Frequently Asked Questions
Dividend Payments for AIA Infinite Prosperity

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INTRODUCTION

1. What is a dividend?

A dividend is a distribution of income generated by the fund, which may be declared periodically and paid to eligible policyholders.

For the AIA Infinite Dividend-Focus SGD/USD Fund, the fund aims to provide a quarterly dividend, subject to the fund's performance and dividend declaration.

2. Who is eligible to receive a dividend?

Policyholders of AIA Infinite Prosperity whose policy is in force and who hold units in the AIA Infinite Dividend-Focus SGD/USD Fund on the dividend entitlement date ("Ex-Date (X)") will be eligible for the declared dividend.

3. What is the Ex-Date (X)?

The Ex-Date (X) is the dividend entitlement date used to determine which policyholders are eligible to receive the dividend.

For the first dividend distribution, the Ex-Date (X) is 14 September 2026.

For subsequent dividend distributions, the Ex-Date (X) is targeted to fall on the 10th business day of each calendar quarter at AIA's discretion.

4. What is the last day to be eligible for the dividend?

To be eligible for the dividend distribution, the application must be submitted and inforce by X-3 business days.

For the first dividend distribution, the cutoff date is 9 September 2026**.** Applications that are not submitted and inforce after this date will not be eligible for the first dividend distribution.

5. How often are dividends declared?

For the AIA Infinite Dividend-Focus SGD/USD Fund, dividends are generally assessed on a quarterly basis. However, dividend payments, including the amount and frequency, are not guaranteed and are subject to the fund's performance and AIA's discretion to declare dividends.

6. What is the dividend rate?

The dividend rate is the amount of dividend declared for each unit held in the fund. For example, a dividend declaration of 3 cents per unit means that for every unit you hold, you will receive 3 cents in dividend.

Example:
Units held: 100,000 units
Dividend rate: 3 cents per unit

Dividend amount = 100,000 units × USD 0.03 = USD 3,000

7. What factors affect the dividend rate declared?

The dividend rate declared may vary depending on factors such as:

- The fund's income and investment performance
- Market conditions
- The fund's expenses and charges
- The availability of distributable income
- The fund manager's assessment and discretion

As a result, the dividend rate may be higher, lower, or not declared for a particular period.

8. How do I know if I am eligible for the dividend distribution?

If you are eligible for the dividend distribution, you will receive a Dividend Distribution Letter via AIA+ app/portal on X+7 business day onwards. The letter will provide details of the dividend declared and the amount credited to your policy or paid out, depending on your selected dividend payment option.

DIVIDEND YIELD

9. What is Annualised Dividend Yield?

Annualised Dividend Yield indicates the annualised dividend return based on the latest declared dividend and the fund's Ex-date NAV.

10. What is the Ex-Date NAV?

The Ex-Date NAV is the fund's Net Asset Value (NAV) per unit after the declared dividend has been taken into account. As the dividend is paid out from the fund, the NAV per unit will generally decrease by approximately the amount of the dividend declared. For example, if a dividend of 3 cents per unit is declared, the NAV per unit may decrease by approximately 3 cents on the Ex-Date.

11. How is the Annualised Dividend Yield calculated?

For the first dividend distribution, the Annualised Dividend Yield is calculated as (Dividend Rate ÷ Ex-Date NAV) ÷ 8 x 12 x 100%. Future dividend distributions will reflect three months of net distributable income for the relevant quarter.

For example, for Sep 2026 Dividend Declaration:

AIA Infinite Dividend-Focus USD Fund

- Dividend Rate Declared: USD 0.03 per unit
- Ex-date NAV: USD 1.01178

Annualised Dividend Yield = (USD 0.03 ÷ USD 1.01178) ÷ 8 × 12 × 100% = 4.45%

AIA Infinite Dividend-Focus SGD Fund

- Dividend Rate Declared: SGD 0.03 per unit
- Ex-date NAV: SGD 1.01052

Annualised Dividend Yield = (SGD 0.03 ÷ SGD 1.01052) ÷ 8 × 12 × 100% = 4.45%

Please note that the annualised dividend yield is based on the latest dividend declared and is not guaranteed for future periods.

12. Does a higher dividend yield mean higher returns?

A higher dividend yield does not necessarily translate into a higher total return. Investors should assess fund performance based on total return, which reflects both NAV appreciation and dividend distributions.

13. Is the dividend rate the same for the AIA Infinite Dividend-Focus USD Fund and the AIA Infinite Dividend-Focus SGD Fund?

For first dividend distribution, the dividend rate declared for both AIA Infinite Dividend-Focus USD Fund and AIA Infinite Dividend-Focus SGD Fund is the same.

However, please note that the dividend rate may differ between the AIA Infinite Dividend-Focus USD Fund and AIA Infinite Dividend-Focus SGD Fund due to differences in currency movements and fund performance.

14. What is Total Return?

Total Return measures the overall gain or loss from an investment over a period of time. It takes into account:

- Changes in the fund's NAV (capital appreciation or depreciation)
- Dividends received

$$\text{Total Return} = \frac{(\text{Ex-Date NAV} + \text{Dividend rate}) - \text{Initial NAV}}{\text{Initial NAV}} \times 100\%$$

Total Return provides a more complete picture of a fund's performance than dividend yield alone.

For example, for Sep 2026 Dividend Declaration, the Total Return as at 14 Sep 2026:

AIA Infinite Dividend-Focus USD Fund

Initial NAV:	USD 1.00 per unit
Ex-Date NAV:	USD 1.01178 per unit
Dividend rate:	USD 0.03 per unit

$$\text{Total Return} = \frac{(\text{USD } 1.01178 + \text{USD } 0.03) - \text{USD } 1.00}{\text{USD } 1.00} \times 100\%$$

$$= 4.18\% \text{ (for 8 months)}$$

Annualised Total Return = $(1.0418)^{12/8} - 1 = 6.34\%$

AIA Infinite Dividend-Focus SGD Fund

Initial NAV:	SGD 1.00 per unit
Ex-Date NAV:	SGD 1.01052 per unit
Dividend rate:	SGD 0.03 per unit

$$\text{Total Return} = \frac{(\text{SGD } 1.01052 + \text{SGD } 0.03) - \text{SGD } 1.00}{\text{SGD } 1.00} \times 100\%$$

$$= 4.05\% \text{ (for 8 months)}$$

Annualised Total Return = $(1.0405)^{12/8} - 1 = 6.14\%$

15. What is the difference between Dividend Yield and Total Return?

Dividend Yield	Total Return
Measures the income distributed by the fund.	Measures the overall investment performance.
Based on the declared dividend and the fund's Ex-Date NAV.	Includes both dividend income and changes in NAV.
Does not include NAV appreciation or depreciation.	Reflects the actual gain or loss from the investment.
Useful for assessing the fund's income-generating potential.	Provides a more complete view of the fund's performance.

A fund may have:

- A lower dividend yield but still deliver a higher total return if capital appreciation exceeds the income distributed.
- High dividend yield but low total return if NAV falls.
- Moderate dividend yield but high total return if NAV rises significantly.

DIVIDEND AMOUNT

16. How is the dividend amount calculated?

Dividend Amount = Number of Units as at Ex-Date × Dividend Rate

Example:
Dividend Amount = 50,000 units × USD 0.03 = USD 1,500

17. How will the dividend be handled when a dividend is declared?

When a dividend is declared, AIA will process the dividend based on the Dividend Payment Option selected by the policyholder:

- **Dividend Payout**: The declared dividend will be paid into the policyholder's designated bank account.
- **Dividend Reinvestment**: The declared dividend will be used to purchase additional units in the AIA Infinite Dividend-Focus SGD/USD Fund.

18. Which option is better: Dividend Payout or Dividend Reinvestment?

The better option depends on your financial goals and needs.

Dividend Payout	Dividend Reinvestment
Provides regular cash flow	Increases number of units
Suitable for income needs	Suitable for wealth accumulation
No additional units credited	Potential compounding effect over time

If you prefer receiving regular income, Dividend Payout may be more suitable.

If your goal is to grow your investment over time, Dividend Reinvestment may be a better choice. Dividend reinvestment may enhance long-term wealth accumulation through compounding, where future dividends are earned on both the original investment and previously reinvested dividends.

19. Can I change from Dividend Reinvestment to Dividend Payout or vice versa?

Yes. You can still change your dividend option at any time, provided the request is submitted at least three (3) business days before the Ex-Date. Any changes will take effect in the next dividend distribution.

For changes from Dividend Reinvestment to Dividend Payout, you must provide your local bank account details or foreign bank account details for us to process this request.

20. How do I submit the request for change of dividend payment option?

For any change of dividend payment option, please download the Foreign Currency Payout Instruction and Foreign Telegraphic Transfer Authorisation Form from (*AIA website > Help & Support > Form Library > Service Request > Payment Instruction*).

Please complete the form and submit it via AIA website by following the steps below:

a. Scan the QR code below and complete all mandatory fields
b. Select:
    i. Product Type: Personal Insurance (Life, Takaful, Loan Protection)
    ii. Category: Policy Servicing Service Request
    iii. Sub-category: Requirements
c. In the Description field, type **"Update Divided Payment Option"**
d. Click "Upload" to attach the required documents
e. Tick the Agree and reCAPTCHA boxes, then click Submit

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DIVIDEND PAYOUT OPTION

21. Is there a minimum amount required for dividend payout?

Yes. Dividend payout is subject to a minimum amount of USD 50 for the AIA Infinite Dividend-Focus USD Fund or SGD 50 for the AIA Infinite Dividend-Focus SGD Fund.

If the dividend amount is below the applicable minimum threshold, the dividend will be automatically reinvested into the respective fund to purchase additional units.

22. If I hold 50,000 units on the Ex-Date and the declared dividend is USD 0.03 per unit, how much dividend will I receive?

The dividend amount you will receive is USD 1,500 (i.e. 50,000 units × USD 0.03).

23. Does the dividend payout reduce my number of units in my policy?

No, if you have selected the dividend payout option, your number of units in your policy will remain unchanged.

24. Does the dividend payout affect my account value?

Following a dividend distribution, the fund's NAV per unit will typically be adjusted downward by approximately the amount distributed. While this may reduce the account value immediately after the distribution, investors should assess the fund performance based on total return, which reflects both NAV appreciation and dividend distributions.

25. When will the dividend be credited to my bank account?

The dividend will be paid to your designated bank account according to the payout process from X+7 business day onwards.

You are advised to check with your receiving bank if the funds have not been received by X+12 business day onwards.

26. What happens if I do not provide my bank account details for the first dividend distribution?

If valid and complete bank account details are not available in AIA's records at the time of dividend declaration, the dividend will be automatically reinvested. As a result, your dividend distribution option will be automatically changed from Payout Option to Reinvestment Option.

You may change your dividend distribution option at any time by submitting the required request. The change will take effect from the next dividend distribution.

27. How will I know if my dividend payment has been processed?

An SMS notification will be sent to you on X+7 business days once the dividend payment has been processed to your local bank account.

For foreign bank account, please check with your foreign bank on the payment status on X+12 business day onwards.

Please note that while the dividend payment has been processed, the actual crediting of dividend payment is subject to the receiving bank's processing and clearance time.

28. What happens if the dividend payment is unsuccessful?

If your dividend payment is unsuccessful, a hardcopy notification letter will be sent to you on X+14 business day onwards. You are advised to provide or update your bank account details promptly so that the payment can be processed accordingly.

For local bank details, please update via AIA+ app/portal and notify us via AIA website by following the steps below:

a. Scan the QR code below and complete all mandatory fields
b. Select:
    i. Product Type: Personal Insurance (Life, Takaful, Loan Protection)
    ii. Category: Policy Servicing Service Request
    iii. Sub-category: Requirements
c. In the Description field, type **"Reissue dividend payment"**
d. Tick the Agree and reCAPTCHA boxes, then click Submit

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For foreign bank details, please download the Foreign Currency Payout Instruction and Foreign Telegraphic Transfer Authorisation Form from (*AIA website > Help & Support > Form Library > Service Request > Payment Instruction*).

a. Scan the QR code below and complete all mandatory fields
b. Select:
    i. Product Type: Personal Insurance (Life, Takaful, Loan Protection)
    ii. Category: Policy Servicing Service Request
    iii. Sub-category: Requirements
c. In the Description field, type **"Reissue dividend payment"**
d. Click "Upload" to attach the required documents
e. Tick the Agree and reCAPTCHA boxes, then click Submit

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Upon receiving your notification on the updated local or foreign bank account details, we will reprocess the payment within 7 business days.

29. What happens if my dividend payment is unsuccessful and I still do not provide the updated bank account details?

If your dividend payment cannot be credited to your designated bank account due to invalid or incorrect bank account details, the dividend amount will be held in a suspense account until your updated bank account details are received by AIA.

If updated bank account details are not provided by X-3 business day of the next dividend distribution cycle, your dividend payment option will automatically be changed from Payout Option to Reinvestment Option. Any dividend amount held in a suspense account, together with the current dividend distribution (if any), will be reinvested into the fund and used to purchase additional units at the applicable NAV on the reinvestment date.

If you wish to receive future dividend payouts, you will need to submit a request to change your dividend payment option from Reinvestment Option to Payout Option.

30. What should I do to ensure that I receive my dividend payment smoothly?

To receive your dividend payment in a timely manner, please ensure that your bank account details are accurate and up to date.

Please keep your Dividend Distribution Letter (obtain from AIA+ app/portal) readily available and provide it to your receiving bank upon request for verification. This will help ensure your dividend payment is credited to your account as soon as possible.

31. What if I wish to update my local bank account details for the dividend payment?

For any changes to your local bank account details, please update your banking information via the AIA+ app/portal.

32. What if I wish to update my foreign bank account details?

For any changes/updates to your foreign bank account details, please download the Foreign Currency Payout Instruction and Foreign Telegraphic Transfer Authorisation Form from (*AIA website > Help & Support > Form Library > Service Request > Payment Instruction*).

Please complete the form and submit it together with any required supporting documents as specified in the form. These documents must be submitted via AIA website by following the steps below:

a. Scan the QR code below and complete all mandatory fields
b. Select:
    i. Product Type: Personal Insurance (Life, Takaful, Loan Protection)
    ii. Category: Policy Servicing Service Request
    iii. Sub-category: Requirements
c. In the Description field, type **"Update Foreign Telegraphic Transfer bank account details"**
d. Click "Upload" to attach the required documents
e. Tick the Agree and reCAPTCHA boxes, then click Submit

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33. What happens if I update a new bank account after previously submitting bank account details?

If you have previously updated your bank account details and subsequently submit a new bank account, any future dividend payout will be credited to the most recently updated bank account on record, regardless of whether it is a local bank account or foreign bank account.

Example:
If you previously provided Local Bank Account A and later update your details to Foreign Bank Account B, all future dividend payouts will be credited to your Foreign Bank Account B.

Please ensure your latest bank account details are accurate and active to avoid any delay in receiving your dividend payment.

34. What if my bank account is in a different currency from the dividend payment currency?

If your bank account is denominated in a different currency, your bank may convert the payment at the prevailing exchange rate and impose applicable fees or charges. Any currency conversion risks, exchange rate fluctuations, and bank charges will be borne by you.

35. What if my bank account is in the same currency as the dividend payment currency?

If your bank account is denominated in the same currency as the dividend payment, no currency conversion will be required. As such, no foreign exchange charges should be incurred.

DIVIDEND REINVESTMENT OPTION

36. How will my dividend be reinvested?

Under the Dividend Reinvestment Option, the entire dividend amount will be reinvested into the AIA Infinite Dividend-Focus SGD/USD Fund as selected by you at the enrolment. The dividend will be used to purchase additional units based on the fund's NAV per unit on the reinvestment date.

37. When will I receive the additional units?

Your dividend will be used to purchase additional units on X+5 business day based on the fund's NAV on X+4 business day. The additional units will then be credited to your policy.

38. What will happen to my units after dividend reinvestment?

Your existing number of units in your policy will remain unchanged. The dividend amount will be used to purchase additional units in the fund, resulting in an increase in your total number of units.

39. How are additional units calculated under dividend reinvestment?

Additional Units = Dividend Amount ÷ NAV on the reinvestment date (X+4)

Example:
Dividend Amount: USD 1,500
NAV on X+4: USD 1.005

Additional Units = USD 1,500 ÷ USD 1.005 = 1,492.53 units

40. How will I know the additional units have been credited to my policy?

The additional units purchased using your dividend will be reflected in your fund statement which will be made in AIA+ app/portal on X+7 business day after the reinvestment is processed. The statement will show the number of new units allocated and your total units held after reinvestment. You may also view your updated unit holdings under the Investment Details section in AIA+ app/portal.

41. Does dividend reinvestment increase my account value?

Dividend reinvestment does not create additional value on its own. Instead, the dividend amount is used to purchase additional units in the fund, increasing your total number of units.

The value of your investment will continue to depend on the fund's NAV and market performance. As a result, your account value may increase or decrease over time based on market movements.

NAV (Net Asset Value)

42. How can I check the latest NAV of the fund?

You can check the latest NAV (Net Asset Value) per unit (or in other term we called it unit price) via AIA Malaysia website under Investment-Linked Funds.

The NAV is published regularly and reflects the market value of the fund.

43. Which NAV is used for Dividend Reinvestment?

The dividend is reinvested using the NAV on X+4 business day, which may differ from the NAV on the dividend Ex-Date ("X").

44. Why did the NAV drop on the Ex-Date?

This is expected. The NAV generally declines by approximately the amount of dividend declared on the Ex-Date because part of the fund value is distributed to investors.

45. Does a lower NAV after dividend declaration mean the fund performed poorly?

No. The NAV adjustment reflects the dividend distribution and does not necessarily indicate negative fund performance.

46. If the NAV increases, will my account value increase?

Generally, yes. If the number of units remains unchanged and the NAV rises, your account value will increase accordingly.

47. If the NAV falls, will I still receive dividends?

Dividend declaration is determined by the return of the fund and is not solely dependent on NAV movement. However, dividends are not guaranteed and may vary or not be declared.

48. Why is there a trade suspension period for AIA Infinite Dividend-Focus SGD/USD Fund?

The trade suspension period applies only to the AIA Infinite Dividend-Focus SGD/USD Fund and is implemented to allow the fund manager to accurately determine eligible unitholders and calculate the dividend distribution. This helps ensure that dividends are distributed fairly to unitholders who are entitled to receive them as of the Ex-Date.

49. When will trading resume?

Trading resumes on Ex-Date +1 business day.