

AIA PRS

Golden Gallop

CAMPAIGN

Ride Towards A Stronger Future.

Invest **RM48,000**
to be eligible for **1 unit** of
Golden Horse Ornament

1 January 2026 to 27 February 2026



AIA PENSION AND
ASSET MANAGEMENT SDN. BHD.

24k Gold Plated

Size: 21.5*13.5*24.5cm

Figure Size: 17*5.5*15.5cm

Campaign Period:

1 JANUARY 2026 TO 27 FEBRUARY 2026

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 details about our funds: Visit www.aia-prs.com.my



AIA PRS Golden Gallop Campaign

Terms & Conditions

A. Campaign Overview

- This campaign offers unit(s) of Golden Horse Ornament (“Rewards”) to all AIA Private Retirement Scheme (“PRS”) customers who meet all the eligibility criteria (as stated below).

B. Campaign Period

- The campaign is valid from 1 December 2025 to 27 February 2026.
- Minimum contribution requirements differ by period:
Period 1 (P1): 1 December 2025 to 31 December 2025.
Period 2 (P2) 1 January 2026 to 27 February 2026.

C. Eligibility Criteria

- Open to new and existing customers of AIA Pension and Asset Management Sdn. Bhd. (“APAM”).
- Only new contributions, top-up and transfer-in cases from other PRS providers will be counted.
- Period 1 (P1): Submissions from **1 December 2025 to 31 December 2025** require a minimum cumulative contribution of **RM38,000** to qualify for the reward.
- Period 2 (P2): Submissions from **1 January 2026 to 27 Feb 2026** require a minimum cumulative contribution of **RM48,000** to qualify for the reward.
- Contributions can be made into any of the AIA PRS Funds.

D. Reward Structure

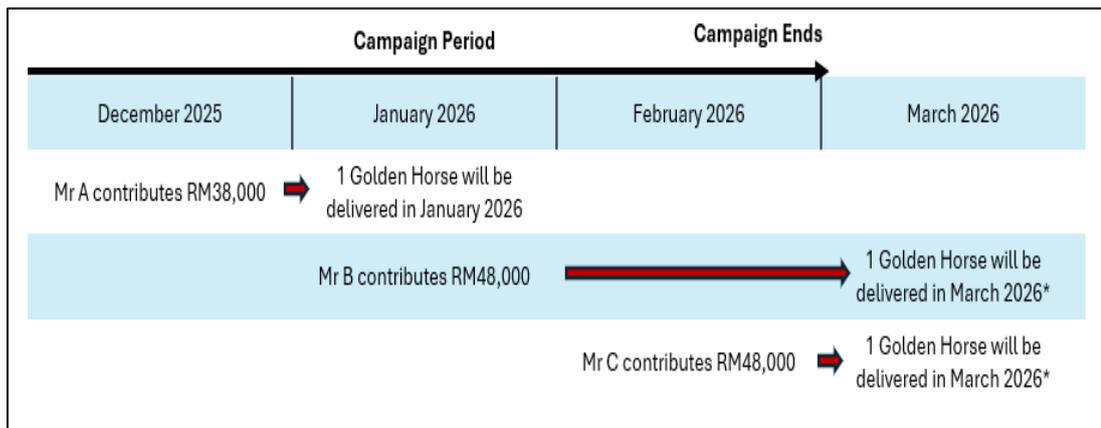
Minimum Cumulative Contribution	Contribution Period	Rewards
RM38,000	P1	1 Unit of Golden Horse Ornament
RM48,000	P2	1 Unit of Golden Horse Ornament

- Description of Golden Horse Ornament:
 - 24k Gold Plated on surface.
 - Measurement: Size: 21.5*13.5*24.5cm, Figure Size: 17*5.5*15.5cm.
- Each eligible customer will receive 1 Golden Horse Ornament with every minimum cumulative contribution of RM38,000 or RM48,000 – based on the contribution period during the campaign.

- Contribution during P1 cannot be carried forward to be combined in P2.
- Illustrations:

Example	Contribution	Rewards
A	RM38,000 on 15 December 2025 (P1)	1 Unit
B	RM20,000 on 15 December 2025 (P1) RM28,000 on 20 January 2026 (P2)	Not Eligible
C	RM48,000 on 20 January 2026 (P2)	1 Unit
D	RM76,000 on 23 December 2025 (P1)	2 Units
E	RM50,000 in January 2026 (P2) RM46,000 in February 2026 (P2) Cumulative: RM96,000 in Jan to Feb 2026	2 Units

- Timeline of Delivery of Rewards:



**Subject to stock availability*

- AIA Pension and Asset Management Sdn. Bhd. reserves the right to substitute the Rewards 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.

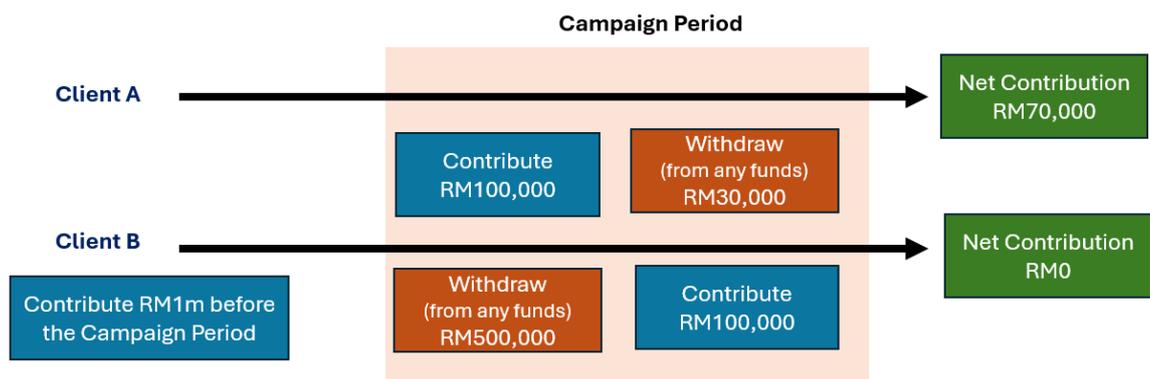
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period, e.g., 26 February 2026 as it will only be processed on the next business day.
- Any incomplete or rejected applications that is subsequently rectified after the Campaign Period will NOT 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. Contribution Calculation

- 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. Additional Terms

- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution.
- 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 HIGH NET WORTH (HNW) LEGACY CAMPAIGN

Advertisement

Exclusively for Spouse and Children of Existing AIA PRS HNW Customers.

Annual Rewards of Bonus Units (Up to 5%) and Complimentary Protection Coverage for 3 Years.

Minimum Cumulative Contribution
RM100,000
RM200,000
RM300,000
RM500,000

Annual Bonus Units Rewarded to Customers		
2026	2027	2028
1%	1%	1%
2%	2%	2%
3%	3%	3%
5%	5%	5%

Group Personal Accident	Travel Insurance
--	--
--	--
--	Up to RM300,000 Coverage
RM1 million Coverage	Up to RM300,000 Coverage

- **Eligible family members must be aged between 18 to 50 at time of contribution. Existing AIA PRS HNW customers refers to customers who has a minimum cumulative net contribution of RM1 million as at 31 December 2025.**
- **The total Bonus Units payable over the three (3) year Reward period will be capped at maximum total RM100,000 per Eligible Family Member.**
- **Other terms & conditions apply. For details on our funds: Visit www.aia-prs.com.my**

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 PRS High Net Worth (“HNW”) Legacy Campaign (“Campaign”)

Terms & Conditions

A. Campaign Overview

This Campaign rewards extra bonus units and complimentary protection coverage (“Rewards”) to the spouse and children (“Eligible Family Members”) of existing AIA PRS HNW Programme customers, subject to fulfilling all eligibility criteria stated below.

B. Campaign Period

- The Campaign is valid from 1 January 2026 to 31 March 2026.

C. Eligibility Criteria

- The Campaign is open exclusively only to the spouse and children of existing HNW customers of AIA Pension and Asset Management Sdn. Bhd. (“APAM”) who has a minimum cumulative net contribution of RM1 million as at 31 December 2025.
- Eligible Family Members must be aged between 18 to 50 at time of contribution.
- A minimum cumulative net contribution of RM100,000 by the Eligible Family Members during the Campaign Period is required to qualify for the reward.
- Only new contributions, top-up and transfer-in cases from other PRS providers will be counted.
- A special code “**LEGACY**” must be stated on the account opening form for manual submissions, and “**LEGAGY / Consultant FIMM Code**” under the remark column for PPA online submission.
- Contributions may be made into any of the AIA PRS Fund(s).

D. Reward Structure

- Eligible Family Members will receive annual bonus units for three (3) consecutive years (2026, 2027, and 2028). The bonus is tiered, determined by the total cumulative net contribution made during the Campaign Period, and starts at 1% to 5% per year with a minimum cumulative net contribution of RM100,000. Higher contribution tiers qualify for higher annual bonus rates, up to 5% per year based on the reward table below.
- Eligible Family members will also receive complimentary Protection Coverage (Group Personal Accident and Travel Insurance) in accordance to their contribution tier, subject to underwriting approval and policy terms.

Reward Table: Annual Bonus Unit and Personal Coverage

Minimum Cumulative Net Contribution Tier	Bonus Units (based on total cumulative net contribution during the Campaign Period)			Group Personal Accident	Travel Insurance (Area 2)
	2026	2027	2028		
RM100,000	1%	1%	1%	N/A	N/A
RM200,000	2%	2%	2%	N/A	N/A
RM300,000	3%	3%	3%	N/A	Up to RM300,000

RM500,000	5%	5%	5%	RM1,000,000	Up to RM300,000
-----------	----	----	----	-------------	--------------------

Key Conditions

- Bonus units are credited once each year in December 2026, December 2027 and December 2028, based on the contribution tier achieved during the Campaign Period.
- The same tiered bonus rate applies for all three (3) years, determined solely by the total cumulative net contribution made during the Campaign Period.
- The total Bonus Units payable over the three (3) year Reward period will be capped at maximum total RM100,000 per Eligible Family Member.
- Bonus units will be calculated based on the cumulative net contribution made during the Campaign Period, which is determined by subtracting total withdrawals from total contributions.
- Any withdrawal by the Eligible Family Member before December 2028 will result in disqualification from receiving future Rewards under this Campaign. Transfer outs to other PRS providers are treated as withdrawals.
- If the HNW customer's cumulative net contribution falls below RM1million at any time before December 2028 due to withdrawal, all future Rewards under this Campaign will be forfeited.
- Contributions under this Campaign cannot be combined with or used to qualify for any other AIA PRS campaigns, no overlapping of stacking of benefits is permitted.
- Complimentary Protection coverage (Group Personal Accident and Travel Insurance) is subject to underwriting approval, age limits, exclusions and policy terms of AIA General Insurance Berhad.
- Complimentary Protection coverage is awarded and reviewed annually (April 2026, April 2027 and April 2028), subject to the underwriting eligibility and continuation in the Campaign.
- Illustrations (for reference)

Example	Cumulative Net Contribution during the Campaign Period	Bonus Units			Total Bonus Units	Protection
		2026	2027	2028		
A	RM100,000	RM1,000 (1%)	RM1,000 (1%)	RM1,000 (1%)	RM3,000	-
B	RM250,000	RM5,000 (2%)	RM5,000 (2%)	RM5,000 (2%)	RM15,000	-
C	RM300,000	RM9,000 (3%)	RM9,000 (3%)	RM9,000 (3%)	RM27,000	Travel Insurance up to RM300,000
D	RM400,000	RM12,000 (3%)	RM12,000 (3%)	RM12,000 (3%)	RM36,000	Travel Insurance up to RM300,000

E	RM500,000	RM25,000 (5%)	RM25,000 (5%)	RM25,000 (5%)	RM75,000	Travel Insurance up to RM300,000 & Group Personal Accident up to RM1 million
F	RM700,000	RM33,333 (Maximum)	RM33,333 (Maximum)	RM33,334 (Maximum)	RM100,000	Travel Insurance up to RM300,000 & Group Personal Accident up to RM1 million

E. Reward Distribution Timeline:

Rewards	2026	2027	2028
Bonus Units	December	December	December
Protection Coverage (annual coverage)	April	April	April

- Bonus Units will be automatically credited into the Eligible Family Members account latest by 31st December each year. Customer information required for underwriting, verification and fulfilment of the protection benefits may be disclosed to AIA General Insurance Berhad in accordance with applicable data protection and privacy.
- Please refer to [👉 AIA PRS HNW Programme](#) for more information on the AIA PRS High Net Worth Programme terms and conditions.
- AIA Pension and Asset Management Sdn. Bhd. reserves the right to substitute the Rewards with that of a similar value at any time without prior notice.

E. Requirements

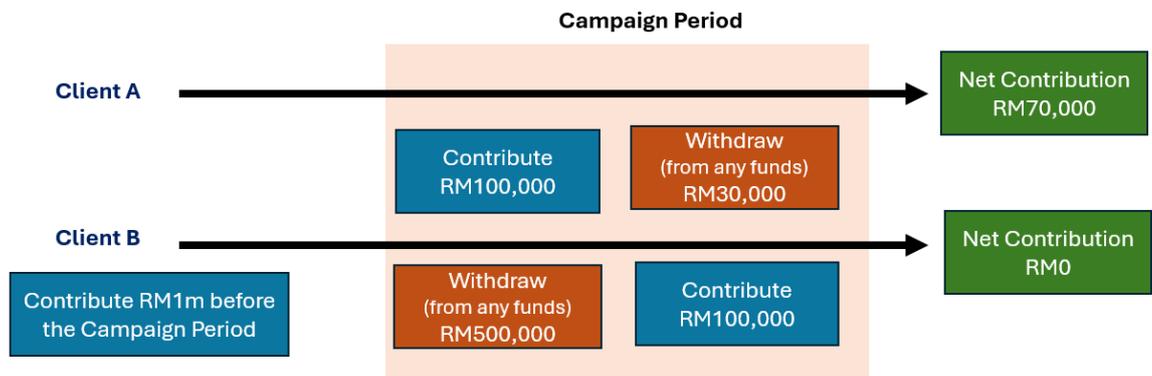
- Contributions must be successfully captured and processed within the stated Campaign Period.
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period as it will only be processed on the next business day.
- Any incomplete or rejected applications 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. Contribution Calculation

- 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 RM1 million 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. Additional Terms

- 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

H. Table of Protection and Coverage

Group Personal Accident (PA) Coverage

Entry age: 18 to 85 years old

Benefits	Coverage
Accidental Death and Dismemberment Benefit	RM1,000,000
Max Limit for Indemnity per Accident	RM5,000,000

Travel Insurance (Area 2) Coverage

Entry age: 18 to 80 years old

International Travel Benefit	Area 2
Accidental Death and Disbursement Benefit	Up to RM300,000
Medical Expenses	Up to RM300,000
Follow-up Treatment in Malaysia	Up to RM30,000
Hospital Income Benefits (up to 14 days)	Up to RM250
Emergency Medical Evacuation & Repatriation	Unlimited
Repatriation of Mortal Remains	Unlimited
Travel Cancellation or Loss of Deposits	Up to RM18,000
Travel Curtailment	Up to RM18,000
Loss of Damage of Baggage and Personal Effects	Up to RM5,000
Baggage Delay (for every 6 consecutive hours) (up to RM2,000)	RM200
Travel Delay (for every 6 consecutive hours) (up to RM2,000)	RM200
Loss of Credit Card	Up to RM1,000
Home Care	Up to RM500
Max Limit for Indemnity per Accident	RM1,250,000

Area 2 is defined as Worldwide excluding USA, Canada and Excluded Countries

Details of excluded countries, and other Terms & Conditions can be found at www.aia.com.my

AIA PRS HIGH NET WORTH (“HNW”) PRIVILEGE CAMPAIGN

EMBRACE THE PRIVILEGE WITH UP TO 3% BONUS UNITS!!

Campaign Period:
1 January 2026 to 31 March 2026.

Exclusively for AIA PRS HNW Customers.
(AIA PRS Customers with RM1 million cumulative net contribution as at 31 December 2025).

Terms and Conditions Apply.
For details about our funds:
Visit www.aia-prs.com.my

Minimum Cumulative Contribution	Rewards	
	Bonus Units	Golden Horse Ornament
RM100,000	1%	1 Unit
RM200,000	2%	1 Unit
RM300,000	3%	1 Units

- *Bonus Units will be based on total cumulative net contribution during the Campaign Period.*
- *Bonus units will be capped at maximum RM10,000 and maximum 1 Unit of Golden Horse Ornament per eligible customer.*

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 PRS HNW Privilege Campaign (“Campaign”)

Terms & Conditions

A. Campaign Overview

- This Campaign rewards extra bonus units and ornament (“Rewards”) to existing AIA PRS High Net Worth (“HNW”) Programme customers, subject to fulfilling all the eligibility criteria as stated below.

B. Campaign Period

- The Campaign is valid from 1 January 2026 to 31 March 2026.

C. Eligibility Criteria

- The Campaign is open exclusively to existing HNW customers of AIA Pension and Asset Management Sdn. Bhd. (“APAM”) who has a minimum cumulative net contribution of RM1 million as of 31 December 2025.
- A minimum cumulative net contribution of RM100,000 during the Campaign Period is required to qualify for the reward.
- Only new contributions, top-up and transfer-in cases from other PRS providers will be counted.
- Contributions can be made into any of the AIA PRS Fund(s).

D. Reward Structure

Minimum Cumulative Net Contribution during the Campaign Period	Rewards	
	Bonus Units (based on total cumulative net contribution during the Campaign Period)	Golden Horse Ornament
RM100,000	1%	1 Unit
RM200,000	2%	1 Unit
RM300,000	3%	1 Unit

- Eligible customers will receive bonus units of up to 3% of total cumulative net contribution and 1 unit of Golden Horse Ornament, based on their total cumulative net contribution during the Campaign Period. The bonus starts at 1% for a minimum cumulative net contribution of RM100,000.
- The total Bonus Units will be capped at maximum of RM10,000 per eligible customer.
- The total number of Golden Horse Ornament will be capped at maximum 1 unit per eligible customer.
- Description of Golden Horse Ornament: 24k Gold Plated on surface and Measurement of 21.5*13.5*24.5cm (size) and 17*5.5*15.5cm (figure size).

- Illustrations:

Example	Cumulative Net Contribution	Rewards	
		Bonus Units (based on total cumulative net contribution during the Campaign Period)	Golden Horse Ornament
A	RM100,000	RM1,000 (1%)	1 Unit
B	RM250,000	RM5,000 (2%)	1 Unit
C	RM300,000	RM9,000 (3%)	1 Unit
D	RM400,000	RM10,000 (Maximum)	1 Unit

- Timeline of Delivery of Rewards:

Rewards	Date
Golden Horse Ornament	April 2026 (delivery date subject to stock availability)
Bonus Units	December 2026

- Any contributions made under this Campaign will be exclusively for this Campaign ONLY. i.e. it will not count towards any other on-going AIA PRS campaigns (no overlapping or stacking).
- AIA Pension and Asset Management Sdn. Bhd. reserves the right to substitute the Rewards with that of a similar value at any time without prior notice.

E. Requirements

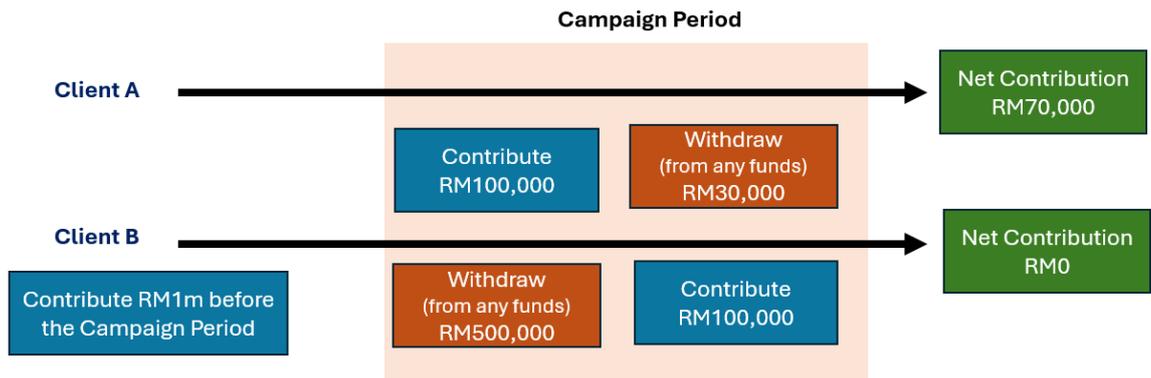
- Contributions must be successfully captured and processed within the stated Campaign Period.
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period as it will only be processed on the next business day.
- Any incomplete or rejected applications 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. Contribution Calculation

- 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 RM1 million 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.



F. Additional Terms

- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution.
- 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