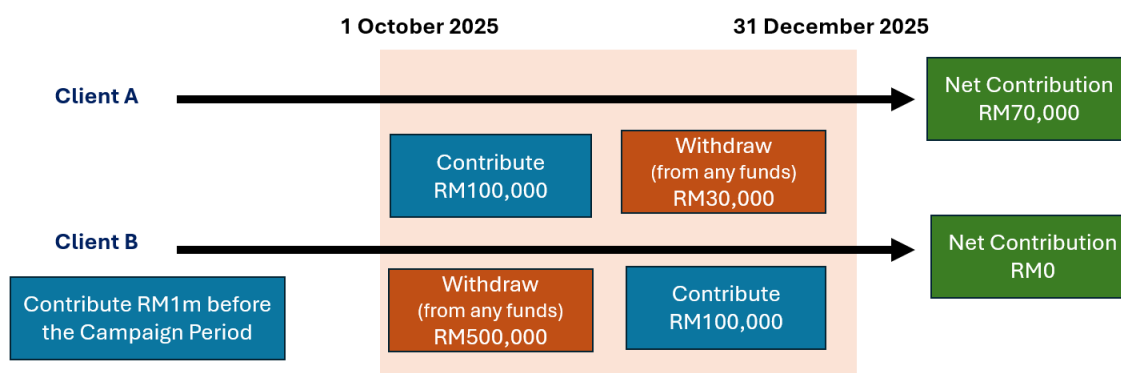
G. Net Contribution

- 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. General Provisions

- 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



RM88 & 0%
Bonus Units Zero Sales Charge



Campaign Period: 10 Nov – 10 Dec 2025



Minimum Contribution: RM3,000



Eligibility: Malaysian citizens aged 50 & below



Limited to first 1,000 new AIA customers via PPA website only



Plus! Stand a chance to win an all-inclusive Maldives trip for two!

Ready to grow your retirement savings? Scan now and enjoy RM88 bonus!



- Scan the QR code to enrol via PPA.
- Enter “**MICCI25**” in the Remark Column.
- Payments must be made from your own personal bank account.
- Your contribution will also qualify for the “AIA PRS Passport to Paradise” Lucky Draw Campaign.

Terms and conditions apply. Visit www.aia-prs.com.my

Terms & Conditions

- This promotion is valid from 10 November 2025 to 10 December 2025 (“Promotion Period”). Contributions must be successfully made within the Promotion Period to qualify.

Eligibility Criteria:

- The promotion is open only to Malaysian citizens who are employees of MICCI **Malaysian International Chamber of Commerce & Industry** member companies.
- Participants must be below 50 years of age at the time of contribution.
- Participants must be new customers to AIA Pension and Asset Management Sdn. Bhd. (“APAM”), with no prior investments in AIA PRS funds.

Contribution Requirements:

- A minimum contribution of RM3,000 into AIA PRS funds is required to qualify.
- Contributions must be made exclusively via the Private Pension Administrator (PPA) online platform.
- The promo code “**MICCI25**” must be entered under Remark Column during the PPA enrolment process.
- The promo code is not applicable for any future top-up contributions.

Bonus Allocation:

- The promotion is limited to the first 1,000 eligible customers who meet all criteria stated herein.
- Each eligible customer will receive bonus units equivalent to RM88, which will be credited into their PRS account in January 2026.
- Customers who do not meet the bonus criteria (including those above 50 years old or beyond the first 1,000 customers) will still enjoy 0% sales charge during the Promotion Period.
- Please refer to “AIA PRS Passport to Paradise” campaign for its respective terms and conditions.

Additional Terms:

- All successful customers will be assigned an AIA PRS consultant in 2026 for servicing purposes.
- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution.
- Contributions will be based on net flow per PRS member basis, which is the net contribution amount within the Campaign Period.
- Annual management fees will continue to apply based on the selected fund(s) in accordance with the fund’s disclosure document.
- APAM reserves the right to verify eligibility and disqualify any participant who fails to comply with these Terms and Conditions.
- APAM reserves the right to amend, suspend, or terminate the promotion at its sole discretion without prior notice.

AIA PRS Newsletter

November 2025

[Advertisement]

Encouraging Your Employees to Start Building Their Retirement Nest Egg with AIA PRS.

Dear HR Leaders,

As we move closer towards the end of the year, most of our employees are looking to maximise on their tax relief benefits. Here at AIA Pension and Asset Management Sdn. Bhd. (“APAM”), we are pleased to share an exclusive opportunity for your employees to potentially enhance their retirement savings through the **AIA Private Retirement Scheme (“PRS”)** – with zero sales charges and a special bonus units for a limited time. Terms and conditions apply.

Promotion Details:

Employees of MICCI member companies can enjoy **0% sales charges** when investing in AIA PRS funds between **10 November to 10 December 2025**. Additionally, the **first 1,000 eligible customers** who contribute a minimum of **RM3,000** will receive **bonus units worth RM88** and to be credited in January 2026. This is a great chance to encourage staff to consider starting or reviewing their long-term retirement savings, while exploring potential tax advantages.

Why PRS?

- Supplement EPF with voluntary retirement savings
- Choose from conventional or Shariah-compliant funds
- Enjoy **tax relief up to RM3,000/year** (extended until 2030)
- Income from PRS is **tax-exempt**



How to Participate:

Scan the QR code (also attached in the poster).
Register via **Private Pension Administrator (PPA)**.
Enter promo code **MICCI25** during sign-up.

Important Notes:

- Only valid for new clients with no existing AIA PRS investments.
- Promo applies only to online applications via PPA.
- Participants must be Malaysian citizens, below 50 years old and invest a minimum of RM3,000.
- Annual management fees still apply. For all fees and charges, please refer to the Disclosure Document dated 15 July 2025.
- Promo code is not valid for future top-ups.
- Bonus units will be credited in January 2026.

We encourage you to share the attached promotional poster with your employees and help them take advantage of this valuable offer.

Warm Regards,
AIA Team

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