

# FIVE-YEAR FINANCIAL HIGHLIGHTS

	2015	2016	2017	2018 RESTATED	2019
<b>FINANCIAL RESULTS SNAPSHOT</b>		<b>RM MILLION</b>			
Gross Investment Income*	44,234.03	46,557.22	53,139.68	49,436.69	49,756.59
Net Investment Income*	40,701.25	37,917.09	49,231.23	48,175.69	48,485.10
Other Income	231.71	196.31	171.82	200.05	172.51
Total Income	40,932.96	38,113.39	49,403.05	48,375.74	48,657.61
Total Expenditures**	1,245.88	1,248.26	1,412.83	1,483.30	1,439.00
Net Income	39,687.08	36,865.13	47,990.22	46,892.44	47,218.61
Dividend Credited to Member's Account	38,243.40	37,076.32	48,130.15	47,312.80	45,817.42
<b>SUMMARISED FINANCIAL POSITION</b>		<b>RM MILLION</b>			
Total Net Assets Attributable to Members***	688,294.55	737,048.39	810,399.34	832,310.41	924,882.09
Total Assets	696,113.49	742,324.48	813,425.35	836,542.19	927,894.93
Total Liabilities	7,818.94	5,276.09	3,026.01	4,231.78	3,012.84
<b>KEY FINANCIAL RATIOS</b>		<b>PERCENTAGE (%)</b>			
Return on Investment	7.48	7.12	7.30	6.57	5.71
Total Expenditures over Total Income****	2.78	2.67	2.86	3.07	2.96
Total Expenditures over Total Assets	0.18	0.17	0.17	0.18	0.16
Investments' Growth	8.42	7.34	8.96	9.87	8.50
Annual Dividend Rate: Simpanan Konvensional	6.40	5.70	6.90	6.15	5.45
Annual Dividend Rate: Simpanan Syariah	-	-	6.40	5.90	5.00

\* Gross Investment Income and Net Investment Income after taking into account Cost Write Down on Listed Equities.

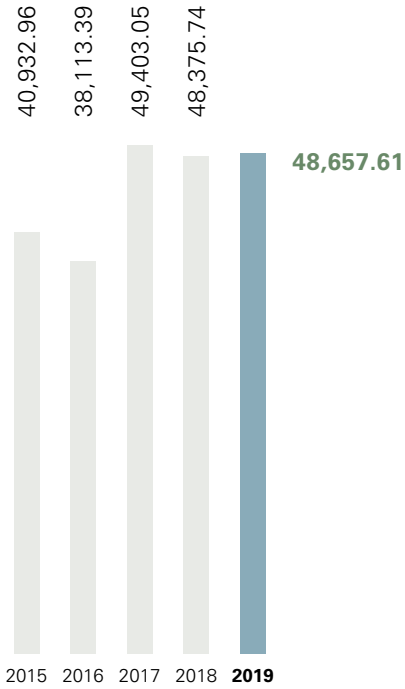
\*\* Comprised of Operating Expenditures and Statutory Charges.

\*\*\* Comprised of Contributions Account, Cumulative Surplus and Financial Asset at Fair Value through Other Comprehensive Income Reserve.

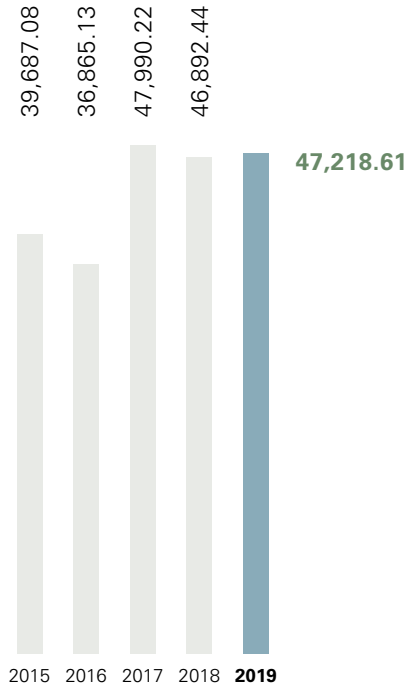
\*\*\*\* Total Income includes Net Impairment on Financial Assets and Investment in Subsidiaries and Associates.

FIVE-YEAR FINANCIAL HIGHLIGHTS

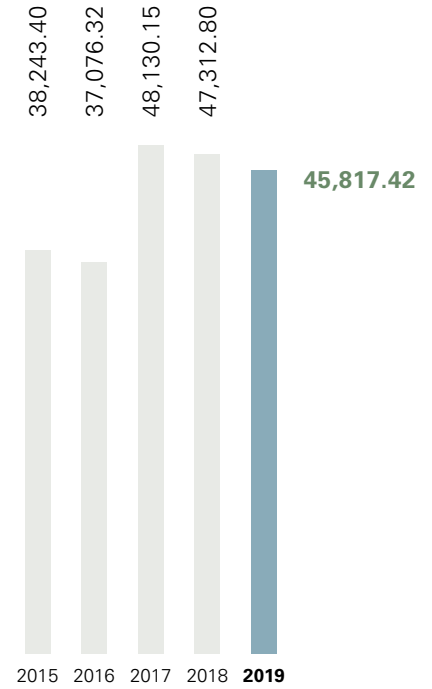
**TOTAL INCOME  
(RM MILLION)**



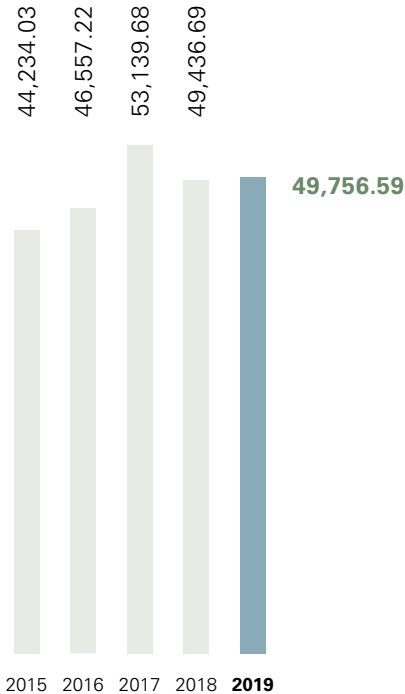
**NET INCOME  
(RM MILLION)**



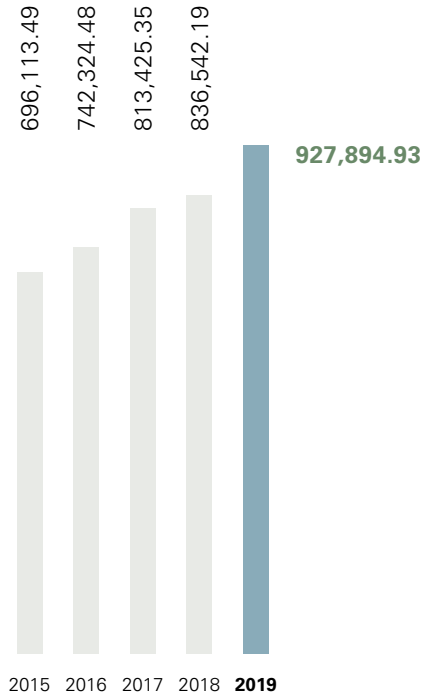
**DIVIDEND CREDITED TO  
MEMBER'S ACCOUNT  
(RM MILLION)**



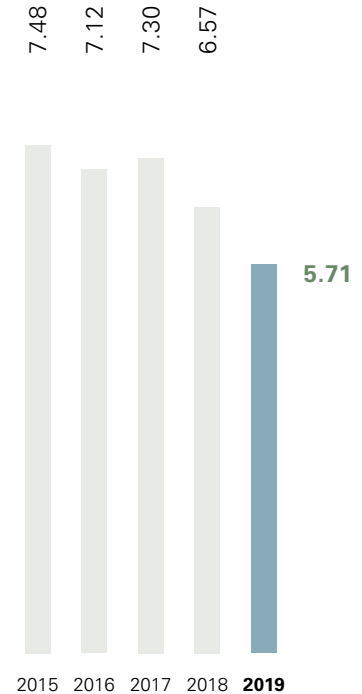
**GROSS INVESTMENT  
INCOME  
(RM MILLION)**



**TOTAL ASSETS  
(RM MILLION)**



**RETURN ON INVESTMENT  
(%)**



# EPF OVER THE YEARS 1951-2019

## 1951

- The Employees Provident Fund (EPF) was established under the EPF Ordinance 1951 and placed under the National Director of Posts.

## 1952

- Our network grew to 518,948 members and 11,918 registered employers. A total of RM2.6 million was collected in contributions.

## 1956

- We made our first short- and long-term investments in Federation, Singapore, and Municipal Government securities.

## 1958

- The EPF Board took over the administration of the EPF from the National Director of Posts.

## 1960

- We officially opened our new headquarters in Petaling Jaya, Selangor.

## 1961

- Tan Sri Dato' Abdul Jamil Abdul Rais was appointed as the EPF's first Malaysian Chairman.

## 1963

- The EPF Ordinance was amended, to cover employers who employ at least three persons, as opposed to five or more persons.

## 1967

- Automated data processing was introduced with the installation of a mainframe computer.

## 1968

- The EPF Ordinance was amended, to provide for the withdrawal of one-third of a member's savings upon reaching age 50, to assist in purchasing a house and preparing for retirement.

## 1969

- We extended our coverage to include Sabah and Sarawak.

## 1970

- Our asset size grew to RM2.1 billion, while membership approached 2 million.

## 1975

- The contribution rates increased to 6% for employees and 7% for employers. By this time, we had 2.6 million members and 75,000 registered employers.

## 1977

- The EPF Ordinance was amended to:
  - Increase employees' contribution rate;
  - Allow the self-employed the option to contribute to the EPF; and
  - Allow members to withdraw up to 10% of the purchase price of a low-cost house from their savings.

## 1980

- Membership increased to 3.7 million with close to 110,000 registered employers, while contributions for the year surpassed the RM1 billion mark. The employee contribution rate was raised from 6% to 9% and employers rate from 7% to 11% effective 1 December.

## 1981

- To mark the EPF's 30th anniversary, the Minister of Finance laid the foundation stone for a new 28-storey EPF building in Jalan Raja Laut, Kuala Lumpur.

## 1982

- On 22 July, the EPF Ordinance 1951 became the EPF Act 1951.

## 1983

- We declared our highest dividend rate of 8.5%, which we maintained until 1987.

## 1990

- We invested significantly in corporate bonds for the first time and increased the number of our portfolio managers.

## 1991

- We celebrated our 40th anniversary, and the EPF Act 1951 (Amended 1982) was replaced with the EPF Act 1991 to liberalise investment regulations and enhance the withdrawal schemes while facilitating enforcement.

## 1993

- We ventured into project financing and joint ventures for the first time, in line with the Government's privatisation agenda.

## 1995

- We introduced the first Social Security Course in the country, attended by our officers as well as those from other social security organisations.

## 1996

- We launched the Members Investment Scheme, allowing members with more than RM55,000 in their Account 1 to invest in unit trusts through approved Fund Management Institutions appointed by the Securities Commission.

## 1997

- Construction began at the EPF Social Security Training Institute, currently known as EPF Learning Campus, in Bangi, Selangor.

## 1999

- Our Computer Department successfully ensured all our systems achieved Y2K compliance.

## 2000

- We introduced the Education Withdrawal Scheme and the Pensionable Employees Withdrawal Scheme.

## 2001

- Membership grew to 10 million and total assets to RM186 billion. In April, Tan Sri Azlan Zainol was appointed as Chief Executive Officer of the EPF.

## 2003

- We established a Call Management Centre and set up a one-stop customer service centre at the EPF Headquarters at Jalan Raja Laut, Kuala Lumpur.
- A high-level Business Process Reengineering project, known internally as SERVE (Service Excellence), was initiated to redesign and streamline our work processes and IT systems through the replacement of the legacy mainframe system.



EPF OVER THE YEARS  
1951-2019

## 2004

- We introduced the Balanced Score Card management system as part of our strategy to become a world-class social security organisation and the top government agency in Malaysia.
- The e-Kiosk, which allows members to print their statement using their MyKad, was set up in 13 states and 28 branch offices nationwide.

## 2007

- We introduced Beyond Savings, which restructured members' accounts from three to two; introduced the Flexible Age 55 Withdrawal scheme; and allowed members with savings in excess of RM1 million to manage their savings on their own.

## 2008

- Effective 1 February, we extended the liability period for EPF contributions from age 55 to 75. We also set Basic Savings targets for different age levels to help members accumulate at least RM120,000 by age 55.
- We established the nation's first Social Security Endowed Chair at the University of Malaya.
- We established the International Social Security Association Sub-Regional Office for ASEAN countries in Kuala Lumpur to enhance cooperation among the ASEAN social security organisations in the area of social security development.

## 2009

- We introduced the Anti-Fraud and Whistleblowing policies.
- We were awarded a Five-Star Rating by the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU).

## 2010

- We launched the 1Malaysia Retirement Savings Scheme for the self-employed, and the service was later extended to include housewives.
- We introduced the electronic Members Investment Option system to replace the manual system of withdrawal applications by members for investment in unit trusts.

## 2011

- We extended our list of critical illnesses under the Health Withdrawal from 39 illnesses to 55, and permitted members to purchase medical support equipment effective 15 July 2011.

## 2012

- We were awarded a Five-Star Excellence Ranking as a top front-line agency by MAMPU for the second time.

## 2013

- We introduced e-Caruman, an online facility that allows employers to remit their contributions through i-Akaun on the myEPF website ([www.kwsp.gov.my](http://www.kwsp.gov.my)).
- The e-Pengeluaran was introduced, allowing EPF members to submit withdrawal applications online through their i-Akaun.
- Datuk Shahril Ridza Ridzuan was appointed EPF's Chief Executive Officer on 16th April 2013.

## 2014

- We revised the Basic Savings, setting RM196,800 as the minimum amount members should have in their EPF accounts when they reach age 55.
- We launched our first mobile application, the EPF i-Akaun.
- We introduced the Retirement Advisory Service at our main branches in Jalan Raja Laut, Kuala Lumpur and Jalan Gasing, Petaling Jaya.

## 2015

- We carried out the Members' Consultation exercise to obtain members' feedback on our proposed enhancement initiatives. The exercise received overwhelming response with 96,448 respondents.
- The Members' Consultation also revealed that 65.7% of respondents were members aged 40 and below. This demonstrated that members aged 40 and below are increasingly interested in actively taking charge of their retirement planning.

## 2016

- We introduced Simpanan Shariah to provide members with the option to have their account managed and invested according to shariah principles.
- Registration for Simpanan Shariah started on 8 August and to be eligible for Simpanan Shariah 2017, members were required to register by 23 December.

## 2017

- We announced the reclassification of data involving the number of EPF Members and employers starting with the Q32017 Operations results.
- We announced four enhancements to our schemes and policies which came into effect on 1 January 2018 as part of our continuing effort to improve and meet members' increasing expectations.

## 2018

- For the first time ever, we declared a dividend rate of 6.40% for Simpanan Shariah 2017, with payouts amounting to RM3.98 billion.
- The iconic EPF Petaling Jaya building caught fire. No casualties were reported and our staff was relocated to other branches and offices.
- The Deputy Prime Minister launched Caruman Sukarela Insentif Suri (i-Suri) at the EPF International Social Security Conference 2018.
- In August, Tunku Alizakri Alias assumed the post as EPF's Chief Executive Officer, replacing Datuk Shahril Ridza Ridzuan who was appointed as Managing Director of Khazanah Nasional Berhad.

## 2019

- The Minister of Finance launched *Belanjawanku: Expenditure Guide for Malaysian Individuals and Families*, on which we collaborated with University of Malaya's Social Wellbeing Research Centre.
- In April, we announced our signing of the United Nations-supported Principles for Responsible Investment (PRI), underlining our commitment towards responsible investing and ESG best practices.
- i-Invest was launched in September, as we continue to deliver value to members by embracing the digital future.
- We convened the International Social Well-being Conference 2019, reflecting the necessary shift in focus on longer-term economic, environmental, and civil issues.



# GROUP CORPORATE STRUCTURE



## REAL ESTATE

100%	Affordable Homes Sdn Bhd
100%	Alpha Real Estate Investment Trust
100%	Common Icon Sdn Bhd
100%	Kwasa Land Sdn Bhd
100%	Kwasa Logistics Sdn Bhd
100%	Kwasa Properties Sdn Bhd
100%	Kwasa Utama Sdn Bhd
100%	Naungan Sentosa Sdn Bhd
100%	Symphony Insight Sdn Bhd
100%	Tanjung Wibawa Sdn Bhd

100%	Yarra Development Holdings (Australia) Sdn Bhd
85%	PPNK - Harta Sdn Bhd
80%	YTR Harta Sdn Bhd
40%	Nusa Gapurna Development Sdn Bhd
34%	Bandar Eco - Setia Sdn Bhd
30%	Jelas Puri Sdn Bhd
30%	Panca Pesona Sdn Bhd
29.27%	Iskandar Capital Sdn Bhd
20%	Iskandar Investment Berhad

## FINANCIAL INSTITUTIONS

98.33%	Rashid Hussain Berhad <sup>^</sup>
64.48%	Malaysia Building Society Berhad
41.69%	RHB Capital Berhad <sup>^</sup>
41.55%	RHB Bank Berhad
20%	FWD Takaful Berhad (previously known as HSBC Amanah Takaful (Malaysia) Berhad)

**Nota:**

- <sup>^</sup> The Companies are under liquidation process.
- <sup>\*</sup> New company incorporated in 2019.
- Refer to Note 40 and 41 to the EPF Financial Statement 2019 for the complete list of EPF subsidiaries, associates, and joint ventures.

GROUP CORPORATE STRUCTURE



**CONSTRUCTION**

35.85% Malaysian Resources Corporation Berhad

**INFRASTRUCTURE/  
MANUFACTURING**

100% Ekuiti Merdu Sdn Bhd  
 100% Kwasa Suria Sdn Bhd\*  
 100% Melati Infrastruktur Sdn Bhd\*  
 100% Pinggiran Ventures Sdn Bhd  
 49% PLUS Malaysia Berhad  
 40% Konsortium Lebuh raya Utara-Timur (KL) Sdn Bhd

**GLOBAL**

100% ADF Kwasa Korea Professional Investment Private Real Estate Investment LLC  
 100% Kwasa Asia  
 100% Kwasa Capital Limited  
 100% KWASA Capital Partners Limited  
 100% Kwasa Emerald  
 100% KWASA Europe S.à r.l.  
 100% KWASA Europe-I  
 100% KWASA Global (Jersey) Limited  
 100% KWASA Global-I (Jersey) Limited  
 100% Kwasa Infrastructure I  
 100% Kwasa Infrastructure Alpha  
 100% Kwasa Infrastructure Beta  
 100% Kwasa Infrastructure Sapphire\*  
 100% KWASA Invest Limited  
 100% KWASA Korea Limited  
 100% Kwasa Singapore Duo Pte. Ltd.  
 100% Kwasa Singapore Solo Pte. Ltd.  
 100% Kwasa Singapore Trio Pte. Ltd.  
 100% KWASA US  
 99.50% Merbau Investors Offshore, L.P.  
 99.18% Merbau Investors Offshore, II L.P.  
 99.01% Merbau Investors Offshore, III L.P.  
 99.50% Cengal Private Equity Investments plc  
 99.47% Cengal Private Equity Investments II plc  
 99.35% Cengal Private Equity Investments III plc  
 99.25% Meranti Fund L.P.  
 99.25% Meranti Fund II L.P.  
 99% Jati Private Equity Fund L.P.  
 99% Jati Private Equity Fund II L.P.  
 99% Jati Private Equity Fund III L.P.

# 68 BRANCHES ACROSS MALAYSIA

## PULAU PINANG

- Bayan Baru
- Georgetown
- Seberang Jaya

## PERAK

- Ipoh
- Kuala Kangsar
- Manjung
- Parit Buntar
- Taiping
- Teluk Intan

## SELANGOR

- Gombak
- Kajang
- Klang
- Kuala Selangor
- Petaling Jaya
- Puchong
- Rawang
- Shah Alam

## FEDERAL TERRITORY OF KUALA LUMPUR

- Jalan Raja Chulan
- Kepong
- Kuala Lumpur
- Seri Petaling
- Wangsa Maju

## NEGERI SEMBILAN

- Bahau
- Nilai
- Seremban

## MELAKA

- Alor Gajah
- Bandar Melaka
- Jasin

## PERLIS

- Kangar

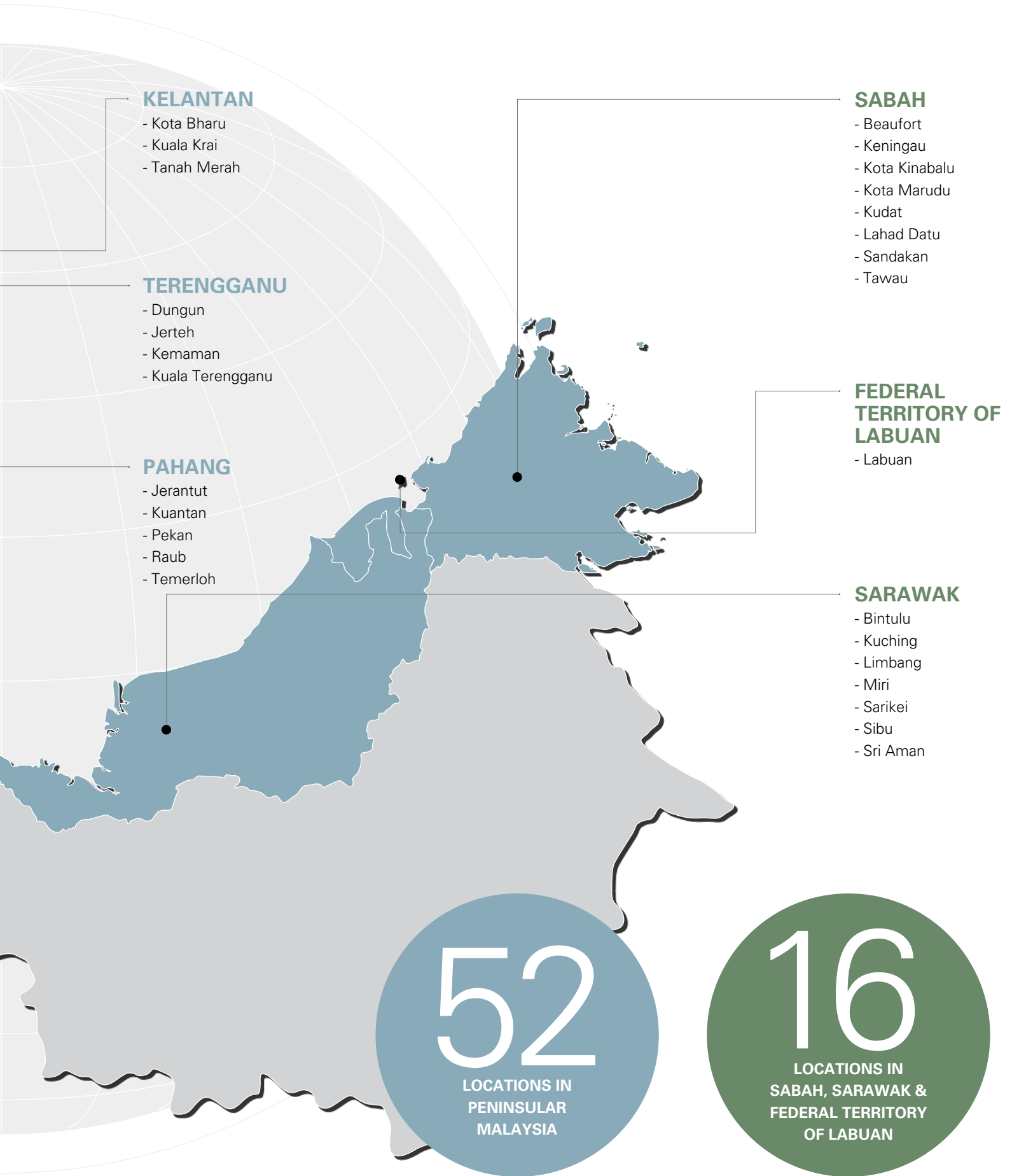
## KEDAH

- Alor Setar
- Kulim
- Langkawi
- Sungai Petani

## JOHOR

- Batu Pahat
- Johor Bahru
- Kluang
- Kulai
- Mersing
- Muar
- Segamat

68 BRANCHES ACROSS MALAYSIA





## 68 BRANCHES ACROSS MALAYSIA

STATE	BRANCH	ADDRESS	TELEPHONE NO.
<b>Perlis</b>	Kangar	Tingkat Bawah, Blok Podium, Bangunan KWSP, Jalan Bukit Lagi, 01000 Kangar, Perlis	04-9761190
<b>Kedah</b>	Alor Setar	Aras Bawah, Mezzanine, 8 & 9, Bangunan KWSP Peladang, No. 33, Jalan Sultan Badlishah, 05000 Alor Setar, Kedah	04-7332506
	Kulim	No. 33 & 34, Persiaran 7, Kulim Avenue, Kulim Hi-Tech Park, 09000 Kulim, Kedah	04-4034600
	Langkawi	No 25 (GF-1), Langkawi City, Mukim Kuah, 07000 Kuah, Langkawi, Kedah	04-9671405
	Sungai Petani	Tingkat Bawah & 1, Wisma Keladi, No. 11A, Jalan Bank, 08000 Sungai Petani, Kedah	04-4225800
<b>Pulau Pinang</b>	Bayan Baru	Tingkat Bawah & Tingkat 1, Blok F-2, Lorong Bayan Indah 1, Bay Avenue, 11900 Bayan Baru, Pulau Pinang	04-6442841
	Georgetown	Menara KWSP, Tingkat 3 & 4, No. 38, Jalan Sultan Ahmad Shah, 10050 Georgetown, Pulau Pinang	04-2261000
	Seberang Jaya	Bangunan KWSP, Tingkat 1-5, No. 3009, Off Lebuh Tenggiri 2, 13700 Bandar Seberang Jaya, Pulau Pinang	04-3992000
<b>Perak</b>	Ipoh	Tingkat Bawah, 6, 7 & 8, Bangunan KWSP, Jalan Greentown, 30450 Ipoh, Perak	05-2420000
	Kuala Kangsar	No. 8B, Tingkat Bawah & 1, Jalan Raja Chulan, 33000 Kuala Kangsar, Perak	05-7767484
	Manjung	No. 260 & 261, Jalan PPMP 3/4, Pusat Perniagaan Manjung Point 3, 32040 Seri Manjung, Perak	05-6883800
	Parit Buntar	No. 2 & 4, Jalan Wawasan 1, Taman Wawasan Jaya, 34200 Parit Buntar, Perak	05-7162428
	Taiping	No. 37 (GF-2) & No. 39 (GF), Persiaran TBC, Taiping Business Centre Jalan Tupai, 34000 Taiping, Perak	05-8085889
	Teluk Intan	No. 1-3G, Jalan Intan 2, Bandar Baru Teluk Intan, 36000 Teluk Intan, Perak	05-6215600
<b>Selangor</b>	Gombak	Lot 5, Sunway Batu Caves, 68100 Batu Caves, Selangor	03-61850780
	Kajang	No. 1, Jalan Hentian 3, Pusat Hentian Kajang, Jalan Reko, 43000 Kajang, Selangor	03-87375223
	Klang	Tingkat Bawah & 1, Unit B-G-1, North Tower (Tower B), BBT One The Towers, Lebuh Batu Nilam 1, Bandar Bukit Tinggi, 41200 Klang, Selangor	03-33251626

STATE	BRANCH	ADDRESS	TELEPHONE NO.
<b>Selangor</b>	Kuala Selangor	Tingkat GF & 1, No. 1, Jalan Medan Niaga 6, Medan Niaga 45000 Kuala Selangor, Selangor	03-32896504
	Petaling Jaya	Lot A, Ground Level, Menara PJX-HM Shah Tower, No. 16 A, Persiaran Barat, 46050 Petaling Jaya, Selangor	03-79322913
	Puchong	No.19, Jalan Bandar Lapan Belas, Pusat Bandar Puchong, 47160 Puchong, Selangor	03-80754747
	Rawang	No. 3S-10-G & 3S-10-1, Rawang One, Jalan Pintas Rawang, 48000 Rawang, Selangor	03-60910286
	Shah Alam	Tingkat G, 1 & 2, Corporate Tower IDCC Shah Alam, Jalan Pahat L 15/L, 40200 Shah Alam, Selangor	03-55451577
<b>Federal Territory of Kuala Lumpur</b>	Jalan Raja Chulan	Tingkat Bawah, Mezzanine & 1, No. 3, Bangunan KWSP, Changkat Raja Chulan, 50200 Off Jalan Raja Chulan, Kuala Lumpur	03-20786788
	Kepong	No. 1 & 3, Jalan Laman Rimbunan Raya 1, Laman Rimbunan, 52100 Kepong, Kuala Lumpur	03-61794569
	Kuala Lumpur	Tingkat Bawah, Bangunan KWSP, Jalan Raja Laut, 50350 Kuala Lumpur	03-26946566
	Seri Petaling	No. 2, Jalan Radin Bagus 6, Bandar Baru Seri Petaling, 57000 Kuala Lumpur	03-90545249
	Wangsa Maju	No. 32A, Dataran Wangsa, Wangsa Melawati, 53300 Kuala Lumpur	03-41499499
<b>Negeri Sembilan</b>	Bahau	No. 4, 5 & 6, Pusat Perniagaan Kiara, 72100 Bahau, Negeri Sembilan	06-4542846
	Nilai	D'Nilai Convention Mall, No. G-6 & M-6, PT 9946, Jalan BBN 1/3F, Bandar Baru Nilai, 71800 Negeri Sembilan	06-7953323
	Seremban	No. 1 Jalan Dato' A.S. Dawood, 70100 Seremban, Negeri Sembilan	06-7663500
<b>Melaka</b>	Alor Gajah	8670-Lot 10, Kompleks Perniagaan Alor Gajah, Jalan Besar, 78000 Alor Gajah, Melaka	06-5565919
	Bandar Melaka	Bangunan KWSP, Jalan MITC, Hang Tuah Jaya, 75450 Ayer Keroh, Melaka	06-2853200
	Jasin	JC 538, Tingkat Bawah & 1, Jalan Bestari 5, Bandar Jasin Bestari Seksyen 2, 77200 Bemban, Melaka	06-5216080

## 68 BRANCHES ACROSS MALAYSIA

STATE	BRANCH	ADDRESS	TELEPHONE NO.	STATE	BRANCH	ADDRESS	TELEPHONE NO.	
<b>Johor</b>	Batu Pahat	No. 6 & 8, Jalan Sulaiman, 83000 Batu Pahat, Johor	07-4325436	<b>Sarawak</b>	Bintulu	Lot 6 & 7, Jalan Court, 97000 Bintulu, Sarawak	086-312909	
	Johor Bahru	Tingkat 1, 12-17, Bangunan KWSP, Jalan Dato' Dalam, 80000 Johor Bahru, Johor	07-2225234		Kuching	Bangunan KWSP Kuching, Jalan Uplands, Beg Berkunci 2089, 93598 Kuching, Sarawak	082-240331	
	Kluang	No. 8 & 10, Tingkat Bawah, 1 & 2, Jalan Haji Manan, 86000 Kluang, Johor	07-7724276		Limbang	Lot 1565, Tingkat Bawah, Jalan Buangsiol, 98700 Limbang, Sarawak	085-213051	
	Kulai	No. 259 & 260, Jalan Kenanga 29/8, Indahpura, 81000 Kulai, Johor	07-6625919		Miri	Lot 1255 & 1256, Blok 10, MCLD Centre Point, Jalan Melayu, 98008 Miri, Sarawak	085-418418	
	Mersing	Lot. No. 2, Tingkat Bawah, 1 & 2, Bandar Tepian Sungai, Jalan Jemaluang, 86800 Mersing, Johor	07-7982633		Sarikei	Tingkat GF & 1, No. 5, Jalan Nenas, 96100 Sarikei, Sarawak	084-655499	
	Muar	Tingkat Bawah, 1, 2 & 3, No. 9, Jalan Petrie, 84000 Muar, Johor	06-9539288		Sibu	No. 10-12, Tingkat Bawah & 1, Lorong Kampung Datu 5, Jalan Kampung Datu, 96000 Sibu, Sarawak	084-310611	
	Segamat	No. 5 & 6, Jalan Genuang Perdana, Taman Genuang Perdana, 85000 Segamat, Johor	07-9437166		Sri Aman	Tingkat Bawah & Tingkat 1, Lot 654, Blok 3, Daerah Bandar Simanggang, Jalan Hospital, 95000 Sri Aman, Sarawak	083-327357	
<b>Pahang</b>	Jerantut	Tingkat Bawah, No. 7, Jalan Inderapura, 27000 Jerantut, Pahang	09-2667105		<b>Federal Territory of Labuan</b>	Labuan	Tingkat Bawah, Lot E004 Financial Park, Jalan Merdeka, 87000 Wilayah Persekutuan Labuan	087-424963
	Kuantan	Pejabat KWSP Kuantan, Bangunan KWSP Kuantan, Persiaran KWSP, Bandar Indera Mahkota, 25200 Kuantan, Pahang	09-5739666			<b>Sabah</b>	Beaufort	Tingkat GF & FF, Unit No. A-005, Blok A, Beaufort Square Avenue 2, Jalan Binunuk, 89800 Beaufort, Sabah
	Pekan	No. 10, Tingkat Bawah & Tingkat 1, Lorong Peramu Permai 1, Taman Peramu Permai, 26600 Pekan, Pahang	09-4264404	Keningau	Beg Berkunci 20, Jalan Masak, 89009 Keningau, Sabah		087-337820	
	Raub	No. 79, Jalan Tun Razak, 27600 Raub, Pahang	09-3551188	Kota Kinabalu	Blok A, Bangunan KWSP, Beg Berkunci 2019, 88598 Kota Kinabalu, Sabah		088-520100	
	Temerloh	No 128B (GF, 1F & 2F) & No 128A (GF), Persiaran Damai 1, Damai Court, 28000 Temerloh, Pahang	09-2962948	Kota Marudu	Lot No. 2, Taman WTK Fasa II, Jalan Tandek, 89100 Kota Marudu, Sabah	088-662842		
<b>Kelantan</b>	Kota Bharu	Tingkat 2, 3 & 5, Bangunan KWSP, Jalan Padang Garong, 15000 Kota Bharu, Kelantan	09-7445191	Kudat	Tingkat Bawah & Tingkat 1, Lot 1, Blok G, Jalan Mawar, Pekan Tomborungus, 89058 Kudat, Sabah	088-622819		
	Kuala Krai	Lot PT 5556, Tingkat Bawah & Tingkat 1, Taman Yani, 18000 Kuala Krai, Kelantan	09-9606629	Lahad Datu	Bangunan KWSP, MDLD 3330, Lot 65, Fajar Centre, Jalan Segama, Peti Surat 61828, 91126 Lahad Datu, Sabah	089-880801		
	Tanah Merah	Lot 655, Jalan Hospital, 17500 Tanah Merah, Kelantan	09-9554200	Sandakan	Lot 3A & 5, Midtown Plaza, Beg Berkunci 36, Jalan Lintas Utara, 90000 Sandakan, Sabah	089-210681		
<b>Terengganu</b>	Dungun	Tingkat GF & 1, Lot PT 15824 (Unit 22), Sura Gate Commercial Centre, Jalan Sura Jeti, 23000 Dungun, Terengganu	09-8443269	Tawau	Tingkat Bawah & 1, TB- 308, Blok 35, Kompleks Fajar, Jalan Perbandaran, 91000 Tawau, Sabah	089-779740		
	Jerteh	Tingkat GF & 1, Lot 226, Jalan Dato Kamaruddin, 22000 Jerteh, Terengganu	09-6903778					
	Kemaman	Tingkat Bawah & Tingkat 1, PT 10720 & 10721, Taman Cukai Utama Fasa 4, Jln Kubang Kurus, 24000 Kemaman, Terengganu	09-8592132					
	Kuala Terengganu	Bangunan KWSP, Jalan Kemajuan, Padang Hilliran, 21100 Kuala Terengganu, Terengganu	09-6225866					

# CORPORATE DIARY 2019

## JANUARY

- 07 Townhall with Chief Executive Officer in Sabah
- 16 Launching of EPF Operations Initiative 2019



## FEBRUARY

- 14 Chinese New Year Celebration



- 15 EPF Dividend 2018 Briefing to The Malaysian Trades Union Congress (MTUC)
- 16 Special Briefing and EPF Dividend 2018 Announcement
- 18 Media Briefing on EPF Dividend 2018
- 25 Visit from Korean Trade Minister H.E. Kim Hyun Chong



## MARCH

- 04 Launching of Belanjawanku: Expenditure Guide for Malaysian Individuals and Families



- 08 2019 Women's Day Celebration
- 27 External Fund Managers Award

## APRIL

- 16 Opening of EPF Taiping



- 24 EPF Management Conference 2019
- 27
- 30 Visit from Centre for Financial Sector Policy Agency, Ministry of Finance Indonesia

## MAY

- 14 Visit from TNB Global Business Solution Division (TGBS)
- 15 Breaking of Fast at EPF HQ
- 16 Launching of New EPF Website



## JUNE

- 19 Hari Raya Celebration at EPF HQ



- 20 Opening of New EPF Contact Management Centre (CMC) Office



- 23 Opening of EPF Langkawi

**JULY**

- 19 Visit from Retirement Fund Incorporated (KWAP)
- 23 Visit from Inland Revenue Board of Malaysia (LHDN)
- 30 EPF Medical Board Conference 2019



**SEPTEMBER**

- 20 Visit from Government Employees Pension Service (GEPS) Korea
- 23 Visit from the Malacca Chief Minister's Office
- 24 Launching of i-Invest



- 27 Visit from Negeri Sembilan Shariah Judiciary Department

**NOVEMBER**

- 21 International Social Well-being Conference (ISWC) and Signing of Memorandum of Understanding (MoU) with National Pension Service of Korea (NPS)
- 22



- 26 Visit from Malaysian Department of Insolvency
- 27 Deepavali Celebration
- 30 EPF Challenge Run 2019

**AUGUST**

- 06 Visit from Employees Provident Fund Nepal
- 17 EPF Challenge 2019 - Obstacle



**OCTOBER**

- 01 EPF 68th Anniversary
- 09
- 10 EPF Knowledge Fair 2019



- 09 Visit from Bank Negara Malaysia (BNM)
- 10 Visit from Badan Penyelenggara Jaminan Sosial (BPJS) Indonesia

**DECEMBER**

- 06 EPF HQ Annual Dinner 2019

