



KWSP[®]
EPF

EPF & YOU

Helping members achieve a
comfortable retirement income





EPF MEMBER

Member Registration

Helping to ensure that every Malaysian has retirement savings



Choose Your Savings

Keep your account under Simpanan Konvensional or switch to Shariah compliant savings management



Nomination

Appointing an individual or institution to receive and oversee member's EPF savings upon their death



SAVING

i-Sayang

Building a social safety net for spouses through retirement savings



Self-Contribution

Start saving in small amounts to cultivate a saving habit



Contribute More Than The Statutory Rate

As a salaried employee, members have the option to contribute more towards better retirement savings.



Members Investment Scheme

Diversify members retirement portfolio by transferring part of the Akaun Persaraan funds for investments via appointed Fund Management Institutions (FMI)s



i-Saraan

Providing an opportunity for self employed individuals without a fixed income, as well as gig economy workers, to receive special incentives from the government for retirement purposes





SHELTER

Housing Withdrawal

Ease the financial challenges associated with purchasing or building members dream home

Buy House Withdrawal



Build House Withdrawal



Reduce/ Redeem Housing Loan Withdrawal



Housing Loan Monthly Instalment Withdrawal



WELL-BEING

Education Withdrawal

Helping members to fund higher education costs for oneself, children, parents, and spouse (husband/wife)



Members Protection Plan

Allowing members to buy insurance/takaful products from Insurance & Takaful Operators (ITOs) approved by EPF for themselves and their family members, including spouse and children



Akaun Fleksibel Withdrawal

Ease members to access Akaun Fleksibel at any time to address emergencies and immediate needs.



Health Withdrawal

Helping members and their families to cover the costs of critical illness treatment, approved health aid equipment, and fertility treatments



Incapacitation Withdrawal

Helping members to sustain their livelihood when they are no longer able to work and have no source of income due to disability





RETIREMENT

Age 50 Withdrawal

Helping members plan and prepare for their retirement



Age 55 Withdrawal

Having the option to manage their own retirement funds, either by making a full withdrawal or a flexible withdrawal



Age 60 Withdrawal

Meeting the needs of members who choose to extend their retirement age and continue working after the age of 55



CONTACT US



EPF Contact
Management Centre
03-8922 6000

OR GO TO OUR WEBSITE



EPF Official Website
<https://www.kwsp.gov.my>

Follow us on social media for the latest information



KWSPMalaysia

PROFESSIONAL CONSULTATION

WHAT WE OFFER :



Retirement
planning
consultation



Retirement
planning
consultation



EPF Products
and Services
consultation

BENEFITS OBTAINED :

Awareness and knowledge related to EPF and financial/retirement planning

A guide to help members make the best decisions regarding the withdrawal of EPF savings

Guidance to better manage retirement savings

CONSULTATION SERVICE :

FREE

for all EPF members



Scan QR code
for more
information



DOWNLOAD APPLICATION

KWSP i-AKAUN



Smart Registration



Voluntary contribution

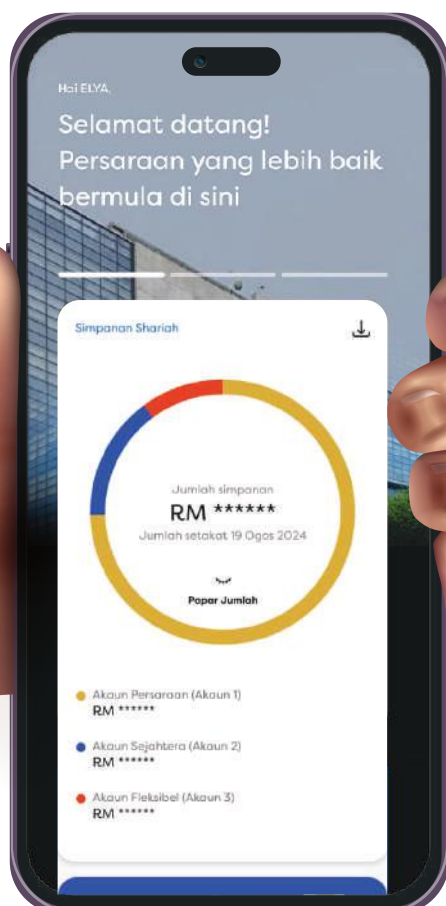


Check account details



Withdrawal Application
(Limited to certain withdrawals only)

KWSP i-Akaun features are being enhanced and will be updated from time to time



Scan QR code
to download
KWSP i-Akaun

