



AIA PRS

DOUBLE DELIGHT CAMPAIGN

Earn Bonus Units and Stand a Chance to Win A Dream Getaway!



Minimum Cumulative Net Contribution during the Campaign Period	Everyone Wins!	
	Bonus Units (%)	Maximum Bonus Units Reward (RM)
RM100 to below RM30,000	1.0%	300
RM30,000 to RM100,000	1.5%	1,500
Above RM100,000	3.0%	3,000
Exclusively for AIA PRS High Net Worth Customers Minimum RM100	3.0%	6,000

STAND A CHANCE TO WIN LUCKY DRAW PRIZE:

▶ Club Med Dream Escape Package

3D2N All-Inclusive Luxury Getaway to one of the stunning Club Med destinations of your choice: **PHUKET, GUILIN or BALI.**

The package includes:

- **2 persons** accommodation and return flights.

Minimum contribution of RM3,000 per lucky draw entry.
Additional 5 entries for submission via iPOS per customer.

▶ Double Win: Customer + Servicing PRS Consultant

When a customer wins, their servicing PRS consultant wins too!

- **Customer:** Club Med Dream Escape for **2 persons.**
- **Servicing PRS Consultant:** Club Med Dream Escape for **1 person.**



Campaign Period: 1 April 2026 to 30 June 2026

Terms and Conditions Apply.



AIA Pension and Asset Management Sdn. Bhd. (APAM)
For details about our funds and the terms and conditions:
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 Double Delight Campaign (“Campaign”)

Terms & Conditions

A. Campaign Overview

- This Campaign rewards extra bonus units and a monthly lucky draw prize (total 3 units) to customers and their servicing AIA PRS consultant, subject to fulfilling all the eligibility criteria as stated below.

B. Campaign Period – Bonus Units

- The Campaign is valid from 1 April 2026 to 30 June 2026.
- The final submission with valid and complete documentation must be received and validated by AIA branches, or submitted via iPOS, by no later than 4.00PM (Kuala Lumpur time) on 30 June 2026.
- Submissions received beyond the validity cut-off time will not be eligible for the campaign.

C. Eligibility Criteria – Bonus Units

- This campaign is open to all new and existing AIA PRS customers.
- Only new contributions (lump sum or direct debit) and transfer-in cases from other PRS providers will be counted.
- A minimum cumulative net contribution of RM100 during the Campaign Period is required to qualify for the bonus units.
- Contributions can be made into any of the AIA PRS Fund(s).

D. Reward Structure – Bonus Units

Minimum Cumulative Net Contribution during the Campaign Period	Rewards		Eligibility
	Bonus Units (based on total cumulative net contribution during the Campaign Period)	Maximum Cap on Bonus Units (RM)	
RM100 to below RM30,000	1.0%	300	New & existing customers
RM30,000 to RM100,000	1.5%	1,500	
Above RM100,000	3.0%	3,000	
Exclusively for AIA PRS High Net Worth Customers Minimum RM100	3.0%	6,000	Existing AIA PRS High Net Worth (HNW) Programme customers

- Existing AIA PRS High Net Worth (HNW) Programme customers refers only to those HNW customers who are still in the HNW Programme at the time of contribution and subject to its respective terms and conditions (please click [HERE](#) for more information.)
- Eligible customers will receive bonus units of 1% to 3% of total cumulative net contribution based on their total cumulative net contribution during the Campaign Period. The minimum cumulative net contribution is RM100.
- The total Bonus Units will be capped at the stated amount based on the total cumulative net contribution amount.
- Illustrations:

	Net Contribution	Eligibility	Reward Category	Reward (RM)
Customer A	RM100,000	HNW Customers	3.0%	RM3,000
Customer B	RM500,000	HNW Customers	3.0%	RM6,000 (capped at maximum RM6,000)
Customer C	RM3,000	Non HNW Customers	1.0%	RM30
Customer D	RM50,000	Non HNW Customers	1.5%	RM750
Customer E	RM100,000	Non HNW Customers	1.5%	RM1,500 (capped at maximum RM1,500)
Customer F	RM120,000	Non HNW Customers	3.0%	RM3,000 (capped at maximum RM3,000)

- The reward will be paid in the form of bonus units and re-invested back into the eligible contributor's PRS account.
- The reward will be credited into the fund of the original investment in July 2027.
- 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. Campaign Period – Monthly Lucky Draw

- The campaign is valid from 1 April 2026 to 30 June 2026.
- The final submission with valid and complete documentation must be received and validated by AIA branches, or submitted via iPOS, by no later than 4.00PM (Kuala Lumpur time) on 30 April 2026, 29 May 2026 and 30 June 2026 respectively.

- Submissions received beyond the validity cut-off time will not be eligible for the respective monthly lucky draw.

F. Eligibility Criteria – Monthly Lucky Draw

- This campaign is open to all new and existing AIA PRS customers.
- Only new contributions (lump sum or direct debit) and transfer-in cases from other PRS providers will be counted.
- One (1) lucky draw entry will be awarded for every cumulative net contribution of RM3,000 per member during the campaign period.
- No limit to number of eligible lucky draw entries cumulated during the campaign period.
- For **submissions made via iPOS**, customers will receive an **additional five (5) lucky draw entries**. Example: A cumulative contribution of RM3,000 submitted via manual form qualifies for 1 lucky draw entry, whereas the same amount submitted via iPOS qualifies for 6 lucky draw entries.
- Inclusive 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.
- The draw for the winners will be conducted and announced within 1 month after the end of April 2026, May 2026 and June 2026 respectively. The winners will be published on the www.aia-prs.com.my website and will be notified via email.
- Limited to 1 Monthly Draw Prize reward per customer only. (E.g. Customer A wins in April. Customer A is not eligible for May and June Monthly Draw)
- 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.

G. Rewards - Monthly Draw Prizes

Rewards	Total Winner
For Customer: 3D2N All-Inclusive Luxury Getaway for Two (2) Pax to one of the following Club Med destinations of the winner choice:	April 2026 = 1 unit May 2026 = 1 unit June 2026 = 1 unit

<ul style="list-style-type: none"> i. Club Med Phuket; or ii. Club Med Guilin; or iii. Club Med Bali 	
<p>For the servicing AIA PRS Consultant of the Lucky Draw Winner:</p> <p>3D2N All-Inclusive Luxury Getaway for One (1) Pax to one of the following Club Med destinations of the winner choice:</p> <ul style="list-style-type: none"> i. Club Med Phuket; or ii. Club Med Guilin; or iii. Club Med Bali 	<p>April 2026 = 1 unit</p> <p>May 2026 = 1 unit</p> <p>June 2026 = 1 unit</p>

- Number of entries shall be determined based on the cumulated contribution and mode of submission. Entries accumulated in any given month will be carried forward to the subsequent month's lucky draw if the customer does not win.
- The servicing AIA PRS Consultant associated with the winning entry shall be awarded according to the rewards stated above.
- The consultant reward is strictly limited to one (1) ticket per winning customer and is non-transferable.
- APAM reserves the right to substitute prizes with items of equal or similar value without prior notice.

G.1 – Club Med Destination (for Customer)

- A three (3) days, two (2) nights stay at Club Med Phuket, Club Med Guilin, or Club Med Bali for **Two (2) pax**, with the total prize value capped at **RM8,000**. In addition, the winner will receive a travel allowance capped at **RM2,000** to cover flights and incidental travel expenses.
- The selection of one (1) out of the three (3) destinations shall be at the winner's discretion.
- 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 RM8,000 (redeemable through APAM's appointed travel partner), or
 - Bonus units worth RM8,000 credited into the winner's AIA PRS account.

G.2 – Club Med Destination (for servicing AIA PRS consultant)

- A three (3) days, two (2) nights stay at Club Med Phuket, Club Med Guilin, or Club Med Bali for **One (1)** pax, with the total prize value capped at **RM4,000**. In addition, the winner will receive a travel allowance capped at **RM1,000** to cover flights and incidental travel expenses.
- The selection of one (1) out of the three (3) destinations shall be at the winner's discretion.
- 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.

G.3 Other 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 by end of June 2027. 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.

H. Requirements

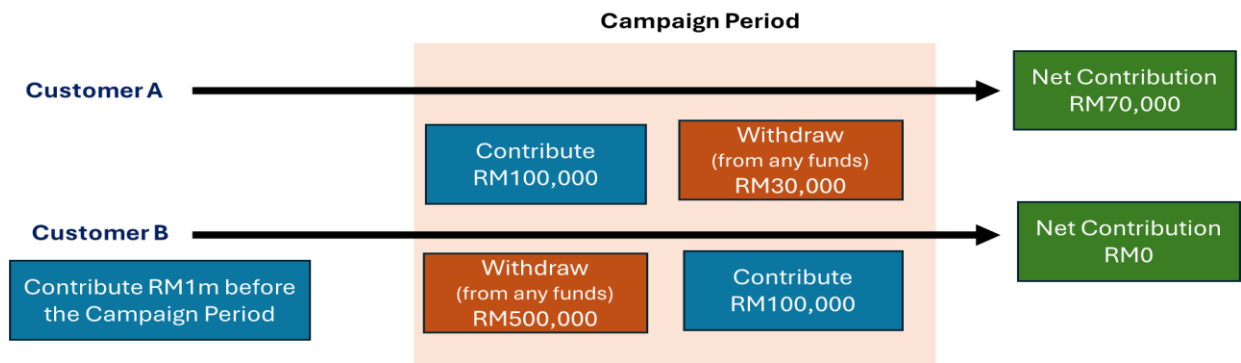
- Contributions must be successfully captured and processed within the stated Campaign Period.
- Online transactions via PPA must be captured at least one (1) business day before the end of the Campaign Period as it will only be processed on the next business day.
- Any incomplete or rejected applications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

I. 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., Customer 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 Customer A.

Customer B has RM1 million contribution in existing AIA PAM – Moderate Fund. During Campaign Period, Customer 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 Customer B as the withdrawal amount has exceeded the contribution amount within the Campaign Period.



J. 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