The ART *in* Sales Presentation Via Technical Approaches for

KUMPULAN WANG SIMPANAN PEKERJA

Perhatian

Semua kandungan dan perbincangan dalam presentation ini adalah berdasarkan pengalaman jualan peribadi Shahril Hisham yang lalu.
Anda diminta menapis segala informasi yang diterima secara langsung ataupun sipi sipi sepanjang sessi ini.
Sila dapatkan nasihat dan panduan yang teratur daripada sumber yang lebih baik bagi mengimbangi segala maklumat yang diperolehi.
Shahril Hisham tidak bertanggungjawab di atas segala implikasi yang timbul daripada maklumat dan idea yang dibincangkan sepanjang sessi ini.

Over the past

5 years

Over the past

5 years

5.4 %

Over the past

5 years

Over the past

5 years

Over the past

5 years

5.4 %

2.96 %

Over the past

5 years

KUMPULAN WANG SIMPANAN PEKERJA

5.4 %

2.96 %

2.44 %

In this class,
we will discuss why EPF-approved funds can be an option for investors
who are willing to take higher risk
for
higher yields

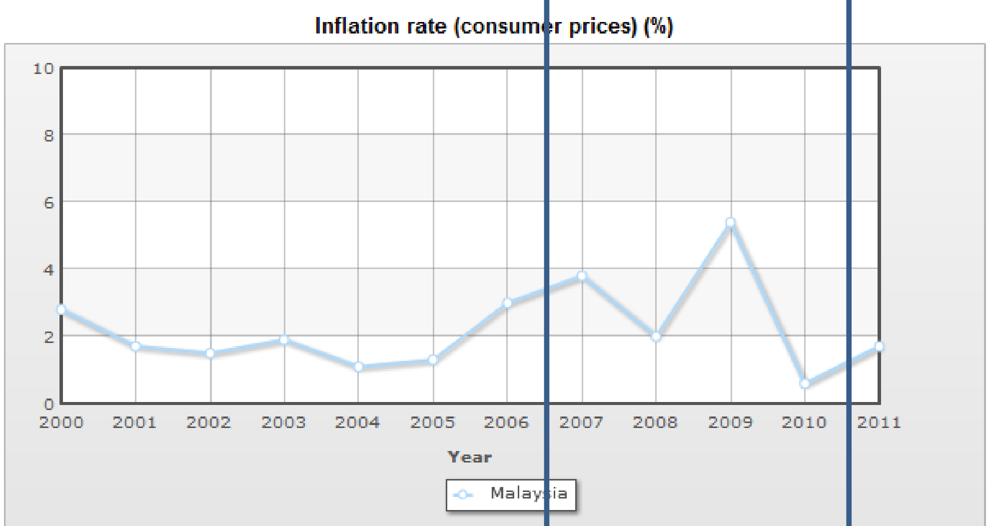
EPF-Approved Funds Potentially Give Higher Returns Than EPF

Over the past 5 years,

1. the Employee Provident Fund (EPF) distributed an average of 5.4% dividends annually whereas

** 5.275%

2. the inflation rate averaged 2.96%.



Waiting

Country	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Malaysia	2.8	1.7	1.5	1.9	1.1	1.3	3	3.8	2	5.4	0.6	1.7

Year	Per Annum
1952 - 1959	2.50
1960 - 1962	4.00
1963	5.00
1964	5.25
1965 - 1967	5.50
1968 - 1970	5.75
1971	5.80
1972 - 1973	5.85
1974 - 1975	6.60
1976 - 1978	7.00
1979	7.25
1980 - 1982	8.00
1983 - 1987	8.50
1988 - 1994	8.00
1995	7.50
1996	7.70
1997 - 1998	6.70
1999	6.84
2000	6.00
2001	5.00
2002	4.25
2003	4.50
2004	4.75
2005	5.00
2006	5.15
2007	5.80
2008	4.50
2009	5.65
2010	5.80

** 5.275%

DIVIDEN KUMPULAN WANG SIMPANAN PEKERJA 2006 - 2010 (5 TAHUN)

Date	Transaction	%	Amount (RM)	Unit Price (RM)	Units	Current Unit Holding
01-Mar-05	Purchase		100,000.00	1.0000	100,000.00	100,000.00
2006	Dividend	5.15%	5,150.00	1.0000	5,150.00	105,150.00
2007	Dividend	5.80%	5,800.00	1.0000	5,800.00	110,950.00
2008	Dividend	4.50%	4,992.75	1.0000	4,992.75	115,942.75
2009	Dividend	5.65%	6,268.68	1.0000	6,268.68	122,211.43
2010	Dividend	5.80%	7,088.26	1.0000	7,088.26	129,299.69
	Dividend	0.00%	0.00	1.0000	0.00	129,299.69
	Dividend	0.00%	0.00	1.0000	0.00	129,299.69
	Dividend	0.00%	0.00	1.0000	0.00	129,299.69
	Dividend	0.00%	0.00	1.0000	0.00	129,299.69
	Dividend	0.00%	0.00	1.0000	0.00	129,299.69

NAV	1.0000
Current Value	RM129,299.69
Original Amount	RM100,000.00
Profit/(Loss)	29,299.69
Total Growth	29.30%
Annualized Growth	5.86%

TVM Calculator

PV: $ 100000 Rate: 5.275 %

PMT: $ Periods: 5

FV: $ -129308.25 Annual

PV PMT FV Rate Periods

KEYPOINTS:

1. In 2011, inflation is expected to be around 3.5%, while economic growth is expected at 5.2%

Malaysian Institute of Economic Research

INSTITUT PENYELIDIKAN EKONOMI MALAYSIA (149064-U)

03:22 49 PM

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MALAYSIAN ECONOMIC OUTLOOK

Executive Summary

The world economy continues to be led by developing Asia, with advanced nations lagging behind. Developed economies are slowly recovering with little price pressures. In contrast, developing Asia remains robust with strong domestic demand and rising inflationary pressures. The recent disaster in Japan is felt by numerous countries, particularly through the manufacturing chain. With the end of the U.S. quantitative easing in Jun-11, the global economy will be influenced by the European debt crisis and volatile commodity prices. Major currencies will likely consolidate against the U.S. dollar, while emerging currencies to appreciate further..

In Malaysia, the 1Q11 GDP growth recorded a healthy 4.6 percent year-on-year, with private (6.7 percent) and public (6.1 percent) consumption offsetting a larger drag from net exports (-24.2 percent). By sector, services (5.9 percent) and manufacturing (5.4 percent) were the main growth drivers. Economic growth momentum will probably moderate in 2Q11 on supply disruptions from the Japan disaster, pullback in commodity prices, rising cost-push inflation, and higher debt servicing burden. Rebound is expected in 2H11 due to the reconstruction of Japan and implementation of ETP projects. Hence, 2011 GDP growth will reach 5.2 percent year-on-year, before propelling higher to 5.5 percent in 2012.

Reflecting the ongoing uncertainties in global and regional economic outlook, the in-house Consumer Sentiments Index (CSI) declined slightly to 107.9 points in 2Q11, while the Business Conditions Index (BCI) edged up marginally to 114.0 points. Retail Trade Index (RTI) and Tourism Market Index (TMI) followed the trend exhibited by BCI to 124.8 points and 125.4 points, respectively. Conversely, Automotive Industry Index (AII), CEO Index, and Residential Property Index (RPI) moved lower to 120.8 points, 111.9 points, and 128.0 points, respectively.

Overall CPI increased 3.3 percent year-on-year in May-11 and is likely to peak at 3.8 percent by Jun-11 due to recent hikes on electricity tariffs (average 7.12 percent) and gas prices (28.0 percent). During 2H11, inflation will probably be around 3.5 percent with upside risks from indirect second round effects. Consequently, MIER expects another hike in the OPR by 25bp. CPI will average 3.3 percent in 2012 prompting further hikes in OPR to 3.50 percent.

Recent foreign exchange liberalization measures will be neutral on the performance of ringgit since higher direct investment abroad will be offset by inflows from more trade finance and easier borrowing rules from nonresident related companies. Thus, RM/USD is projected to average around 3.00 in 2011. Improving macroeconomic fundamentals will see an average RM/USD of 2.95 in 2012.

Posted by suzy at 04:02 PM on July 14, 2011

Friday, July 22, 2011

Current Month

July - 2011

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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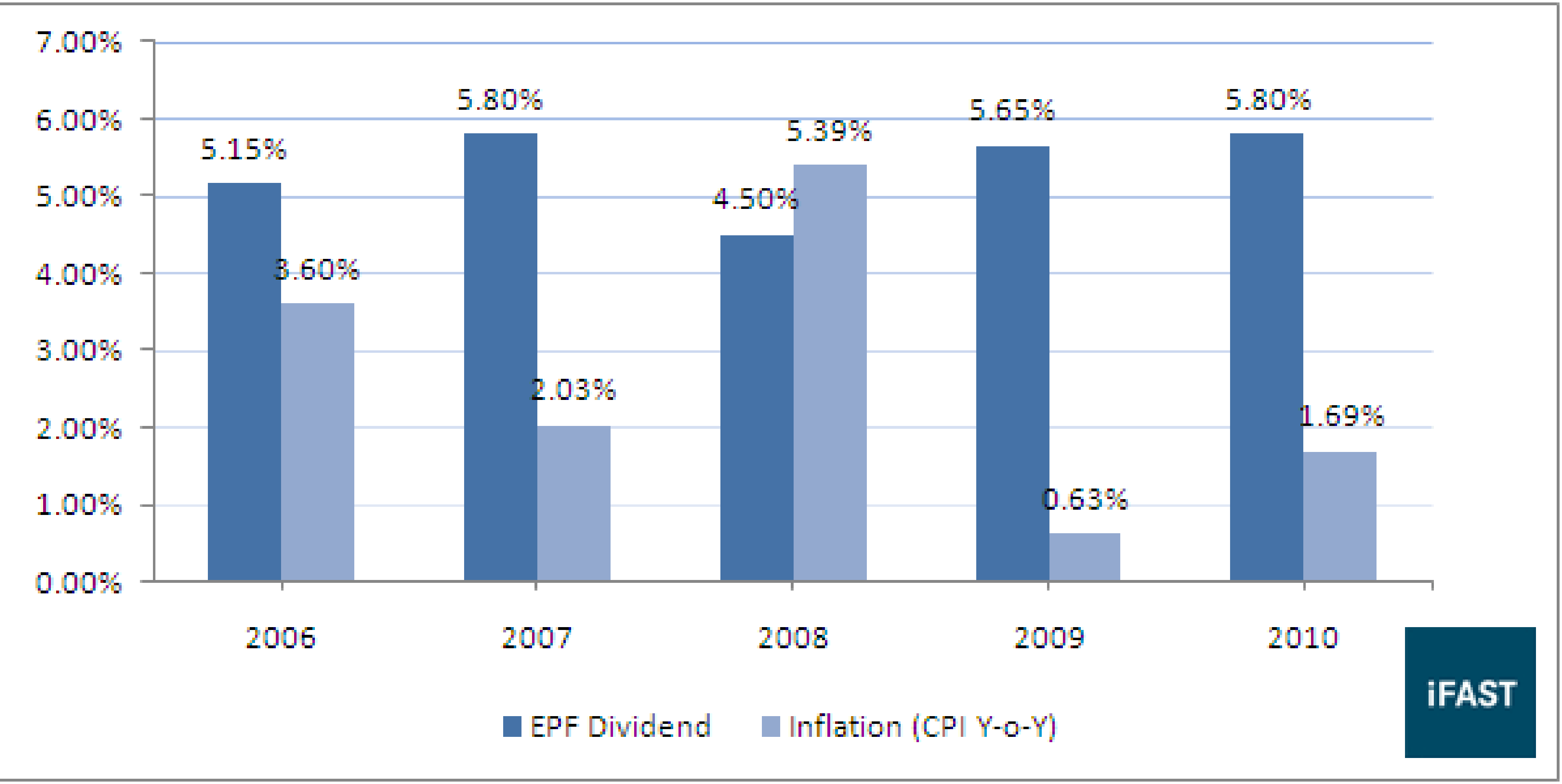
April 2008

RECENT ENTRIES

Over the past 5 years,
- EPF distributed an average of 5.4% dividends annually whereas
- the inflation rate averaged 2.96%.



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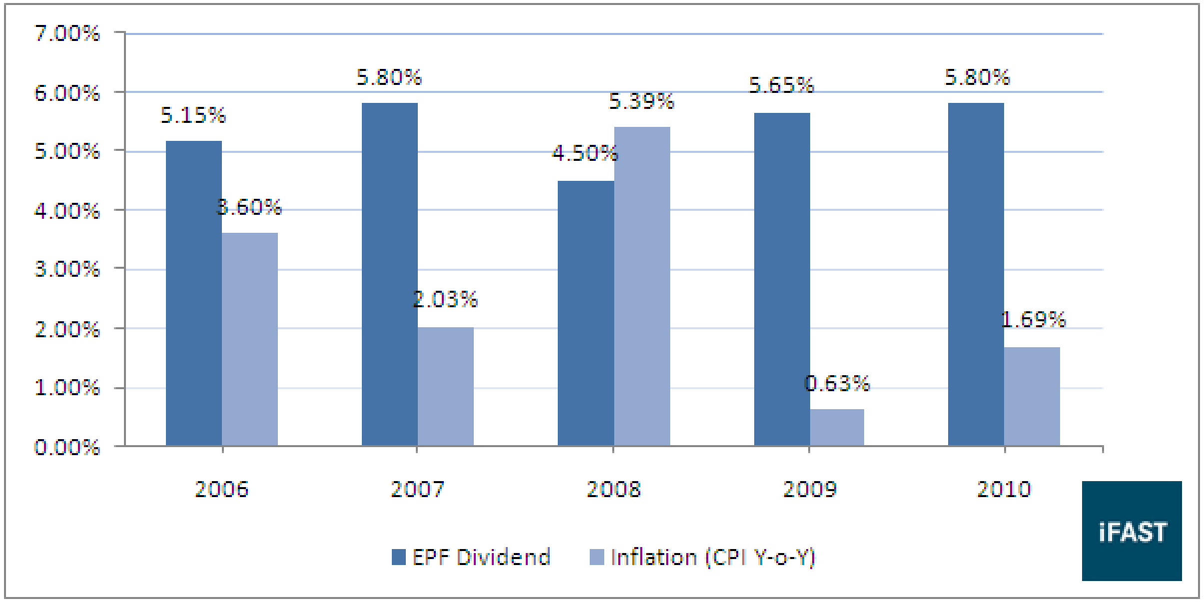


In 2008, the inflation rate was higher than EPF dividends; at 5.4% and 4.5% respectively (see Chart 1 above), meaning that your EPF savings shrunk 0.8% after adjusting for inflation.
- Essentially, inflation pushes up the cost of living and eats away the value of your EPF savings.
- Even EPF officials have consistently highlighted the need for contributors to supplement their retirement funds with other sources of income.

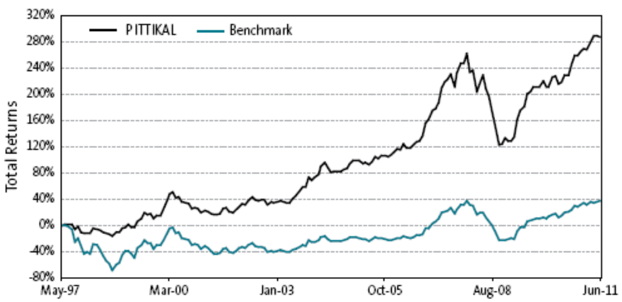
KEYPOINTS:

2. Our 3 best-performing EPF-approved funds returned at least 127% more than EPF dividends over the past five years (as of 31 June 2011)

Performance of Public Ittikal Fund vs its Benchmark Index Over the Following Periods Ended 30 June 2011

127%	P ITTIKAL (%) Total Return	Benchmark (%) Total Return	P ITTIKAL (%) Annualised Return	Benchmark (%) Annualised Return
1-year	21.79	20.01	21.79	20.01
3-year	26.12	22.48	8.04	6.99
5-year	78.38	70.69	12.26	11.28
10-year	230.65	140.93	12.69	9.18

Performances of P ITTIKAL and Benchmark Index (Since Fund Commencement* to 30 June 2011)



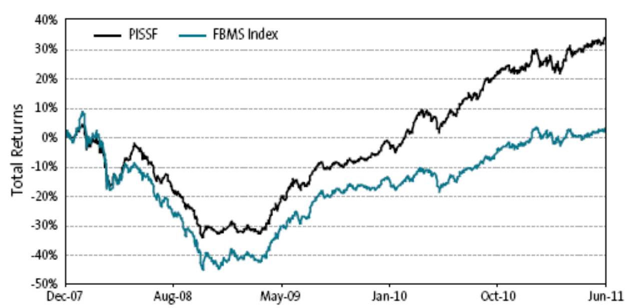
Benchmark: Kuala Lumpur Syariah Index (prior to 1 November 2007). FTSE Bursa Malaysia EMAS Shariah Index (w.e.f. 1 November 2007). Underlying index data are sourced from Lipper.

* Commencement Date - 9 May 1997

Performance of Public Islamic Sector Select Fund vs its Benchmark Index Over the Following Periods Ended 30 June 2011

159%	PISSF (%) Total Return	FBMS Index (%) Total Return	PISSF (%) Annualised Return	FBMS Index (%) Annualised Return
1-year	24.30	20.01	24.30	20.01
3-year	48.11	22.48	13.99	6.99
Since Commencement	33.77	2.84	8.48	0.79

Performances of PISSF and FTSE Bursa Malaysia EMAS Shariah (FBMS) Index (Since Fund Commencement* to 30 June 2011)



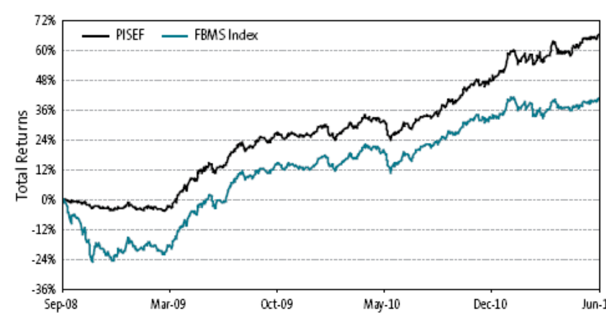
Benchmark: Index data are sourced from Lipper.

* Commencement Date - 3 December 2007

Performance of Public Islamic Select Enterprises Fund vs its Benchmark Index Over the Following Periods Ended 30 June 2011

	PISEF (%) Total Return	FBMS Index (%) Total Return	PISEF (%) Annualised Return	FBMS Index (%) Annualised Return
1-year	28.70	20.01	28.70	20.01
Since Commencement	66.47	40.68	19.79	12.86

Performance of PISEF and FTSE Bursa Malaysia EMAS Shariah (FBMS) Index (Since Fund Commencement* to 30 June 2011)



Benchmark: Index data are sourced from Lipper.

* Commencement Date - 3 September 2008

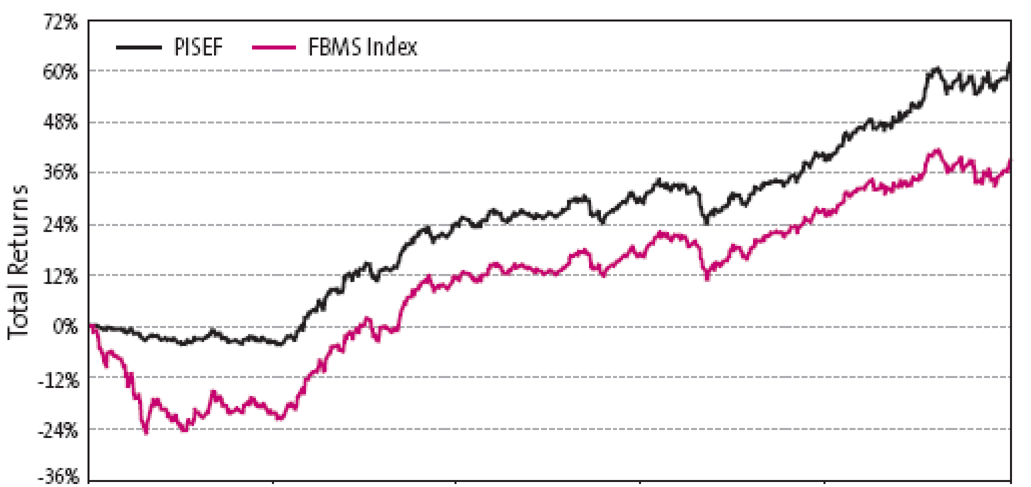
KEYPOINTS:

3. Investors who can stomach more risk should consider our best-performing EPF-approved funds

Performance of Public Islamic Select Enterprises Fund vs its Benchmark Index Over the Following Periods Ended 31 March 2011

	PISEF (%) Total Return	FBMS Index (%) Total Return	PISEF (%) Annualised Return	FBMS Index (%) Annualised Return
1-year	22.54	16.22	22.54	16.22
Since Commencement	61.26	38.75	20.41	13.58

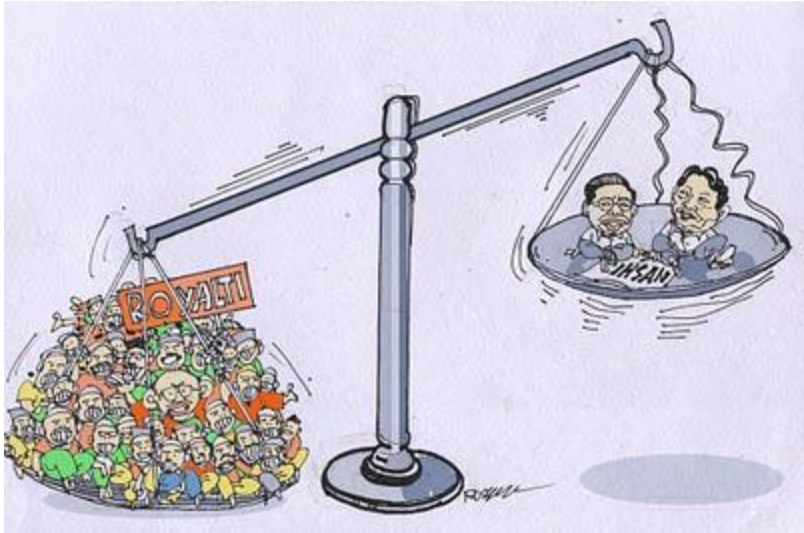
Performance of PISEF and FTSE Bursa Malaysia EMAS Shariah (FBMS) Index (Since Fund Commencement* to 31 March 2011)



Why EPF can’t offer > 6% dividen

EPF – LOWER YIELD, SAFE INVESTMENT

1. As a national provident fund, the EPF's primary investment objective is to seek a balance between profitability and prudence.



EPF – LOWER YIELD, SAFE INVESTMENT

2. Key considerations in investment decisions include the criteria of

safety,

stability,

Liquidity,

And

risk-adjusted returns.

EPF – LOWER YIELD, SAFE INVESTMENT

3. In order to meet its investment obligations, the EPF adheres to a disciplined investment procedure and guidelines laid out in the EPF Act 1991.

LAWS OF MALAYSIA

REPRINT

Act 452

EMPLOYEES PROVIDENT FUND ACT 1991

Incorporating all amendments up to 1 January 2006

EPF – LOWER YIELD, SAFE INVESTMENT

4. One such guideline is EPF's strategic asset allocation as shown in Table 1.

Table 1: EPF Strategic Asset Allocation

Asset Class	Strategic Asset Allocation (%)	Variation (%)
Malaysian Government Securities (MGS)	25	15 to 35
Loans and Bonds	25	15 to 35
Equities	20	10 to 30
Money Market Instruments	15	5 to 25
Properties	5	0 to 10
International Investments	10	0 to 20

Source: EPF

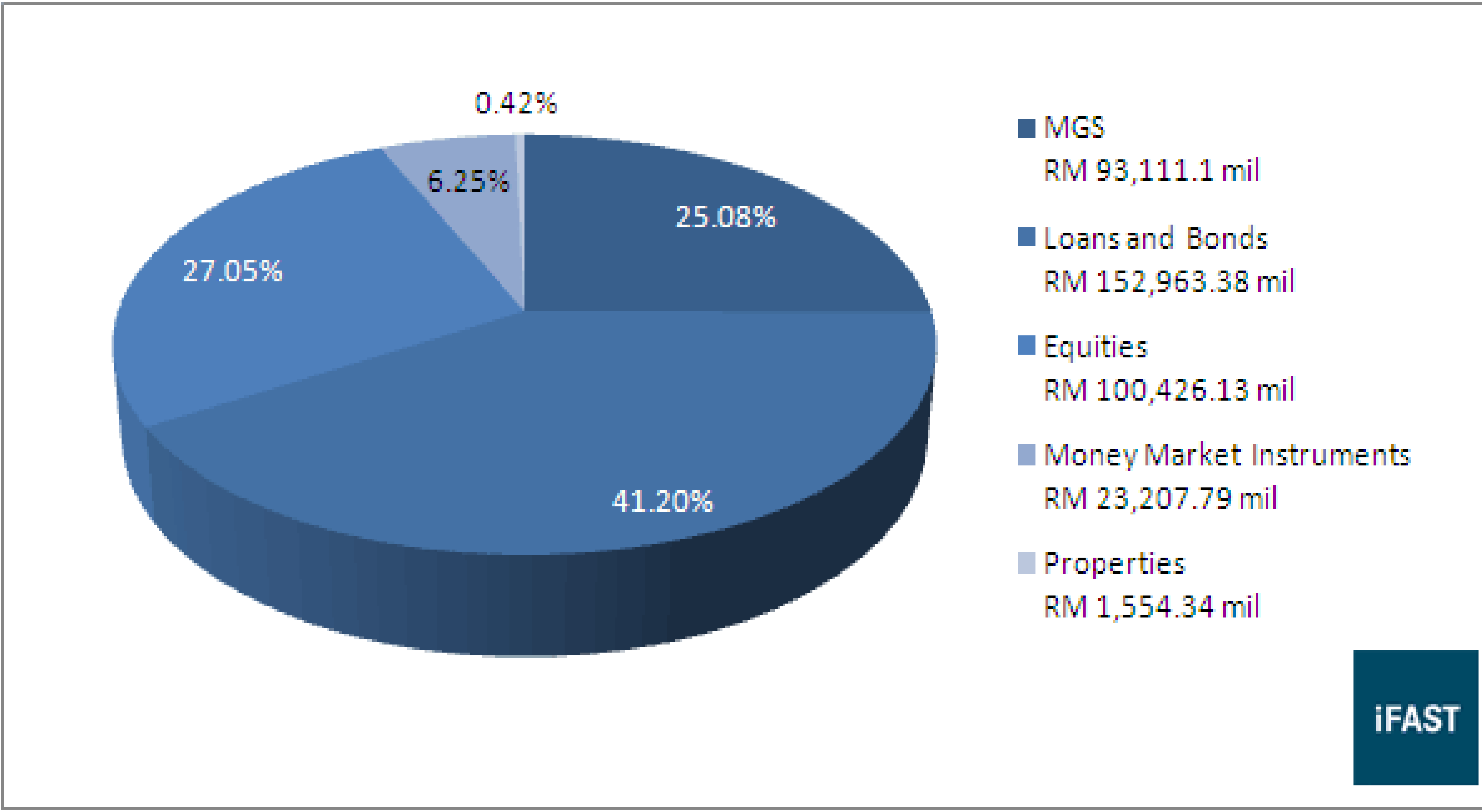


Chart 2: EPF Asset Allocation as of 31 December 2009
Source: EPF 2009 Annual Report

1. We can see that EPF invests in a balanced portfolio, which means that its investments consist of mix of equities and fixed income securities (i.e., MGS, loans and bonds, and money market instruments).

2. Looking at the fixed income securities portion, notice how wide the allowable variation is – 35% to 90%. Historically though, this allocation in **fixed income securities** has **always been above 70%.**

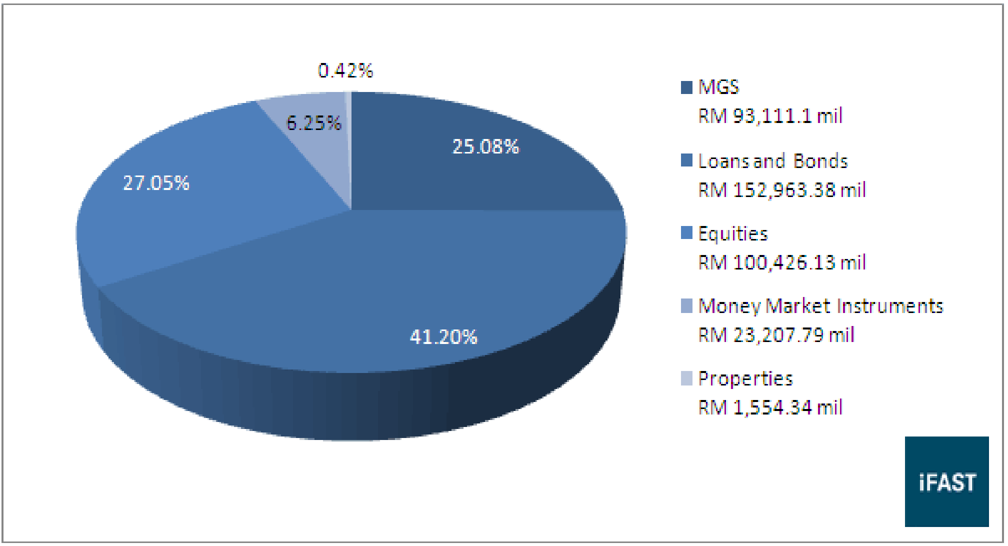


Chart 2: EPF Asset Allocation as of 31 December 2009
Source: EPF 2009 Annual Report

3. Chart 2 shows the asset allocation from EPF's annual report 2009.

4. Fixed income securities can generally be described as loans and come with credit ratings which indicate the level of risk.

5. EPF mainly invests in companies that have healthy cash flows (good credit rating) and such companies do not need to pay high interest rates to investors (or in this case EPF) in order to attract them to lend money. The better the credit rating, the lower the risk, and the lower the interest rates as well.

Monthly Interest Rates & Bond Yields

Tenor/ Date	30 June 2011 (%)	31 March 2011 (%)	Change* (bps)
3 months			
KLIBOR	3.29	3.04	+25.0
U.S. Treasury bill	0.01	0.09	-8.0
3 Year Bonds			
'AAA' Corporate	3.95	4.01	-6.0
MGS	3.24	3.46	-22.0
U.S. Treasury bond	0.80	1.30	-50.0
5 Year Bonds			
'AAA' Corporate	4.24	4.24	-
MGS	3.51	3.60	-9.0
U.S. Treasury bond	1.76	2.28	-52.0
10 Year Bonds			
'AAA' Corporate	4.81	4.90	-9.0
MGS	3.93	4.10	-17.0
U.S. Treasury bond	3.16	3.47	-31.0

** in basis points*

On the domestic front, the MGS market may gradually consolidate amidst the normalisation of monetary conditions and higher inflationary pressures over the medium-term.

Note : Q = Quarter

Pelaburan & Pendapatan

BENTUK-BENTUK PELABURAN *TYPES OF INVESTMENT*	2009 RM JUTA *RM MILLION*	2009 KADAR PULANGAN (%) *RETURN ON INVESTMENT (%)*	2010 RM JUTA *RM MILLION*	2010 KADAR PULANGAN (%) *RETURN ON INVESTMENT (%)*
SEKURITI KERAJAAN MALAYSIA *MALAYSIAN GOVERNMENT SECURITIES*	5,215.71	4.75	5,300.14	4.66
PINJAMAN DAN BON *LOANS AND BONDS*	6,633.35	5.35	7,020.38	5.25
EKUITI *EQUITY*	4,845.68	5.28	10,936.31	10.59
INSTRUMEN PASARAN WANG *MONEY MARKET INSTRUMENTS*	435.57	2.08	703.52	3.03
HARTA TANAH *PROPERTIES*	84.54	5.47	100.70	6.06
JUMLAH/*TOTAL**	**17,214.85**	**4.95**	**24,061.05**	**6.41**

NOTA: * Jumlah pulangan (pendapatan) pelaburan di atas tidak termasuk pendapatan pelaburan pelbagai berjumlah RM2.48 juta bagi tahun 2010 (2009: RM3.31 juta).

*NOTE: * Total investment return (income) as above does not include RM2.48 million miscellaneous investment income for 2010 (2009: RM3.31 million).*

Sumber: Penyata Kewangan KWSP beraudit pada 31 Disember 2010.

Source: Audited EPF Financial Statements as at 31 December 2010.

Pelaburan & Pendapatan

BENTUK-BENTUK PELABURAN *TYPES OF INVESTMENT*	2009 RM JUTA *RM MILLION*	2009 KADAR PULANGAN (%) *RETURN ON INVESTMENT (%)*	2010 RM JUTA *RM MILLION*	2010 KADAR PULANGAN (%) *RETURN ON INVESTMENT (%)*
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28% **45.5%**

NOTA: * Jumlah pulangan (pendapatan) pelaburan di atas tidak termasuk pendapatan pelaburan pelbagai berjumlah RM2.48 juta bagi tahun 2010 (2009: RM3.31 juta).

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Sumber: Penyata Kewangan KWSP beraudit pada 31 Disember 2010.

Source: Audited EPF Financial Statements as at 31 December 2010.

Employees Provident Fund

EPF Reaps RM6.53 Billion In Investment Income In Q1 2011

The Employees Provident Fund (EPF) opened the year with a commendable investment performance registering RM6.53 billion income in Q1 2011, a year-on year growth of 19.76 per cent or RM1.08 billion compared to the corresponding period in 2010. The significant hike was primarily due to encouraging equity performance on the back of stronger corporate earnings and resilient economic fundamentals.

In Q1 2011, investment in **Equities** contributed RM3.23 billion or 49.44 per cent of EPF's total investment income, representing a 20.24 per cent hike compared to the RM2.69 billion recorded in Q1 2010.

"Equity prices were further boosted by strong performance across all key sectors, primarily benefitting from higher global commodity prices, while construction-related stocks strengthened with the announcement of several major projects under the Government's Economic Transformation Programme (ETP). The favourable trade volume had also facilitated EPF to capitalise on profit taking," said EPF Chief Executive Officer Tan Sri Azlan Zainol when commenting on the unaudited Q1 2011 investment income results.

Loans and Bonds accounted for the second largest contributor to EPF's investment income, with a return of RM1.77 billion for Q1 2011. This represented an increase of RM436.59 million or 32.66 per cent rise in reference to the RM1.34 billion recorded in the same period in 2010. **Malaysian Government Securities**, meanwhile, generated an income of RM1.35 billion, up RM71.54 million compared to Q1 2010.

Returns from **Money Market Instruments** also recorded double-digit growth, increasing 14.61 per cent to RM153.09 million from RM133.58 million in Q1 2010.

Investment income from **Properties** meanwhile grew by 29.76 per cent or RM6.45 million, increasing to RM28.12 million from RM21.67 million during the same quarter in 2010.

As at 31 March 2011, the EPF's total investment fund stood at RM450.26 billion with the asset allocation as follows :

Types of Investments	RM billion	Asset Allocation (%)
Malaysian Government Securities	125.15	27.79
Loans and Bonds	145.51	32.32
Equities	160.05	35.55
Money Market Instruments	17.71	3.93
Property	1.84	0.41
Total	**450.26**	**100.00**

"With the global economy expected to experience uneven economic recovery and more moderate growth for the remainder of the year, EPF will continue to consolidate its investment efforts to ensure that members' retirement savings are optimised. To this end, we will continue to be cautious and vigilant in our investments by maintaining a prudent and low-risk investment approach," stated Tan Sri Azlan.

Employees Provident Fund

List Of Top 30 Equity Investments Listed On Bursa Malaysia By Quarter As At 31 March 2011

No.	Share	% Holdings
1.	Msian Building Society Bhd	66.19%
2.	RHB Capital Bhd	44.57%
3.	Msian Resources Corp Bhd	41.64%
4.	WCT Bhd	18.71%
5.	Media Prima Bhd	18.35%
6.	IJM Corporation Bhd	16.80%
7.	Digi.Com Bhd	16.50%
8.	Shell Refining Co. Bhd	16.23%
9.	SP Setia Bhd	16.13%
10.	Cycle & Carriage Bintang Bhd	16.04%
11.	Genting Plantations Bhd	15.26%
12.	Tenaga Nasional Bhd	15.09%
13.	Axiata Group Bhd	14.60%
14.	Petronas Gas Bhd	14.09%
15.	Star Publication (M) Bhd	14.08%
16.	Alliance Financial Group Bhd	13.96%
17.	Sime Darby Bhd	13.39%
18.	United Plantations Bhd	13.37%
19.	Dialog Group Bhd	13.13%
20.	Kuala Lumpur Kepong Bhd	13.11%
21.	AMMB Holdings Bhd	12.89%
22.	IOI Corporation Bhd	12.77%
23.	Telekom (M) Bhd	12.73%
24.	IJM Plantation Bhd	12.53%
25.	Eon Capital Bhd	12.46%
26.	Public Bank Bhd	12.45%
27.	CIMB Group Holdings Bhd	12.43%
28.	Plus Expressway Bhd	12.36%
29.	Maybank Bhd	12.32%
30.	KLCC Property Holding Bhd	12.22%

As at 31 March 2011, the EPF's total investment fund stood at

RM450.26 billion

VS

Financial Year End : 31 July

Launch Date : 14.08.2008

Approved Fund Size : 1.5 Billion Units

Current Fund Size : NAV : RM423.68 Million

UNITS : 1,140.82 Million

Performance of Public Islamic Select Enterprises Fund vs its Benchmark Index Over the Following Periods Ended 31 March 2011

	PISEF (%) Total Return	FBMS Index (%) Total Return	PISEF (%) Annualised Return	FBMS Index (%) Annualised Return
1-year	22.54	16.22	22.54	16.22
Since Commencement	61.26	38.75	20.41	13.58

RM450.26 billion

VS

NAV : RM423.68 Million

RM450.26 billion

vs

NAV : RM423.68 Million

1,062.736 x

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INSTRUMEN PASARAN WANG *MONEY MARKET INSTRUMENTS*				
HARTA TANAH *PROPERTIES*				
JUMLAH/*TOTAL****				

1,062 x

NOTA: * Jumlah pulangan (pendapatan) pelaburan di atas tidak term
(2009: RM3.31 juta).
*NOTE: * Total investment return (income) as above does not include RM*

Sumber: Penyata Kewangan KWSP beraudit pada 31 Disember 2010.
Source: Audited EPF Financial Statements as at 31 December 2010.

Current Fund Size : NAV : RM314.72 Million
UNITS : 903.07 Million

Performance of Public Islamic Select Enterprises Fund vs its Benchmark Index Over the Following Periods Ended 30 December 2010

	PISEF (%) Total Return	FBMS Index (%) Total Return	PISEF (%) Annualised Return	FBMS Index (%) Annualised Return
1-year	19.10	18.20	19.10	18.20
Since Commencement	51.31	34.54	19.52	13.62

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12.	Tenaga Nasional Bhd	15.09%
13.	Axiata Group Bhd	14.60%
14.	Petronas Gas Bhd	14.09%
15.	Star Publication (M) Bhd	14.08%
16.	Alliance Financial Group Bhd	13.96%
17.	Sime Darby Bhd	13.39%
18.	United Plantations Bhd	13.37%
19.	Dialog Group Bhd	13.13%
20.	Kuala Lumpur Kepong Bhd	13.11%
21.	AMMB Holdings Bhd	12.89%
22.	IOI Corporation Bhd	12.77%
23.	Telekom (M) Bhd	12.73%
24.	IJM Plantation Bhd	12.53%
25.	Eon Capital Bhd	12.46%
26.	Public Bank Bhd	12.45%
27.	CIMB Group Holdings Bhd	12.43%
28.	Plus Expressway Bhd	12.36%
29.	Maybank Bhd	12.32%
30.	KLCC Property Holding Bhd	12.22%

Top 5 Sectors as at 31 March 2011

Sector Name	% NAV
Communications	25.35
Industrial	13.68
Diversified	13.04
Consumer, Non-cyclical	11.91
Energy	8.99

Top 5 Holdings as at 31 March 2011

Security Name
Telekom Malaysia Berhad
Axiata Group Berhad
Sime Darby Berhad
Petronas Chemicals Group Berhad
IOI Corporation Berhad

One More Thing ...

KUMPULAN WANG SIMPANAN PEKERJA
Pejabat Timbalan Ketua Pegawai Eksekutif
(Pembangunan Organisasi & Perancangan Strategik)
Tingkat 25, Bangunan KWSP
JALAN RAJA LAUT
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Ruj.Tuan :

Ruj.Kami : 15/2/2-0635-1

Tarikh : Mac 2007

YBhg. Dato' Nadzim Johan
Setiausaha Kerja
Persatuan Pengguna Islam Malaysia
70X, Jalan Keramat Hujung
54000 Bukit Keramat
KUALA LUMPUR

YBhg Dato',

PELABURAN KWSP BERASASKAN SYARIAH

Dengan segala hormatnya ingin saya merujuk kepada isu pelaburan KWSP berasaskan syariah yang dibangkitkan oleh Persatuan Pengguna Islam Malaysia (PPIM).

2. KWSP ingin mengucapkan terima kasih di atas keprihatinan PPIM terhadap isu pelaburan KWSP. KWSP ingin menjelaskan dengan ringkas mengenai aktiviti pelaburannya. Secara umumnya, pelaburan KWSP tidak semuanya mematuhi syariah. Pelaburan KWSP yang terbesar adalah dalam Sekuriti Kerajaan Malaysia iaitu pelaburan berasaskan faedah yang tidak mematuhi syariah kerana faedah adalah riba'. Kategori berikutnya ialah pinjaman korporat yang sesetengahnya halal dan ada yang berasaskan faedah tetap.

3. Pelaburan dalam Instrumen Pasaran Wang juga adalah berasaskan faedah tetap dan tidak mematuhi syariah. Pelaburan berikutnya ialah pelaburan ekuiti iaitu ada yang mematuhi syariah dan ada yang tidak. Bagaimanapun, KWSP tidak lagi membeli saham baru syarikat perjudian. Saham-saham lama syarikat perjudian yang masih dipegang KWSP hanya menunggu masa untuk dijual tanpa memberikan kerugian. Pelaburan dalam hartanah pula adalah mematuhi syariah.

2/..

4. Untuk makluman YBhg. Dato', pencarum KWSP tidak semuanya beragama Islam menyebabkan pelaburan KWSP bercampur-campur. Bagaimanapun, KWSP memandang serius mengenai masalah berhubung dengan pelaburan pencarum beragama Islam. KWSP tidak berupaya melaburkan simpanan ahli beragama Islam ini dalam instrumen pelaburan yang 100 peratus mematuhi syariah kerana kekurangan instrumen tersebut di pasaran. Jumlah dana pencarum beragama Islam dianggarkan melebihi RM100 bilion dan pada masa ini tidak terdapat instrumen pelaburan Islamik untuk jumlah dana sebesar itu.

Sekian, terima kasih

Yang benar,

RUSMA IBRAHIM
Timbalan Ketua Pegawai Eksekutif
(Pembangunan Organisasi dan Perancangan Strategik)


QUESTIONS
And
Answers