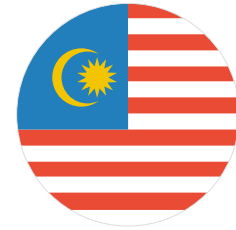




MALAYSIA

Overall Index Score 58.5

Overall Index Grade C



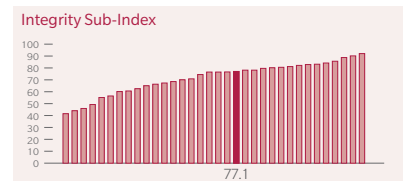
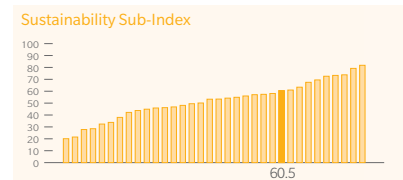
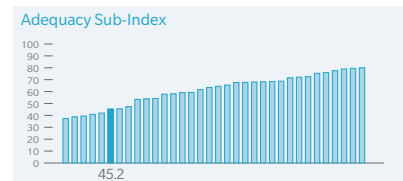
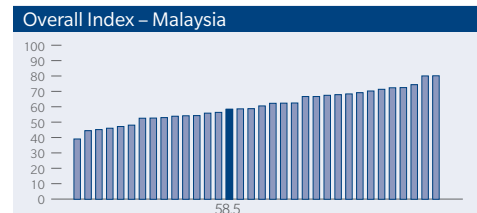
Malaysia's retirement income system is based on the Employee Provident Fund (EPF) which covers all private sector employees and non-pensionable public sector employees. Under the EPF, some benefits are available to be withdrawn at any time (under pre-defined circumstances including fund education, home loans, or severe ill health) with other benefits preserved for retirement.

The overall index value for the Malaysian system could be increased by:

- increasing the minimum level of support for the poorest aged individuals
- raising the level of household saving and lowering the level of household debt
- introducing a requirement that part of the retirement benefit must be taken as an income stream
- increasing the pension age as life expectancy continues to increase

The Malaysian index value fell in value from 57.7 in 2017 to 58.5 in 2018 due to small changes in each sub-index.

Comparison to other systems



OVERALL INDEX HISTORICAL PERFORMANCE

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
na	na	na	na	na	na	na	55.7	57.7	58.5

(since country has been included in the MMGPI)

Download the full 2018 Melbourne Mercer Global Pension Index (MMGPI) Report at www.mercer.com.au/globalpensionindex

