AIA PRS

BONUS PLUS CAMPAIGN

Potentially Grow Your Investments, Enjoy More Rewards.

Contribution Amount*	Bonus Units Reward**	
	Age 18 to 50	Age 51 and Above
RM3,000 to Below RM10,000	**1.0%**	
RM10,000 to Below RM100,000	**2.0%**	**1.5%**
RM100,000 and Above	**3.0%**	**2.5%**

AIA PRS High Net Worth (HNW) Customers Exclusive RM3,000 and above.	**3.0%**

Campaign Period: 1 JULY 2026 to 30 SEPTEMBER 2026

** Minimum cumulative net contribution during the campaign period.*
*** Terms and conditions apply. Bonus units will be credited in the form of additional PRS units based on the applicable fund's NAV. Customers can earn up to RM5,000 in bonus units. The value of investments may go up or down and past performance is not indicative of future performance.*

No age tiering applies to AIA PRS HNW customers. A minimum contribution of RM3,000 is required for eligibility.
Please refer to the terms and conditions for more information.

AIA Pension and Asset Management Sdn. Bhd. (APAM)
For details about our funds: Visit www.aia-prs.com.my
Please read the Disclosure Document before investing.

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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 Bonus Plus Campaign ("Campaign")

Terms & Conditions

A. Campaign Overview

- This Campaign rewards extra bonus units of 1% to 3% to customers, based on the contribution amount and age of the customer. To qualify, eligible customers must fulfil the required contribution criteria as stated below.

B. Campaign Period – Bonus Units

- The Campaign is valid from 1 July 2026 to 30 September 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 September 2026.
- 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.
- Contributions must be successfully captured and processed within the stated Campaign Period.
- 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 RM3,000 during the Campaign Period is required to qualify for the bonus units.
- Contributions can be made into any of the AIA PRS Fund(s).
- All contributions must remain invested with AIA PRS for at least 18 months from the date of contribution.

D. Reward Structure – Bonus Units

Contribution Amount	Bonus Units Reward	
	Age 18 to 50	Age 51 and Above
RM3,000 to below RM10,000	1.0%	
RM10,000 to Below RM100,000	2.0%	1.5%
RM100,000 and Above	3.0%	2.5%
AIA PRS High Net Worth (HNW) Customers Exclusive RM3,000 and Above	3.0%	

- Contribution amount is defined as the minimum cumulative net contribution during the campaign period.

- 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 and age.
- The total Bonus Units per customer for this Campaign will be **capped at RM5,000** based on the total cumulative net contribution amount.
- The customer's age category will be determined based on their age on their last birthday, as recorded on the date of the first contribution during the campaign period (e.g., a customer who has not yet turned 51 will be classified as age 50).
- No age tiering applies to AIA PRS High Net Worth (HNW) customers. A minimum contribution of RM3,000 is required for eligibility.
- AIA PRS High Net Worth (HNW) Programme customers refer 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.)
- Illustrations:

	Net Contribution	***Age***	***Eligibility***	***Reward Category***	***Reward (RM)***
Customer A	*RM5,000*	*30*	*Non HNW Customers*	*1.0%*	*RM50*
Customer B	*RM50,000*	*40*	*Non HNW Customers*	*2.0%*	*RM1,000*
Customer C	*RM400,000*	*50*	*Non HNW Customers*	*3.0%*	*RM5,000 (capped at maximum RM5,000)*
Customer D	*RM5,000*	*55*	*Non HNW Customers*	*1.0%*	*RM50*
Customer E	*RM50,000*	*55*	*Non HNW Customers*	*1.5%*	*RM750*
Customer F	*RM400,000*	*55*	*Non HNW Customers*	*2.5%*	*RM5,000 (capped at maximum RM5,000)*
Customer G	*RM5,000*	*40*	*HNW Customers*	*3.0%*	*RM150*
Customer H	*RM400,000*	*55*	*HNW Customers*	*3.0%*	*RM5,000 (capped at maximum RM5,000)*

- 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 September 2027.

- Any contributions made under this Campaign shall be exclusively to this Campaign ONLY, unless stated otherwise. i.e. it will not count towards any other on-going AIA PRS campaigns (no overlapping or stacking).

E. Requirements

- Any incomplete or rejected applications that is subsequently rectified after the Campaign Period will NOT be eligible under this Campaign.
- AIA Pension and Asset Management Sdn. Bhd. reserves the right to substitute the reward with an item of equivalent value without prior notice.
- All decisions made by AIA Pension and Asset Management Sdn. Bhd. under this Campaign is final, and no appeals will be considered.

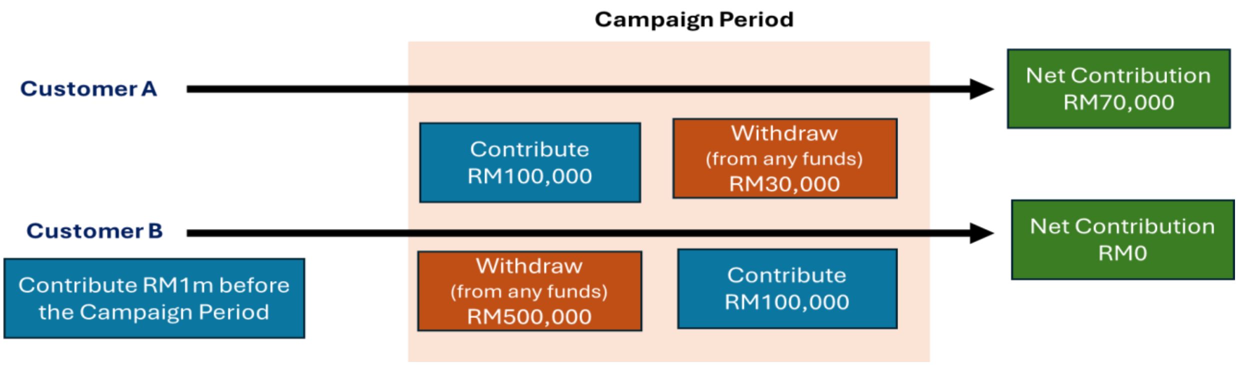
F. Contribution Calculation

- 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., 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.



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