

All PRS Fund by Category		Inception Date		1/1/2025	1/1/2023		1/1/2021		1/1/2019		
		31/12/2025		31/12/2025	31/12/2025		31/12/2025		31/12/2025		
		Since Inception		1 Year	3 Years		5 Years		7 Years		
		Return % (Cumulative)	Return % (Annualised)	Return % (Cumulative)	Return % (Cumulative)	Return % (Annualised)	Return % (Cumulative)	Return % (Annualised)	Return % (Cumulative)	Return % (Annualised)	
Core Funds - Aggressive Allocation^											
Conventional											
AHAM PRS Growth	25/10/2012	90.90	5.03	6.17	21.13	6.60	6.07	1.18	39.55	4.88	
AIA PAM-Growth Fund	16/5/2013	87.58	5.13	5.02	27.75	8.51	24.39	4.46	55.27	6.49	
AmPRS - Growth D	8/4/2013	30.89	2.15	9.86	13.37	4.27	-2.99	-0.60	8.32	1.15	
Hong Leong PRS Growth Fund	20/12/2022	12.18	3.91	1.83	12.18	3.91					
Kenanga OnePRS Growth	20/11/2013	98.88	5.85	-0.13	28.67	8.77	22.83	4.20	56.06	6.56	
Manulife PRS-Growth A	19/11/2012	59.24	3.62	5.72	28.60	8.74	14.05	2.66	41.30	5.06	
Public Mutual PRS Growth	26/11/2012	52.53	3.28	8.76	32.38	9.80	3.19	0.63	41.25	5.06	
RHB Retirement Series - Growth	18/12/2012	5.67	0.43	13.34	17.07	5.39	-3.43	-0.70	3.96	0.56	
Shariah											
AHAM Aiiman PRS Shariah Growth	25/10/2012	82.67	4.68	5.25	20.31	6.36	0.50	0.10	38.22	4.73	
Hong Leong PRS Islamic Growth	6/12/2023										
Kenanga Shariah OnePRS Growth	18/8/2016	33.42	3.14	-0.57	21.07	6.58	12.42	2.37	37.40	4.64	
Manulife Shariah PRS-Growth A	24/7/2013	66.74	4.20	6.37	21.05	6.58	16.31	3.07	50.21	5.98	
Public Mutual PRS Islamic Growth	26/11/2012	137.54	6.84	15.32	65.16	18.20	28.35	5.12	93.76	9.91	
Core Funds - Moderate Allocation^^											
Conventional											
AHAM PRS Moderate	25/10/2012	84.66	4.77	4.86	17.61	5.56	6.23	1.22	36.36	4.53	
AIA PAM-Moderate Fund	16/5/2013	77.72	4.68	5.79	24.55	7.59	22.58	4.16	49.32	5.89	
AmPRS - Moderate D	8/4/2013	19.14	1.39	7.16	10.67	3.44	-0.96	-0.19	11.43	1.56	
Hong Leong PRS Moderate Fund	20/12/2022	13.18	4.21	4.22	13.18	4.21					
Kenanga OnePRS Moderate	20/11/2013	74.94	4.74	4.40	28.97	8.85	21.38	3.95	54.02	6.36	
Manulife PRS-Moderate A	19/11/2012	49.98	3.15	4.34	22.17	6.90	11.71	2.24	36.60	4.56	
Public Mutual PRS Moderate	26/11/2012	75.88	4.41	14.52	45.13	13.22	21.53	3.98	51.33	6.10	
RHB Retirement Series - Moderate	18/12/2012	20.28	1.43	7.21	25.87	7.97	8.66	1.67	21.26	2.79	
Shariah											
AHAM Aiiman PRS Shariah Moderate	1/7/2015	23.22	2.02	4.11	15.23	4.84	-0.40	-0.08	23.59	3.07	
Hong Leong PRS Islamic Moderate	6/12/2023	4.66	2.30	-2.50							
Kenanga Shariah OnePRS Moderate	18/8/2016	36.62	3.40	0.53	21.31	6.65	15.21	2.87	38.45	4.76	
Manulife Shariah PRS-Moderate A	24/7/2013	58.65	3.79	4.53	16.86	5.33	14.02	2.66	44.44	5.39	
Public Mutual PRS Islamic Moderate	26/11/2012	70.80	4.18	8.83	30.61	9.31	8.03	1.56	46.89	5.65	
Core Funds - Cautious Allocation^^^											
Conventional											
AHAM PRS Conservative	25/10/2012	54.10	3.34	4.38	14.71	4.68	8.39	1.62	23.55	3.07	
AIA PAM-Conservative Fund	16/5/2013	54.69	3.53	4.81	18.11	5.70	17.67	3.31	31.93	4.04	
AmPRS - Conservative D	8/4/2013	58.63	3.71	2.93	13.47	4.30	12.95	2.47	28.28	3.62	
Hong Leong PRS Conservative Fund	20/12/2022	8.04	2.61	3.21	8.04	2.61					
Kenanga OnePRS Conservative	20/11/2013	38.50	2.73	2.49	13.84	4.42	4.67	0.92	15.44	2.07	
Manulife PRS-Conservative A	19/11/2012	32.43	2.17	3.36	14.60	4.65	10.17	1.96	19.28	2.55	
Public Mutual PRS Conservative	26/11/2012	69.93	4.14	3.55	16.88	5.34	17.13	3.21	39.18	4.84	
RHB Retirement Series - Conservative	18/12/2012	51.69	3.26	6.77	20.55	6.43	15.12	2.86	25.63	3.31	
Principal RetireEasy Income A	20/4/2022	19.08	4.88	3.33	18.18	5.73					
Shariah											
AHAM Aiiman PRS Shariah Conservative	22/11/2022	5.20	1.66	1.06	5.18	1.70					
Hong Leong PRS Islamic Conservative	6/12/2023	-3.52	-1.78	1.94							
Kenanga Shariah OnePRS Conservative	18/8/2016	27.32	2.62	2.35	14.48	4.61	12.95	2.47	24.46	3.17	
Manulife Shariah PRS-Conservative A	24/7/2013	27.17	1.95	3.34	9.69	3.13	8.32	1.61	17.81	2.37	
Public Mutual PRS Islamic Conservative	26/11/2012	61.78	3.75	2.63	16.67	5.27	16.00	3.01	35.10	4.39	
Principal Islamic RetireEasy Income A	20/4/2022	16.32	4.21	4.15	17.02	5.38					
Core Funds - Target Date											
Conventional											
Principal RetireEasy 2030 A	23/9/2022	27.82	7.84	4.02	23.99	7.43					
Principal RetireEasy 2040 A	23/9/2022	34.14	9.46	5.46	29.51	9.00					
Principal RetireEasy 2050 A	23/9/2022	39.98	10.90	6.72	34.57	10.40					
Principal RetireEasy 2060 A	23/9/2022	36.65	10.08	7.03	32.02	9.70					
Shariah											
Principal Islamic RetireEasy 2030 A	23/9/2022	22.90	6.55	5.18	21.35	6.66					
Principal Islamic RetireEasy 2040 A	23/9/2022	28.14	7.93	7.11	25.77	7.94					
Principal Islamic RetireEasy 2050 A	23/9/2022	32.80	9.12	8.79	29.67	9.05					
Principal Islamic RetireEasy 2060 A	23/9/2022	28.74	8.08	9.21	26.45	8.14					
Non Core Conventional^^^^											
AIA PAM - Dynamic Asia Ex-Japan	6/10/2023	12.43	5.56	9.67							
AIA PAM - Dividend Income Fund	15/7/2025	5.74									
AmPRS - Tactical Bond D	25/11/2013	31.83	2.31	3.02	12.54	4.02	-9.57	-1.99	3.60	0.51	
AmPRS - Asia Pacific REITs D	19/11/2014	32.25	2.55	5.11	-2.74	-0.92	-11.28	-2.37	-2.14	-0.31	
Hong Leong PRS Asia Pacific Fund	20/12/2022	-6.76	-2.31	9.21	-6.76	-2.31					
Principal PRS Plus Asia Pac Ex Jpn Eq A	12/11/2012	177.57	8.12	10.08	22.61	7.03	8.24	1.60	50.57	6.02	
Principal PRS Plus Equity A	12/11/2012	67.76	4.03	0.28	37.58	11.22	36.33	6.39	59.35	6.88	
Principal PRS Plus Conservative A	12/11/2012	54.68	3.39	3.05	10.52	3.39	13.90	2.64	26.79	3.45	
Principal PRS Plus Moderate A	12/11/2012	81.09	4.64	10.33	17.70	5.58	14.07	2.67	41.50	5.08	
Principal PRS Plus Growth A	12/11/2012	66.58	3.98	6.40	15.19	4.83	0.68	0.14	31.21	3.96	
Public Mutual PRS Equity	3/9/2015	112.26	7.62	2.86	39.29	11.68	44.17	7.59	80.82	8.83	
Public Mutual PRS Strategic Equity	3/9/2015	62.72	4.86	-0.96	20.69	6.47	3.88	0.76	40.53	4.98	
Manulife PRS Asia-Pacific REIT C	29/11/2019	-3.87	-0.65	9.33	-3.00	-1.01	1.53	0.30			
RHB Retirement Series - i-Allocator	25/10/2021	-9.76	-2.43	9.85	16.62	5.26					
Non Core Shariah^^^^^											
AIA PAM-Islamic Moderate Fund	16/5/2013	46.42	3.08	0.14	12.77	4.09	8.85	1.71	34.92	4.37	
AIA PAM Global Islamic Growth	23/2/2021	16.04	3.13	6.50	22.28	6.93					
AmPRS - Islamic Balanced D	25/11/2013	51.05	3.47	-0.77	6.62	2.16	-6.87	-1.41	36.63	4.56	
AmPRS - Dynamic Sukuk D	25/11/2013	51.67	3.51	3.27	13.44	4.29	8.10	1.57	20.81	2.74	
AmPRS - Islamic Equity D	25/11/2013	88.15	5.37	0.27	11.95	3.84	-4.06	-0.83	54.55	6.42	
Kenanga OnePRS Shariah Equity Fund	28/10/2014	44.32	3.34	-2.55	24.59	7.60	14.21	2.69	46.67	5.62	
Principal Islamic PRS Plus Asia Pac Ex Jpn Eq A	12/11/2012	101.01	5.48	14.54	17.54	5.53	-2.44	-0.49	52.28	6.19	
Principal Islamic PRS Plus Equity A	12/11/2012	19.92	1.40	-7.78	25.37	7.83	5.93	1.16	10.59	1.45	
Principal Islamic PRS Plus Conservative A	12/11/2012	47.95	3.04	2.14	9.45	3.06	10.26	1.97	23.38	3.05	
Principal Islamic PRS Plus Moderate A	12/11/2012	72.39	4.25	2.27	20.03	6.27	12.18	2.33	37.74	4.68	
Principal Islamic PRS Plus Growth A	12/11/2012	72.08	4.24	11.53	27.25	8.36	6.12	1.20	35.28	4.41	
Public Mutual PRS Islamic Strategic Equity	6/11/2015	99.56	7.09	21.30	63.70	17.85	25.47	4.64	93.05	9.85	
RHB Retirement Series - Islamic Equity	1/9/2016	7.53	0.79	5.31	28.28	8.66	23.44	4.30	39.69	4.89	
RHB Retirement Series - Islamic Balance	1/9/2016	40.54	3.75	9.17	30.03	9.15	48.37	8.21	68.31	7.72	
Manulife Shariah PRS-Global REIT C	29/11/2019	-1.13	-0.19	-3.50	-1.56	-0.52	-0.53	-0.11			
Manulife Shariah PRS-Golden Asia C	14/2/2022	12.78	3.19	4.19	19.90	6.24					

Asset Allocation:

- ^ Up to 95% of the fund's NAV in equities
- ^^ Mix of equities (Max 60%) and fixed income instruments. Take risk only when deemed appropriate without taking high levels of market risk
- ^^^At least 80% will be invested in fixed income & money market, for capital preservation
- ^^^^Mixed asset depending on fund investment objective
- ^^^^^Mixed shariah asset depending on fund investment objective

Source: Morningstar
Date: 8/1/2026

*Annualised Return: The average growth in % earned each year over a given time period.
Important note: Past performance of the Fund is not an indication of its future performance.