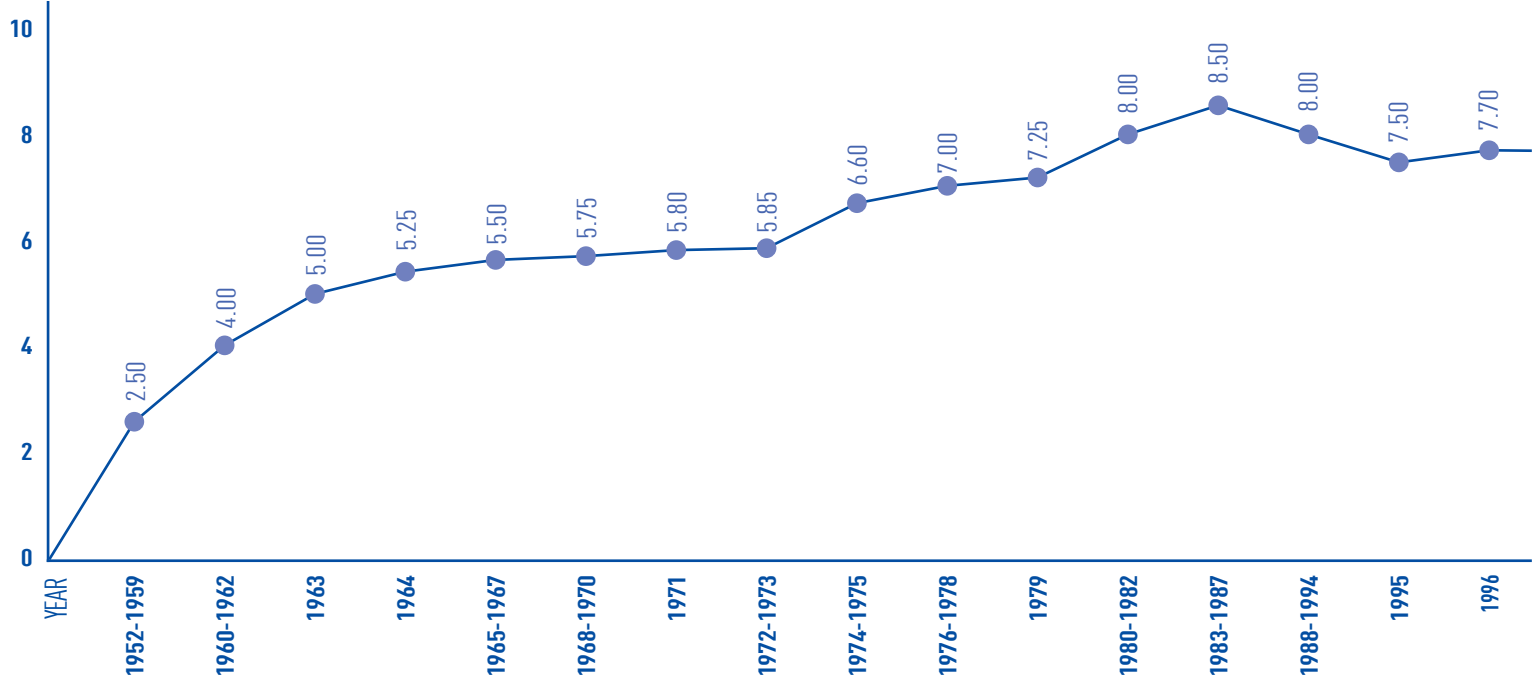
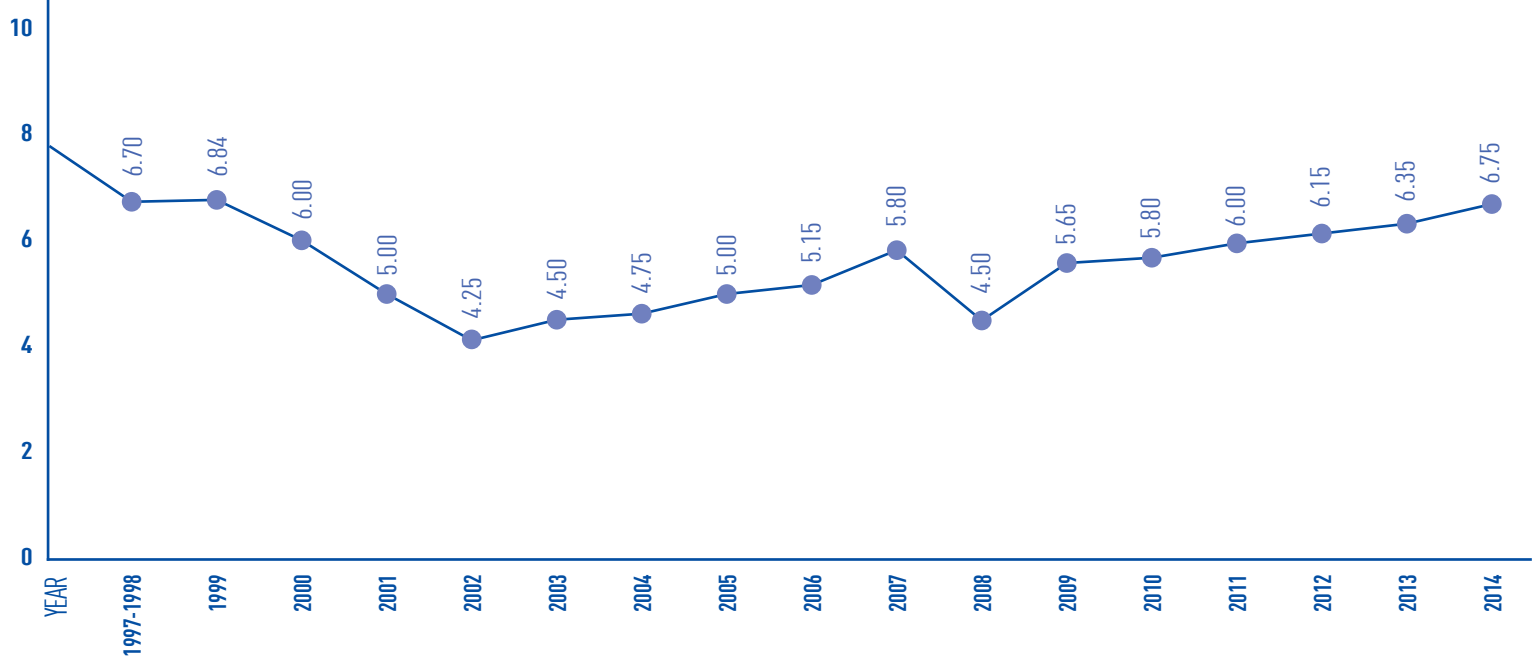


DIVIDEND RATES

DIVIDEND RATES (%)



DIVIDEND RATES (%)



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%

WITHDRAWAL BY SCHEMES

Year	2014		2013		2012		2011		2010	
	Number	Amount (RM)	Number	Amount (RM)	Number	Amount (RM)	Number	Amount (RM)	Number	Amount (RM)
Death	49,745	1,089,049,474	43,868	894,213,257	42,326	796,881,912	41,125	731,452,218	41,027	660,860,618
55 years	431,639	14,090,666,522	372,349	13,232,004,148	321,747	12,191,278,123	277,040	10,231,416,460	235,931	8,516,380,059
Incapacitation	4,447	275,351,499	4,768	280,056,622	5,198	279,008,466	6,658	325,836,978	6,456	289,975,732
Leaving Country	3,098	303,592,892	2,824	241,303,564	2,903	230,796,636	2,690	189,841,619	2,564	185,954,741
50 years	140,082	3,941,562,511	133,007	3,841,209,171	130,759	3,984,531,423	130,586	3,605,903,955	123,101	3,207,134,489
Buy first house	85,704	1,930,598,080	86,565	1,876,999,217	88,995	1,777,426,640	92,077	1,698,964,207	98,662	1,637,081,199
Buy second house	6,361	268,710,339	6,589	277,149,934	6,703	268,742,147	6,441	239,397,553	7,352	259,468,564
Housing Loan Monthly Instalment	1,381,043	1,148,654,580	1,228,978	995,167,116	1,112,140	879,631,125	1,076,388	815,023,159	1,147,027	804,913,189
Reduction / Redemption of housing loan	157,685	1,751,784,336	166,111	1,808,422,921	168,601	1,761,822,574	169,029	1,596,138,494	169,148	1,608,450,188
Annual Dividend	1,596	30,135,786	1,652	30,020,258	1,719	30,230,311	1,799	30,449,675	1,857	30,928,435
Health	4,969	46,057,154	4,713	43,125,986	4,393	38,848,087	4,458	39,392,342	4,310	35,343,178
Periodical Payment	1,980	4,231,130	2,203	4,716,230	2,389	5,338,354	3,855	9,342,899	5,785	13,309,640
Education	59,897	372,937,758	56,786	338,140,175	61,823	301,039,294	62,537	277,970,197	59,886	269,866,931
Pensionable Employees and Optional Retirement	68,048	2,520,563,342	83,480	2,828,461,698	97,457	3,139,899,695	93,174	3,029,359,627	92,180	4,009,783,009
Monthly Payment Scheme	100	120,276	110	124,691	109	127,577	122	134,273	129	127,310
Withdrawal of Saving in Excess RM1 million	3,874	999,278,093	3,214	814,566,007	2,529	657,344,224	1,875	481,966,931	1,466	362,428,379
Hajj	367	947,163	635	1,647,991						
TOTAL	2,400,635	28,774,240,935	2,197,852	27,507,328,986	2,049,791	26,342,946,588	1,969,854	23,302,590,587	1,996,881	21,892,005,661
Members Investment Scheme	443,729	4,859,472,682	976,917	7,845,395,089	836,488	6,642,042,038	768,793	6,600,300,383	506,950	4,415,590,624
i) Death Benefits	16,910	42,276,000	14,973	37,431,000	14,903	37,258,500	15,120	37,797,000	15,298	38,243,000
ii) Incapacitation Benefits	693	3,465,000	799	3,995,000	977	4,885,000	944	4,720,000	958	4,790,000
TOTAL (i & ii)	17,603	45,741,000	15,772	41,426,000	15,880	42,143,500	16,064	42,517,000	16,256	43,033,000

ACTIVE MEMBERS' PROFILE BY AGE GROUP AND GENDER

AS AT 31 DECEMBER 2014

Age Group (Year)	Number Of Male	Number Of Female	Total Member	Total Member (%)	Total Cum Member (%)	Total Saving (RM)	Total Saving (%)	Total Cum Savings (%)
<16	581	378	959	0.01	0.01	742,763.63	0.00	0.00
16-25	887,055	757,251	1,644,306	24.69	24.71	12,112,956,986.27	2.75	2.75
26-30	699,317	638,293	1,337,610	20.09	44.79	37,207,307,992.82	8.45	11.20
31-35	531,123	430,317	961,440	14.44	59.23	54,417,027,964.16	12.36	23.56
36-40	435,316	337,328	772,644	11.60	70.84	70,067,775,543.18	15.91	39.47
41-45	374,888	272,199	647,087	9.72	80.55	80,169,286,488.81	18.21	57.68
46-50	323,116	219,311	542,427	8.15	88.70	80,635,726,589.14	18.31	76.00
51-55	250,217	159,438	409,655	6.15	94.85	65,525,267,402.84	14.88	90.88
56-60	138,325	75,274	213,599	3.21	98.06	24,840,402,698.08	5.64	96.52
61-65	62,411	26,900	89,311	1.34	99.40	9,972,985,038.01	2.27	98.78
66-70	22,540	7,766	30,306	0.46	99.85	3,962,421,643.33	0.90	99.68
71-75	6,870	1,863	8,733	0.13	99.99	1,305,815,108.47	0.30	99.98
76-80	736	116	852	0.01	100.00	66,982,908.16	0.02	100.00
81-85	63	12	75	0.00	100.00	11,199,119.10	0.00	100.00
>85	25	7	32	0.00	100.00	4,964,909.14	0.00	100.00
Grand Total	3,732,583	2,926,453	6,659,036	100.00		440,300,863,155.14	100.00	

ACTIVE MEMBERS' PROFILE BY SAVINGS RANGE AND GENDER

AS AT 31 DECEMBER 2014

SAVINGS RANGE (RM)	NUMBER OF MALE	NUMBER OF FEMALE	TOTAL	SAVINGS (RM)
<1-1,000	213,816	167,386	381,202	186,551,256.43
1,001-2,000	159,484	122,980	282,464	417,872,006.70
2,001-3,000	122,111	95,520	217,631	539,542,908.35
3,001-4,000	102,278	81,533	183,811	642,123,567.57
4,001-5,000	90,885	73,687	164,572	739,612,667.75
5,001-6,000	83,613	69,420	153,033	840,883,415.82
6,001-7,000	76,130	63,499	139,629	906,664,797.38
7,001-8,000	70,613	58,377	128,990	966,805,073.86
8,001-9,000	65,839	54,957	120,796	1,026,460,765.69
9,001-10,000	61,535	53,047	114,582	1,087,987,593.24
10,001-15,000	265,148	227,984	493,132	6,118,753,662.55
15,001-20,000	214,552	186,485	401,037	6,985,188,725.19
20,001-25,000	179,763	156,968	336,731	7,554,161,787.60
25,001-30,000	157,254	138,920	296,174	8,131,525,370.40
30,001-35,000	140,200	119,147	259,347	8,413,765,544.74
35,001-40,000	126,112	104,555	230,667	8,639,038,976.34
40,001-45,000	115,007	92,194	207,201	8,796,541,735.92
45,001-50,000	103,775	82,559	186,334	8,843,440,011.70
50,001-60,000	182,924	141,494	324,418	17,792,650,001.62

SAVINGS RANGE (RM)	NUMBER OF MALE	NUMBER OF FEMALE	TOTAL	SAVINGS (RM)
60,001-70,000	152,607	116,153	268,760	17,424,212,983.42
70,001-80,000	127,607	95,092	222,699	16,670,910,925.54
80,001-90,000	107,570	79,167	186,737	15,843,629,764.58
90,001-100,000	91,134	66,430	157,564	14,947,658,473.21
100,001-110,000	78,120	57,306	135,426	14,202,994,726.64
110,001-120,000	67,335	48,252	115,587	13,278,182,543.64
120,001-130,000	57,636	41,449	99,085	12,371,356,612.24
130,001-140,000	50,077	35,310	85,387	11,516,044,789.70
140,001-150,000	43,466	30,207	73,673	10,674,734,593.63
150,001-300,000	279,954	192,694	472,648	96,737,213,568.47
300,001-400,000	55,524	34,072	89,596	30,790,511,362.09
400,001-500,000	29,167	15,666	44,833	19,945,961,914.55
500,001-600,000	17,430	8,255	25,685	14,013,968,260.15
600,001-700,000	10,832	4,826	15,658	10,120,062,769.10
700,001-800,000	7,519	3,050	10,569	7,887,597,283.51
800,001-900,000	5,247	2,028	7,275	6,159,915,158.60
900,001-1,000,000	3,908	1,328	5,236	4,959,943,978.58
>1,000,000	16,411	4,456	20,867	34,126,393,578.64
TOTAL	3,732,583	2,926,453	6,659,036	440,300,863,155.14

ACTIVE MEMBERS' AVERAGE SAVINGS AT AGE 54 BY GENDER

YEAR	MALE			FEMALE		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)
2008	35,415	5,322,180,263.65	150,280.40	17,607	1,705,344,177.95	96,856.03
2009	36,387	5,794,733,416.85	159,252.85	18,552	1,886,638,751.19	101,694.63
2010	40,542	6,507,302,075.54	160,507.67	21,486	2,360,738,880.90	109,873.35
2011	40,004	6,657,338,897.64	166,416.83	22,354	2,647,519,595.35	118,436.06
2012	43,230	7,581,549,702.42	175,377.05	24,921	3,206,896,233.42	128,682.49
2013	45,805	8,427,983,030.27	183,997.01	27,363	3,765,478,721.08	137,612.06
2014	47,135	9,385,899,752.66	199,128.03	29,289	4,382,090,265.86	149,615.56

MEMBERS' AVERAGE SAVINGS AT AGE 54

YEAR	ACTIVE MEMBERS			NON-ACTIVE MEMBERS		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)
2008	53,022	7,027,524,441.60	132,539.78	130,653	2,860,548,303.03	21,894.24
2009	54,939	7,681,372,168.04	139,816.38	134,556	3,055,433,735.60	22,707.53
2010	62,028	8,868,040,956.44	142,968.35	148,844	3,528,282,764.37	23,704.57
2011	62,358	9,304,858,492.99	149,216.76	146,172	3,418,820,358.90	23,389.02
2012	68,151	10,788,445,935.84	158,302.09	157,425	3,802,693,653.81	24,155.59
2013	73,168	12,193,461,751.35	166,650.20	160,131	4,203,516,072.22	26,250.48
2014	76,424	13,767,990,018.52	180,152.70	166,131	4,578,149,209.30	27,557.46

Note: Total Savings Amount not inclusive 2014 annual dividend