

**SIMPANAN
SHARIAH:**

**EPF Malaysia's
Experience:**

3 August 2017



Features of Simpanan Shariah

**OPEN FOR ALL
EPF MEMBERS**

...
All members regardless of religion, race and nationality may choose the Simpanan Shariah.

**BASED ON
SHARIAH
PRINCIPLE OF
WAKALAH**

...
Simpanan Shariah is managed and invested based on Akad Wakalah, and the EPF board has been appointed and entrusted to act on behalf of members to oversee the management and investment of their EPF savings in accordance with Shariah principles.

**DIVIDEND
BASED ON
ACTUAL
PERFORMANCE**

...
The dividend rates for Simpanan Shariah will be based on actual performance of Shariah-compliant investments made by the EPF.

**INVESTMENT
ENDORSED BY
EPF SHARIAH
ADVISORY
COMMITTEE**

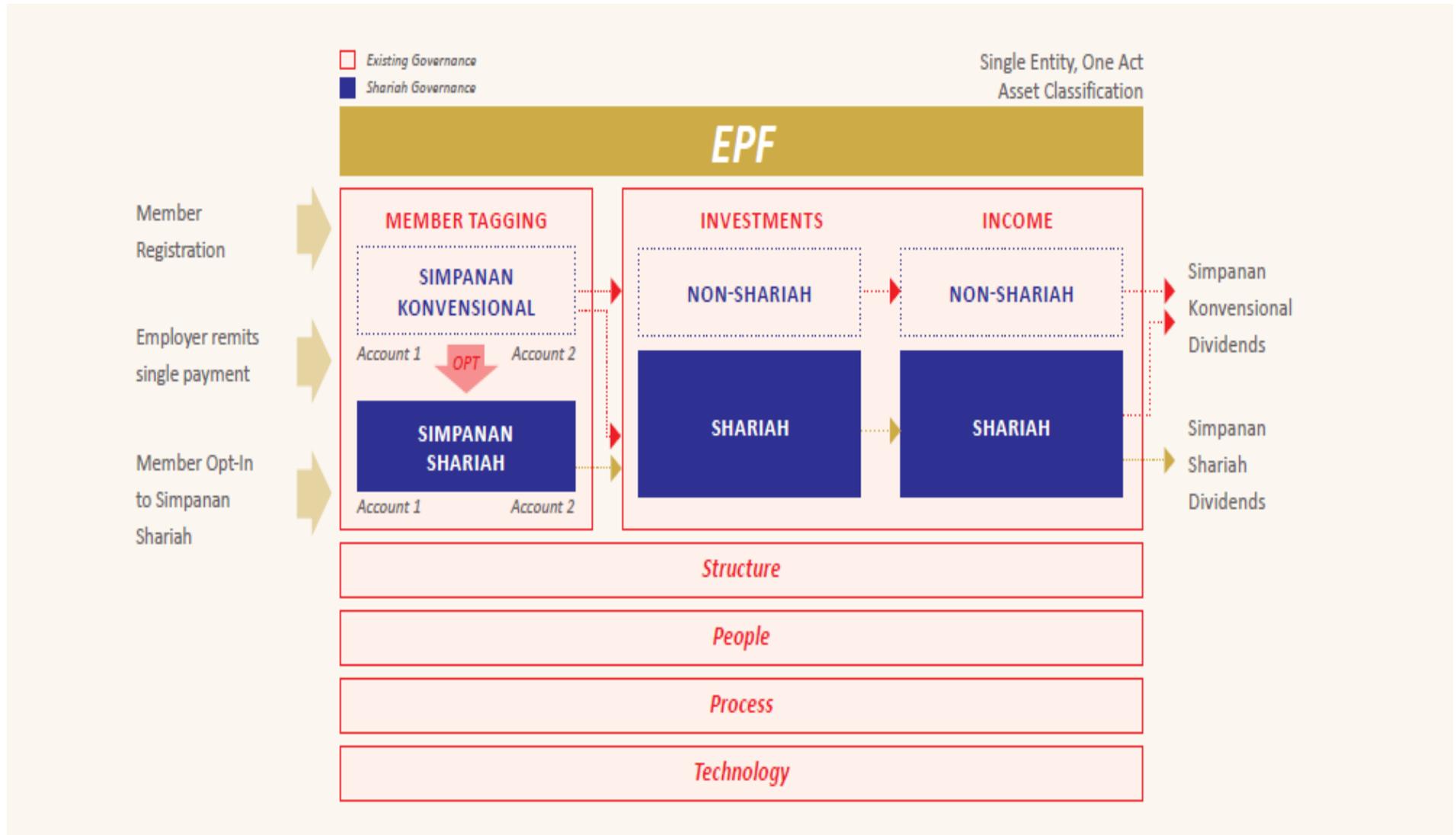
...
Simpanan Shariah is endorsed by the EPF's Shariah Advisory Committee (SAC).

**NOT ALLOWED
TO REVOKE &
RETURN TO
CONVENTIONAL
ACCOUNT**

...
Members who have chosen Simpanan Shariah are not allowed to revoke their decision and revert to Simpanan Konvensional after the effective date.



Portfolio Based Management



THANK YOU

