

i-SARAAAN

Voluntary Contribution with Retirement Incentive
(Formerly known as 1Malaysia Retirement Savings Scheme)



ELIGIBILITY



Individuals who are self-employed or do not earn a regular income, housewives and pensionable employees



Malaysian Citizen



Yet to reach the age of 55

Contribute voluntarily, any amount, any time (subject to a maximum amount of RM60,000 per annum for all voluntary contributions)



REGISTRATION

Register as an EPF member/ i-Saraan for eligible individuals at any EPF counter.



BENEFITS

GOVERNMENT CONTRIBUTION

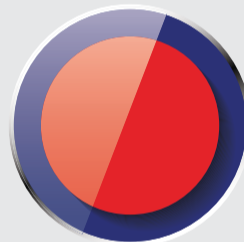


Government contribution of **15%** on the amount contributed, subject to a maximum of **RM250** a year

BENEFITS FOR EPF MEMBERS



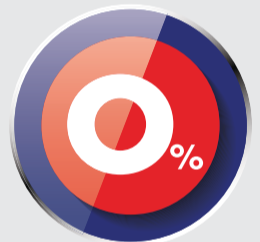
Annual Dividend



Death Benefit



Withdrawal



Tax Relief

An EPF member will enjoy annual dividend, and be eligible for incapacitation benefits and death benefits, able to make withdrawals from EPF savings and qualify for tax relief (subject to any prevailing rules).

PAYMENT OF CONTRIBUTION

Cash or cheque at the EPF's receipting counter

Cash or cheque at any counter of the EPF's panel banks [MBB, PBB, BSN and RHB]

Fund transfer via online banking services by the appointed banks [MBB and PBB]



QUERIES



Website www.kwsp.gov.my



Contact Management Centre 03-89226000



KWSP | EPF