

Integrity and Governance

- 16 Members of the Board
- 27 Alternate Members of the Board - Government Representatives
- 28 Members of the Investment Panel
- 33 Newly Appointed Board Members, Alternate Board Members and Investment Panel
- 33 Outgoing Board Members, Allternate Board Members and Investment Panel
- 34 Board and Investment Panel Committees
- 35 Shariah Advisory Committee Members 2015-2017

“ The integrity of the EPF should be beyond reproach, so we should put ourselves such that people will have trust in us – implicitly and explicitly. The EPF will look after our members’ money honestly, efficiently, effectively, so they will have no worries. These are the things we try to build into all our initiatives. ”

Tuan Haji Md Jafar Abdul Carrim
Chairman, Strategy Committee

MEMBERS OF THE BOARD



FROM LEFT TO RIGHT

TAN SRI SUKARTI WAKIMAN
State Secretary of Sabah

MS. CATHERINE JIKUNAN
Secretary of the Malaysian Trades Union Congress Sabah (MTUC Sabah)

DATUK LOK YIM PHENG
Secretary-General, Congress of Unions of Employees in the Public and Civil Services (CUEPACS)

TAN SRI DR. LIM WEE CHAI
Chairman of Top Glove Group of Companies

DATUK MOHD HASNOL AYUB
President of Sabah Bumiputera Chamber of Commerce (SBCC)

DATUK DR. SUNDARAN ANNAMALAI
Deputy Secretary-General (Policy), Ministry of Finance

TAN SRI SAMSUDIN OSMAN
Chairman - EPF

TAN SRI MOHAMAD ZABIDI ZAINAL
Director-General of the Public Service Department



DATUK SHAHRIL RIDZA RIDZUAN
Chief Executive Officer - EPF

TAN SRI AZMAN SHAH HARON
President, Malaysian Employers Federation (MEF)

**DATUK ABANG HAJI ABDUL KARIM TUN
ABANG HAJI OPENG**
*President of the Sarawak Chamber of Commerce and
Industry (SCCI)*

MR. MOHD KHALID ATAN
*President, Malaysian Trades Union Congress (MTUC)
(Deceased on 26 January 2016)*

MS. HADIAH LEEN
President, Sarawak Bank Employees' Union

DATUK THOMAS GEORGE

TUAN HAJI MD JAFAR ABDUL CARRIM

ZAINAL ABIDIN MOHD KASSIM
*Director and Senior Partner of Actuarial Partners
Consulting Sdn. Bhd.*

NOT IN THE PICTURE

DATUK SERI HAJI SARIPUDDIN HAJI KASIM
Secretary-General Ministry of Human Resources

**TAN SRI DATUK AMAR HAJI MOHAMAD
MORSHIDI ABDUL GHANI**
Sarawak State Secretary

MEMBERS OF THE BOARD - CHAIRMAN AND DEPUTY CHAIRMAN



TAN SRI SAMSUDIN OSMAN

Chairman
(sam@epf.gov.my)



Tan Sri Samsudin Osman has been Chairman of the Board beginning 1 February 2007.

During his years of service in the Government, Tan Sri Samsudin has served as President of Putrajaya Corporation, Chief Secretary to the Government, Director-General of the Public Service Department, Secretary-General of the Ministry of Home Affairs, Secretary-General of the Ministry of Domestic Trade and Consumer Affairs, Federal Secretary of Sabah and Deputy Secretary-General of the Ministry of Transport.

He is currently Chairman of BIMB Holdings Berhad, KWASA Land Sdn. Bhd., the Board of Directors of Universiti Utara Malaysia (UUM) and a Director of Sime Darby Berhad. He is also Pro-Chancellor of Universiti Malaysia Terengganu (UMT), Chancellor of University College Bestari and Chairman of the Board of Trustees of the Mahathir Science Award Foundation. He holds a Master of Public Administration from Pennsylvania State University, USA.



DATUK DR. SUNDARAN ANNAMALAI

Deputy Secretary-General (Policy), Ministry of Finance
(SUNDARAN@epf.gov.my)



Datuk Dr. Sundaran Annamalai was appointed to the Board on 1 July 2015 as a Government representative. He is currently Deputy Secretary-General (Policy), Ministry of Finance.

Datuk Dr. Sundaran has held several positions namely as Executive Director at the World Bank Group from 2012 until 2014 after assuming the position as Secretary of the Economics and International Division in the Ministry of Finance.

He is currently a board member of the Multimedia Development Corporation and Retirement Fund (Incorporated) or KWAP, and is the Deputy Chairman for National Trust Fund (KWAN).

Datuk Dr. Sundaran received his PhD at the International Christian University in Tokyo, Japan after obtaining his MBA (Finance) from Michigan State University, USA. He also has an LLB (Hons) from University of London and B.Sc. Ed (Hons) from University Science Malaysia.

MEMBERS OF THE BOARD - GOVERNMENT REPRESENTATIVES



TAN SRI MOHAMAD ZABIDI ZAINAL

*Director-General of the Public Service Department
(MOHAMAD-ZABIDI@epf.gov.my)*



DATUK SERI HAJI SARIPUDDIN HAJI KASIM

*Secretary-General Ministry of Human Resources
(SARIPUDDIN-KASIM@epf.gov.my)*

Tan Sri Mohamad Zabidi Zainal was appointed to the Board on 1 June 2013.

He has a Bachelor (Hons) in South East Asian Studies and a Master of Public Administration, both from University of Malaya.

Prior to being appointed to his current post as Director-General of the Public Service Department, he was Director-General of the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU) from 2010-2013; Perlis State Secretary from 2008-2010 and Deputy Secretary-General of the Ministry of Health from 2007-2008.

He is Chairman of the Academic/Curriculum Committee of the Board of Trustees of the Razak School of Government (RSOG) and a Board member of the Inland Revenue Board of Malaysia.

Datuk Seri Haji Saripuddin Haji Kasim was appointed to the Board on 1 May 2014. He holds a Bachelor of Economics (Hons) from University of Malaya and a Master of Business Administration from University of Hartford, Connecticut, USA.

He joined the civil service in 1982 as an Assistant Director in the Ministry of Trade and Industry. He has held several positions in various ministries and agencies namely Ministry of Public Enterprises, National Institute of Public Administration (INTAN), Public Services Department, the Malaysian Embassy in Tokyo, Japan, the Malaysian High Commission in London, United Kingdom, Under Secretary of the International Relations Division and Deputy Secretary-General (Operations), Ministry of Women, Family and Community Development, Director-General of Legal Affairs, the Prime Minister's Department, Secretary-General of the Ministry of Domestic Trade, Cooperatives and Consumerism in 2011 and his current position of Secretary-General of the Ministry of Human Resources starting February 2014 until now.

Datuk Seri Haji Saripuddin is also a Board Member of the Malaysia Productivity Corporation (MPC), Council Member of the Malaysian Qualifications Agency (MQA), Council Member of the National PEMADAM Anti-Drugs and Board Member of the Pemuafakatan Badan Ilmiah Nasional (PEMBINA).

MEMBERS OF THE BOARD - GOVERNMENT REPRESENTATIVES



**TAN SRI DATUK AMAR HAJI MOHAMAD MORSHIDI
ABDUL GHANI**

Sarawak State Secretary
(MOHAMAD-MORSHIDI@epf.gov.my)

Tan Sri Datuk Amar Haji Mohamad Morshidi Abdul Ghani was appointed to the Board on 2 August 2009. He holds a Bachelor of Economics (majoring in Statistics) from Universiti Kebangsaan Malaysia (UKM) and a Master of Human Resources Management from University of Scranton, Pennsylvania, USA. He has also attended a Senior Executive Fellowship programme at Harvard University, USA.

He began his career as a Management Executive with Petronas in 1980 before joining Sarawak Civil Service in 1988 as Director of Kuching North City Hall (DBKU). He has 26 years of experience in various state government agencies, including in the Chief Minister's Department and the Ministry of Social Development and urbanisation. Between 2006 and 2009, he was the Deputy State Secretary (Planning & Development) and Deputy State Secretary (Administration, Security and Corporate Affairs). Since 2009, he has been the Sarawak State Secretary. He also sits on the boards of Universiti Malaysia Sarawak (UNIMAS), Swinburne University, Malaysian Airlines Berhad (MAB), Sarawak Economic Development Corporation (SEDC), Bintulu Port Holding and other state agencies and NGOs.

He was awarded the Darjah Panglima Setia Mahkota, carrying the title "Tan Sri" by the Seri Paduka Baginda Yang Di-Pertuan Agong of Malaysia, in addition to other various state awards by the Tuan Yang Terutama Yang di-Pertua Negeri Sarawak.



TAN SRI SUKARTI WAKIMAN

State Secretary of Sabah
(SUKARTI-WAKIMAN@epf.gov.my)

Tan Sri Sukarti Wakiman was appointed to the Board on 1 June 2001. He is the State Secretary of Sabah and holds a Bachelor (Hons) in Anthropology and Sociology from University of Malaya, Kuala Lumpur.

MEMBERS OF THE BOARD - EMPLOYERS REPRESENTATIVES



TAN SRI AZMAN SHAH HARON

*President, Malaysian Employers Federation (MEF)
(AZMAN-SHAH@epf.gov.my)*

Tan Sri Azman Shah Haron was appointed to the Board on 1 June 2007. He is President of the Malaysian Employers Federation (MEF), and holds a Diploma in General Hotel Management from Holiday Inn University, USA.

He sits on the Board of various local and international companies, including Alangka-Suka Hotels and Resorts Berhad, which operates 33 Holiday Villa hotels and resorts in Asia, Middle East, Africa and Europe.

He is also Chairman of the Consultative Panel for the Hospitality Industry at the Malaysia Productivity Corporation (MPC), Board Member of the Malaysia Productivity Corporation (MPC), a Board member of the Malaysian Industrial Development Authority (MIDA), an Alternate member of the Asia Pacific Economic Corporation (APEC)/Business Advisory Council (ABAC) Malaysia, Treasurer of Rumah Bakti Dato' Harun Idris in Ulu Klang, Selangor, a member of PEMUDAH Malaysia (a special taskforce to facilitate business), Co-Chairman of the Working Group Efficiency Issues (WGEI) and Chairman of the Industrial Advisory Committee, Department of Polytechnic Education in the Higher Education Department.

He was the Past President of International Organisation of Employers (IOE).

In addition, he is the Chairman of the Confederation of Asia Pacific Employers (CAPE), Chairman of ASEAN Confederation of Employers (ACE), Substantive Member on National Labour Advisory Council (NLAC), Council Member of the National Wages Consultative Committee (NWCC), Ministry of Human Resources, and Member of the Public Services Commission Malaysia (Suruhanjaya Perkhidmatan Awam (SPA)).



TAN SRI DR. LIM WEE CHAI

*Chairman of Top Glove Group of Companies
(LIMWEECHAI@epf.gov.my)*

Tan Sri Dr. Lim Wee Chai was appointed to the Board on 1 July 2015. He is the founder and Chairman of Top Glove Group of Companies, which he had set up in 1991 and later emerged as the world's largest rubber glove manufacturer in 2008.

Tan Sri Dr. Lim holds several prominent posts; he was appointed the Director (Board Member) of University of Malaya from 2015 to 2018. He has also served as Vice-President of the Federation of Malaysian Manufacturers (FMM) since 2013 and Council Member of the East Asia Business Council (EABC) since 2011. In addition, he is also Honorary President of the Malaysia-China Chamber of Commerce and Honorary Advisor of the Klang Chinese Chamber of Commerce. Previous positions held include President of the Malaysian Rubber Glove Manufacturers' Association (MARGMA) from 1997-1999, Vice-President, Honorary Secretary and Treasurer of MARGMA, Director of the Association of Malaysia Medical Industries (AMMI) and Board Member of the Malaysia Rubber Board in 1998-1999.

Tan Sri Dr. Lim graduated with a Bachelor of Science degree with Honours in Physics in 1982 from University of Malaya, and received his Master of Business Administration in 1985 from Sul Ross State University, Texas, United States. In 2015, he obtained his PhD in Management from University of Selangor, Malaysia.

MEMBERS OF THE BOARD - EMPLOYERS REPRESENTATIVES



DATUK MOHD HASNOL AYUB

*President of Sabah Bumiputera Chamber of Commerce (SBCC)
(MOHD-HASNOL@epf.gov.my)*



Datuk Mohd Hasnol Ayub was appointed to the Board on 1 June 2009. He holds a Master of Business Administration from University of Wales, Cardiff, United Kingdom.

Apart from his responsibility as Executive Director/Chief Executive Officer of the Institute for Development Studies Sabah (IDS), he is also President of the Sabah Bumiputera Chamber of Commerce (SBCC).



**DATUK ABANG HAJI ABDUL KARIM TUN
ABANG HAJI OPENG**

*President of the Sarawak Chamber of Commerce and Industry (SCCI)
(ABDUL-KARIM@epf.gov.my)*



Datuk Abang Haji Abdul Karim Tun Abang Haji Openg was appointed to the Board on 13 July 2013.

He graduated with Bachelor of Economics (Hons) from University of Malaya and a Master of Management from the Asian Institute of Management, the Philippines.

Datuk Abang Haji Abdul Karim has served as Senior Independent Non-Executive Director of Ta Ann Holdings Berhad since 2 October 1999 and Chairman of Brooke Dockyard and Engineering Works Corporation.

He has held various public positions, including as President of Sarawak Chamber of Commerce and Industry (SCCI) and an official member of the general committee of the Malaysian International Chamber of Commerce and Industry (MICCI) representing Sarawak and Co-Chairman of Sarawak PEMUDAH Task Force. He is also a Deputy Chairman of Sarawak Convention Bureau (SCB), Board Member of Malaysia Productivity Corporation (MPC), Permodalan Satok Berhad, Amanah Saham Sarawak Berhad (ASSAR) and a Member of Lembaga Baitulmal and Wakaf Sarawak. He was a founding Director of BIMP-EAGA Business Council (BEBC) and first Chairman of BIMP-EAGA Malaysian Business Council (BEMBC) Sarawak Chapter.

MEMBERS OF THE BOARD - EMPLOYEES REPRESENTATIVES



MR. MOHD KHALID ATAN

*President, Malaysian Trades Union Congress (MTUC)
(MOHD-KHALID@epf.gov.my)*



Mr. Mohd Khalid Atan was appointed to the Board on 1 June 2011. He was elected President of the Malaysian Trades Union Congress (MTUC) for the period 2014 to 2016. Prior to holding this position, he was the Deputy President of MTUC. He was also Secretary-General of the Timber Employees Union.

*The EPF would like to express our sincere condolences to the family of the late Mr. Mohd Khalid Atan who passed away on 26 January 2016.



DATUK LOK YIM PHENG

*Secretary-General, Congress of Unions of Employees in the
Public and Civil Services (CUEPACS)
(lokyimpheng@epf.gov.my)*



Datuk Lok Yim Pheng was appointed to the Board on 1 June 2011. She is Secretary-General of the Congress of Unions of Employees in the Public and Civil Services (CUEPACS) for the term 2013-2016, and the incumbent Secretary-General of the National Union of the Teaching Profession (NUTP).

Holding a Degree in Management, she served as a senior assistant teacher and headmistress before her current role as a Seconded Officer in the Public Services Department. She was appointed as a member of the National Council For Occupational Safety and Health and elected to the Board of Education International at world level. Most recently, she was appointed as a member of the committee set up to review the Standard Operating Procedures (SOP) to prevent leakages in public examinations.

MEMBERS OF THE BOARD - EMPLOYEES REPRESENTATIVES



MS. CATHERINE JIKUNAN

*Secretary of the Malaysian Trades Union Congress Sabah (MTUC Sabah)
(CATHERINE-JIKUNAN@epf.gov.my)*

Ms. Catherine Jikunan was appointed to the Board on 1 June 2013. She graduated with a Diploma in Banking in 1998 and a Bachelor of Corporate Administration with Honours in 2002, both from Universiti Teknologi Mara. She also obtained a Master's in Labour Policies and Globalisation from University of Kassel and Berlin School of Economy, Germany, in 2008. She worked at Bank Bumiputera (M) Sdn. Bhd. in Customer Service from 1985-1999, and has been an officer at CIMB Bank Berhad since 1999.

Ms. Catherine has been a Board member representing employees at the Social Security Organisation (SOCSO) since 2009 and a member of the Appellate Board from 2005. She has also been representing employees in Sabah on the National Wages Consultative Council since 2010 and on the Sabah Industrial Court Panel since 2005. She is Secretary of the Malaysian Trades Union Congress, Sabah; Deputy Treasurer of the Federation of Bank Employees Malaysia and Vice-President of the Union Network International Asia Pacific.



MS. HADIAH LEEN

*President, Sarawak Bank Employees' Union
(HADIAH-LEEN@epf.gov.my)*

Ms. Hadiah Leen was appointed to the Board on 1 February 2012. She holds a Diploma in Business Administration from Institute of Professional and Managerial Administration, Kolej Putra, Kuala Lumpur, a Diploma in International Labour Standards, Fundamental Principles and Rights at Work from the ILO Centre in Turin, Italy, and a Certificate in Personnel Management from the Malaysian Institute of Human Resources Management. She completed the Malaysian Women Directors Programme at the NAM Institute for the Empowerment of Women (NIEW) in 2013.

Ms. Hadiah is an employee of Hong Leong Bank Berhad in its Satok Branch, Kuching. She has a strong record of trade union activity. Since 2001, she has been President of the Sarawak Bank Employees' Union as well as head of Women of the Malaysian Trades Union Congress (MTUC), Sarawak Division. She became a member of the Executive Council of the UNI-Apro Region in 2005, and a member of the panel representing workers in the Industrial Court in 2010. She is also a member of the International Society for Labour and Social Security Law, Malaysia.

MEMBERS OF THE BOARD - PROFESSIONALS REPRESENTATIVES



DATUK THOMAS GEORGE

(THOMAS-GEORGE@epf.gov.my)



TUAN HAJI MD JAFAR ABDUL CARRIM

(MD-JAFAR@epf.gov.my)

Datuk Thomas George was appointed to the Board on 1 June 2013. He holds a Master's in Public Administration from George Washington University, USA.

He served as Deputy Director before being appointed as the Director of Planning and Research in the Public Services Department, and Senior Project Coordinator of Management Development and Quality Programme at the National Institute of Public Administration.

Datuk Thomas George was Secretary-General of the Ministry of Human Resources from 27 May 2006 until 21 April 2009 and Secretary-General of the Ministry of Works from 22 April 2009 until he retired.

Tuan Haji Md Jafar Abdul Carrim was appointed to the Board for the second time on 1 June 2013. He was earlier a Board member in the same capacity from 1 July 2001 until 31 May 2007. He holds a Bachelor (Hons) in Civil Engineering from Loughborough University of Technology, United Kingdom, and is a member of the Old Age Financial Protection Chair, EPF, at University Malaya.

He is a member of the Institution of Engineers, Malaysia, and was a Professional Engineer on the Board of Engineers, Malaysia, until 2006.

Tuan Haji Md Jafar is currently Director at RHB Bank Group. He formerly held directorships in companies within the Sime Darby Group and was a Director and Chairman of a number of non-listed public and private companies.

Tuan Haji Md Jafar is the immediate Past President of the Malaysian Employers Federation (MEF), and was a Board of Director of Malaysian Productivity Corporation (MPC). He also sat as a Council Member of the National Labour Advisory Council and was a member of the Industrial Master Plan 3 (IMP3) Committee, National Health Financing Mechanism Technical Committee, National Budget Focus Group on Developing a First-Class Mindset and the Curriculum Development Board for Polytechnics and Community Colleges.

He started his career as an engineer in the civil service where he was promoted to Assistant Director (Buildings) of the Public Works Department in Perak before joining Sime Darby in 1984. He served in various capacity in Sime Darby and was Divisional Director of the Allied Products and Services Division before embarking on his current career as a management consultant. From 2006 to 2008, he was the Managing Director of Kaypi Technologies Sdn. Bhd.

MEMBERS OF THE BOARD - PROFESSIONALS REPRESENTATIVES AND EX-OFFICIO



MR. ZAINAL ABIDIN MOHD KASSIM

*Director and Senior Partner of Actuarial Partners Consulting Sdn. Bhd.
(zainal-abidin@epf.gov.my)*

Mr. Zainal Abidin Kassim was appointed to the Board representing Professionals on 1 June 2015. He is currently Director and Senior Partner of Actuarial Partners Consulting Sdn. Bhd. (formerly known as Mercer Zainal Consulting Berhad).

He was previously the President of the Actuarial Society of Malaysia, which he held from 1987-1988, and has worked at Prudential Assurance in the United Kingdom. He is a Fellow of the Actuarial Society of Malaysia and Associate of the Actuarial Society, USA.

Zainal Abidin received his Bachelor of Science in Actuarial Science from City University, London, in 1978 and is a Fellow of the Institute of Actuaries in 1986.



DATUK SHAHRIL RIDZA RIDZUAN

*Chief Executive Officer - EPF
(srr@epf.gov.my)*

Datuk Shahril Ridza Ridzuan, 45, was appointed as Chief Executive Officer effective 16 April 2013. He was previously Deputy Chief Executive Officer (Investment) of the EPF since 1 December 2009.

He holds a Master of Arts (First Class) from Cambridge University and Bachelor of Civil Law (First Class) from Oxford University, and has been called to the Malaysian Bar and the Bar of England and Wales.

Prior to joining the EPF, he was the Managing Director of Malaysian Resources Corporation Berhad (MRCB), where he was responsible for developing KL Sentral into one of the main commercial centres in Malaysia. His success at MRCB saw him being named Property CEO of The Year by the FIABCI Malaysia branch in 2009. He previously served Pengurusan Danaharta Nasional Berhad, and was involved in corporate recovery and credit restructuring following the Asian financial crisis of 1997.

He presently serves as a Non-Executive Board Member of Media Prima Berhad, Malaysia Building Society Berhad, Pengurusan Danaharta Nasional Berhad and Malaysian Resources Corporation Berhad.

ALTERNATE MEMBERS OF THE BOARD - GOVERNMENT REPRESENTATIVES



DATUK AHMAD BADRI MOHD ZAHIR
(1.5.2014 – 31.5.2017)

Secretary, Strategic Investment Division,
Ministry of Finance



DATU HAJI MISNU HAJI TAHA
(1.6.2013 – 31.5.2017)

Deputy State Secretary of Sarawak
(Administration, Security and Corporate Affairs)



DATO' MOHTAR B. MOHD ABD RAHMAN
(1.6.2013 – 31.5.2017)

Director, Service Division,
Public Service Department



DATUK HAJI NORDIN SIMAN
(1.6.2013 – 31.5.2017)

Director-General, State Public Service
Department of Sabah



DR. MOHD GAZALI ABAS
(1.9.2015 – 31.5.2017)

Deputy Secretary-General (Operations),
Ministry of Human Resources

MEMBERS OF THE INVESTMENT PANEL



FROM LEFT TO RIGHT

DATUK SHAHRIL RIDZA RIDZUAN
Chief Executive Officer - EPF

**DATO' SRI MOHAMED NAZIR
ABDUL RAZAK**
*Chairman, CIMB Group Holdings Berhad
(CIMB Group)*

**DATUK NOR SHAMSIAH
MOHD YUNUS**
Deputy Governor, Bank Negara Malaysia

TAN SRI SAMSUDIN OSMAN
Chairman - EPF

DATUK AHMAD BADRI MOHD ZAHIR
*Secretary of Strategic Investment Division,
Ministry of Finance*

MR. DAVID LAU NAI PEK

ROSSANA ANNIZAH AHMAD RASHID
*Independent, Non-Executive Director at IHH
Healthcare Berhad*

MEMBERS OF THE INVESTMENT PANEL



TAN SRI SAMSUDIN OSMAN

*Chairman - EPF
(sam@epf.gov.my)*

Tan Sri Samsudin Osman is Chairman of the Investment Panel beginning 1 February 2007.

Prior to this, he served as President of Putrajaya Corporation, Chief Secretary to the Government, Director-General of the Public Service Department, Secretary-General of the Ministry of Home Affairs, Secretary-General of the Ministry of Domestic Trade and Consumer Affairs, Federal Secretary of Sabah and Deputy Secretary-General of the Ministry of Transport.

He is currently Chairman of BIMB Holdings Berhad, Kwasa Land Sdn. Bhd., the Board of Directors of Universiti Utara Malaysia (UUM) and a Director of Sime Darby Berhad. He is also Pro-Chancellor of Universiti Malaysia Terengganu (UMT), Chancellor of University College Bestari and Chairman of the Board of Trustees of the Mahathir Science Award Foundation. He holds a Master of Public Administration from Pennsylvania State University, USA.



DATUK AHMAD BADRI MOHD ZAHIR

*Secretary of Strategic Investment Division,
Ministry of Finance
(AHMAD-BADRI@epf.gov.my)*

Datuk Ahmad Badri Mohd Zahir was appointed for a year beginning 1 May 2014. He holds a Degree in Land and Property Management from Universiti Teknologi MARA and a Master of Business Administration from University of Hull, United Kingdom.

He was previously Senior Valuation Executive at CH William Talhar & Wong Sdn. Bhd. and a Director Advisor of the Asian Development Bank in Manila, the Philippines.

He is also a Director of Syarikat Danajamin Nasional Berhad, Kuala Lumpur International Airport Berhad (KLIAB), DanaInfra Nasional Berhad, Perbadanan Kemajuan Negeri Selangor (PKNS) and Bank Simpanan Nasional (BSN).

MEMBERS OF THE INVESTMENT PANEL



DATUK NOR SHAMSIAH MOHD YUNUS

*Deputy Governor, Bank Negara Malaysia
(NOR-SHAMSIAH@epf.gov.my)*

Datuk Nor Shamsiah Mohd Yunus was appointed on 1 March 2008.

She is currently a Deputy Governor of Bank Negara Malaysia (BNM), responsible for the divisions that supervise commercial banks (conventional and Islamic banks), investment banks, insurance companies (conventional and takaful) and development of financial institutions. She also oversees the Enforcement and Financial Intelligence Department, Strategic Human Capital Department and BNM's corporate and services functions, including the Finance Department. She is a Board member of BNM, and a member of BNM's Monetary Policy and Financial Stability Policy Committees. She represents the bank in a number of regional and international forums in the area of banking supervision and anti-money laundering.

She joined BNM in April 1987 and has extensive experience in the development of prudential regulation, legislation, policies, crisis management and master plans for the financial sector. She holds a Bachelor of Accountancy from University of South Australia and is a Certified Practising Accountant.



DATO' SRI MOHAMED NAZIR ABDUL RAZAK

*Chairman, CIMB Group Holdings Berhad (CIMB Group)
(NAZIR-RAZAK@epf.gov.my)*

Dato' Sri Mohamed Nazir Abdul Razak was appointed on 1 June 2003. He is currently Chairman of CIMB Group Holdings Berhad (CIMB Group) and PT Bank CIMB Niaga. He was Chief Executive Officer of CIMB from 1 June 1999 to 31 August 2014.

He graduated from University of Bristol with a Bachelor of Science (Hons) and later obtained a Master of Philosophy from University of Cambridge.

MEMBERS OF THE INVESTMENT PANEL



ROSSANA ANNIZAH AHMAD RASHID

*Independent, Non-Executive Director at IHH Healthcare Berhad
(rossana-annizah@epf.gov.my)*

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Rossana Annizah was appointed to the Investment Panel on 1 June 2015 representing Professionals. She is currently an Independent, Non-Executive Director at IHH Healthcare Berhad, a post which she has held since 17 April 2012.

She formerly held two senior positions at Time Dotcom Berhad as Deputy Chief Executive Officer and Maxis Communications Berhad as Chief Financial Officer. Other Non-Executive positions include Gudang Damansara Sdn. Bhd, Kampong Kravers Sdn. Bhd., IHH Healthcare Berhad and Parkway Pantai Limited.

Rossana Annizah graduated in Bachelor of Arts in Banking and Finance from Canberra College of Advanced Education, Australia, now known as University of Canberra.



MR. DAVID LAU NAI PEK

(DAVID-LAU@epf.gov.my)

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Mr. David Lau Nai Pek was appointed on 1 June 2009. He has over 35 years of professional experience in finance and has led financial organisations in Australia, Brunei, China, Malaysia, New Zealand, the Netherlands and the United Kingdom. He retired from Shell Malaysia in August 2011 after serving Shell Group for about 30 years in various capacities.

His major assignments included serving as Finance Director of Shell Malaysia, Finance Director of Shell China, Global Controller of the Exploration and Production Division of Royal Dutch Shell and Vice-President, Finance of Shell International Exploration and Production B.V., the Netherlands.

He is currently a Non-Executive Director and Chairman of the Board Audit Committee of Axiata Group Berhad a public listed company and three other non-listed companies within the Axiata Group. He also sits on the Board of Shell Refining Company (FOM) Berhad and KKB Engineering Berhad.

He holds a Bachelor of Commerce from University of Canterbury, New Zealand, and is a member of the Malaysian Institute of Accountants and the New Zealand Society of Accountants.

MEMBERS OF THE INVESTMENT PANEL



DATUK SHAHRIL RIDZA RIDZUAN

Chief Executive Officer - EPF
(srr@epf.gov.my)

Datuk Shahril Ridza Ridzuan, 45, was appointed as Chief Executive Officer effective 16 April 2013. He was previously Deputy Chief Executive Officer (Investment) of the EPF since 1 December 2009.

He holds a Master of Arts (First Class) from Cambridge University and Bachelor of Civil Law (First Class) from Oxford University, and has been called to the Malaysian Bar and the Bar of England and Wales.

Prior to joining the EPF, he was the Managing Director of Malaysian Resources Corporation Berhad (MRCB), where he was responsible for developing KL Sentral into one of the main commercial centres in Malaysia. His success at MRCB saw him being named Property CEO of The Year by the FIABCI Malaysia branch in 2009. He previously served Pengurusan Danaharta Nasional Berhad, and was involved in corporate recovery and credit restructuring following the Asian financial crisis of 1997.

He presently serves as a Non-Executive Board Member of Media Prima Berhad, Malaysia Building Society Berhad, Pengurusan Danaharta Nasional Berhad and Malaysian Resources Corporation Berhad.

NEWLY APPOINTED BOARD MEMBERS, ALTERNATE BOARD MEMBERS AND INVESTMENT PANEL



From left to right

01 / Datuk Dr. Sundaran Annamalai

- Newly appointed on 1 July 2015 - Board Member representing Government.

02 / Dr. Mohd Gazali Abas

- Newly appointed on 1 September 2015 - Alternate Board members representing Government.

03 / Tan Sri Dr. Lim Wee Chai

- Newly appointed on 1 July 2015 - Board Member representing Employers.

04 / Mr. Zainal Abidin Kassim

- Newly appointed on 1 June 2015 - Board Member representing Professionals.

05 / Ms. Rossana Annizah Ahmad Rashid

- Newly appointed on 1 June 2015 - Investment Panel representing Professionals.

OUTGOING BOARD MEMBERS, ALTERNATE BOARD MEMBERS AND INVESTMENT PANEL



From left to right

01 / Dato' Mat Noor Nawi

- Service completed on 31 May 2015 - Board Member representing Government.

02 / Dato' Haji Romli Haji Hassan

- Service completed on 31 May 2015 - Alternate Board members representing Government.

03 / Tan Sri Yong Poh Kon

- Service completed on 30 June 2015 - Board Member representing Employers.

04 / Tan Sri Lee Lam Thye

- Service completed on 31 May 2015 - Board Member representing Professionals.

05 / Dato' Mohamed Azlan Hashim

- Service completed on 31 May 2015 - Investment Panel representing Professionals.

06 / Datuk Nor Shamsiah Mohd Yunus

- Resigned on 29 December 2015 - Investment Panel representing Bank Negara Malaysia.

07 / Datuk Dr. Sundaran Annamalai

- Resigned on 16 December 2015 - Board Member representing Government.

08 / Datuk Seri Haji Saripuddin Haji Kasim

- Resigned on 16 December 2015 - Board Member representing Government.

BOARD AND INVESTMENT PANEL COMMITTEES

FINANCE & DEVELOPMENT COMMITTEE

- 01 / Tan Sri Samsudin Osman
(Chairman)
- 02 / Datuk Dr. Sundaran Annamalai
(Deputy Chairman)
Alternate: Datuk Ahmad Badri Mohd Zahir
- 03 / Datuk Mohd Hasnol Ayub
- 04 / Ms. Hadiah Leen
- 05 / Tuan Haji Md Jafar Abdul Carrim
- 06 / Datuk Shahril Ridza Ridzuan
(Ex-Officio)

EPF STRATEGY COMMITTEE

- 01 / Tuan Haji Md Jafar Abdul Carrim
(Chairman)
- 02 / Datuk Seri Haji Saripuddin Haji Kasim
(Deputy Chairman)
Alternate: Dr. Mohd Gazali Abas
- 03 / Datuk Abang Haji Karim
Tun Abang Haji Openg
- 04 / Tan Sri Dr. Lim Wee Chai
- 05 / Mr. Khalid Atan
- 06 / Datuk Lok Yim Pheng
- 07 / Mr. Zainal Abidin Mohd Kassim
- 08 / Datuk Shahril Ridza Ridzuan
(Ex-Officio)

BOARD AUDIT COMMITTEE

- 01 / Datuk Thomas George
(Chairman)
- 02 / Datuk Dr. Sundaran Annamalai
(Deputy Chairman)
Alternate: Datuk Ahmad Badri Mohd Zahir
- 03 / Datuk Abang Haji Abdul
Karim Tun Abang Haji Openg
- 04 / Datuk Lok Yim Pheng
- 05 / Mr. Zainal Abidin Mohd Kassim

PERSONNEL, APPOINTMENT & SERVICES COMMITTEE

- 01 / Tan Sri Mohamad Zabidi Zainal
(Chairman)
- 02 / Tan Sri Sukarti Wakiman
(Deputy Chairman)
Alternate: Datuk Haji Nordin Siman
- 03 / Datuk Mohd Hasnol Ayub
- 04 / Ms. Catherine Jikunan
- 05 / Datuk Thomas George
- 06 / Datuk Shahril Ridza Ridzuan
(Ex-Officio)

BOARD RISK MANAGEMENT COMMITTEE

- 01 / Tan Sri Azman Shah Haron
(Chairman)
- 02 / Tan Sri Datuk Amar Haji Mohamad
Morshidi Abdul Ghani
(Deputy Chairman)
Alternate: Datu Haji Misnu Haji Taha
- 03 / Tan Sri Dr. Lim Wee Chai
- 04 / Ms. Catherine Jikunan
- 05 / Tuan Haji Md Jafar Abdul Carrim
- 06 / Datuk Shahril Ridza Ridzuan
(Ex-Officio)

BOARD DISCIPLINARY COMMITTEE

- 01 / Datuk Seri Haji Saripuddin Haji Kasim
(Chairman)
- 02 / Tan Sri Datuk Amar Haji Mohamad
Morshidi Abdul Ghani
(Deputy Chairman)
Alternate: Datu Haji Misnu Haji Taha
- 03 / Tan Sri Azman Shah Haron
- 04 / Ms. Hadiah Leen
- 05 / Datuk Thomas George

BOARD DISCIPLINARY APPEAL COMMITTEE

- 01 / Tan Sri Samsudin Osman
(Chairman)
- 02 / Tan Sri Sukarti Wakiman
(Deputy Chairman)
Alternate: Datuk Haji Nordin Siman
- 03 / Datuk Mohd Hasnol Ayub
- 04 / Datuk Abang Haji Abdul Karim Tun Abang
Haji Openg
- 05 / Mr. Mohd Khalid Atan
- 06 / Datuk Lok Yim Pheng
- 07 / Tuan Haji Md Jafar Abdul Carrim

INVESTMENT PANEL RISK COMMITTEE

- 01 / Dato' Sri Mohamed Nazir Abdul Razak
(Chairman)
- 02 / Mr. David Lau Nai Pek
(Deputy Chairman)
- 03 / Ms. Rossana Annizah Ahmad Rashid
- 04 / Datuk Shahril Ridza Ridzuan
(Ex-Officio)

SHARIAH ADVISORY COMMITTEE MEMBERS 2015-2017



PROF. DR. MOHAMAD AKRAM LALDIN

(Chairman)

- Executive Director of International Shariah Research Academy for Islamic Finance (ISRA)
- Professor, International Centre for Education in Islamic Finance (INCEIF)
- Deputy Chairman of the Shariah Advisory Council, Bank Negara Malaysia
- Member of Shariah Committee, Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), Bahrain
- Member of Shariah Advisory Council, International Islamic Financial Market, Bahrain
- Member of Shariah Supervisory Council, Labuan Financial Services Authority
- Member of the Shariah Advisory Board, Yassar Limited, United Kingdom
- Member of the Shariah Advisor, Dar Al Takaful, Dubai
- Member of Shariah Advisory Board, Eco Islamic Bank, Republic of Kyrgyzstan
- Chairman of Maldives Monetary Authority Shariah Board, Maldives
- Member of Financial Regulation Advisory Council of Experts (FRACE), Central Bank of Nigeria
- Member of Working Committee, Institute of Islamic Banking and Finance, International Islamic University Malaysia
- Member of Advisory Board, Institut Latihan Islam Malaysia, JAKIM
- Member of Shariah Advisory Board, ZICO Shariah Advisory Services Sdn. Bhd.
- Registered Shariah Adviser (Individual) for Islamic Securities with the Securities Commission of Malaysia



DR. AZNAN HASAN

- Lecturer (Associate Professor), Islamic Law Department, Institute of Islamic Banking and Finance, International Islamic University Malaysia.
- President, Association of Shariah Advisors in Islamic Finance
- Deputy Chairman, Shariah Advisory Council, Securities Commission of Malaysia
- Member of Shariah Board, Accounting and Auditing Organisation for Islamic Financial Institutions
- Chairman of Shariah Committee of Maybank Group
- Chairman of Sharia Advisory Committee FNB Bank, South Africa
- Member of Shari'ah Supervisory Board ABSA Islamic, Bank of South Africa
- Member of Sharia Advisory Board Rasmala (United Kingdom)
- Member of Shariah Advisory Board Yasaar Limited (London)
- Member of Shariah Board Khalij Islamic (London)
- Member of Shariah Advisory Board Amanah Raya Berhad
- Member of Shariah Advisory Board Amanahraya Investment Bank Ltd (Labuan)
- Member of Shariah Supervisory Board and Investment Committee, Malaysia Waqaf Foundation
- Advisor, Lembaga Zakat Selangor
- Registered Shariah Adviser (Individual) for Islamic Securities with the Securities Commission of Malaysia



DR. ZAHARUDDIN ABDUL RAHMAN

- Lecturer (Assistant Professor), Kulliyah of Economic and Management Sciences International Islamic University Malaysia
- Shariah Committee Member, EXIM Bank Berhad
- Shariah Committee Member ACR ReTakaful SEA, Malaysia and Bahrain
- Shariah Committee Member, BNP Paribas Najmah Malaysia Berhad
- Shariah Advisor, Yasmin Holdings Group Sdn. Bhd., Malaysia
- Shariah Advisor, Salam Capital Sdn. Bhd.
- Member of Fatwa Council, State of Perlis, Malaysia.
- Member, International Union of Muslim Scholar
- President, Multaqa Asatizah & Du'at Malaysia (MURSHID)
- Member, Association of Shariah Advisors in Islamic Finance
- Fellow, Muamalat & Dakwah, Yayasan Dakwah Islamiah Malaysia
- Registered Shariah Adviser (Individual) for Islamic Securities with the Securities Commission of Malaysia

CONTRIBUTION RATES



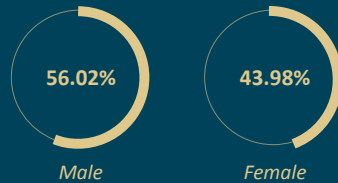
Year	EMPLOYEE	EMPLOYER	TOTAL
1952 - June 1975	5%	5%	10%
July 1975 - November 1980	6%	7%	13%
December 1980 - December 1992	9%	11%	20%
January 1993 - December 1995	10%	12%	22%
January 1996 - March 2001	11%	12%	23%
April 2001 - March 2002	9%	12%	21%
April 2002 - May 2003	11%	12%	23%
June 2003 - May 2004	9%	12%	21%
June 2004 - May 2005	11%	12%	23%
June 2005 - December 2008	11%	12%	23%
January 2009 - December 2010	8%	12%	20%
January 2011 - December 2011	11%	12%	23%
January 2012 - Present			
Income RM5,000 and less	11%	13%	24%
Income more than RM5,000	11%	12%	23%

ACTIVE MEMBERS' PROFILE BY AGE GROUP AND GENDER

As at 31 December 2015

Total Members

6,794,604



Total Savings

RM481,021,813,484.36

Age Group

85

Age Group (Year)	Number Of Male	Number Of Female	Total Members	Total Members (%)	Total Cum. Members (%)	Total Savings (RM)	Total Savings (%)	Total Cum. Savings (%)
<16	530	303	833	0.01	0.01	816,346.87	0.00	0.00
16-25	891,966	767,442	1,659,408	24.42	24.43	13,166,465,513.52	2.74	2.74
26-30	698,278	632,760	1,331,038	19.59	44.02	39,386,970,085.93	8.19	10.93
31-35	544,210	440,350	984,560	14.49	58.51	59,167,481,457.97	12.30	23.23
36-40	441,502	345,109	786,611	11.58	70.09	75,917,093,553.30	15.78	39.01
41-45	381,417	280,996	662,413	9.75	79.84	88,275,577,745.79	18.35	57.36
46-50	327,642	223,693	551,335	8.11	87.96	87,656,081,114.84	18.22	75.58
51-55	262,067	168,862	430,929	6.34	94.30	71,673,460,659.41	14.90	90.48
56-60	154,670	85,639	240,309	3.54	97.83	27,732,329,565.88	5.77	96.25
61-65	68,722	31,010	99,732	1.47	99.30	11,617,236,164.74	2.42	98.66
66-70	26,698	9,638	36,336	0.53	99.84	4,679,105,046.88	0.97	99.64
71-75	7,550	2,169	9,719	0.14	99.98	1,542,641,215.51	0.32	99.96
76-80	1,058	205	1,263	0.02	100.00	186,062,055.31	0.04	100.00
81-85	73	14	87	0.00	100.00	14,514,977.03	0.00	100.00
>85	23	8	31	0.00	100.00	5,977,981.38	0.00	100.00
Grand Total	3,806,406	2,988,198	6,794,604	100.00		481,021,813,484.36	100.00	