KEMENTERIAN KEWANGAN

OFFICIATING REMARKS BY
YB SENATOR DATUK SERI AMIR HAMZAH AZIZAN
MINISTER OF FINANCE II

EPF 75th ANNIVERSARY GALA DINNER

8:30 PM | MONDAY | 26 OCTOBER 2026
M RESORT and HOTEL, KUALA LUMPUR

Bismillahirrahmanirrahim

Yang Berbahagia Tan Sri Dato' Seri Mohd Zuki Ali,

Chairman EPF

Yang Berbahagia Dato' Sri Abdul Rasheed Ghaffour

Governor Bank Negara Malaysia

Yang Berusaha En. Ahmad Zulqarnain Onn,
Chief Executive Officer EPF

Distinguished guests, members of the EPF family, past and present, whom I hold dear

Ladies and Gentlemen,

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Malaysia MADANI

OPENING

(Personal connection as former EPF CEO)

1. Alhamdulillah, it is a privilege to be with all of you this evening. I stand before you wearing two hats. Today I serve in the Government. But before that, I had the honour of leading this institution, EPF. So, if I speak about EPF with a little more affection than usual tonight, I hope you will indulge me.

2. The truth is, when you have been part of EPF, a part of EPF stays with you. **You may leave the office but you never really leave the mission**. Because EPF is not simply about contributions, returns, balances or an organization one works for. Behind every account is a Malaysian planning for a future. Behind every decision is a family hoping for greater security and dignity in the years ahead.

3. For 75 years, EPF has walked alongside Malaysia's development. Through periods of challenge and periods of progress, it has remained a constant source of confidence for generations of Malaysians. It began with a simple promise: helping workers save for retirement. Yet over time, it has become something far greater. It has become a trusted institution that empowers Malaysians to look to the future with hope, confidence and dignity.

FROM A SAVINGS INSTITUTION TO AN INSTITUTION OF WELLBEING

(What EPF has become)

4. For many years, the retirement journey appeared straightforward: work, save and retire. But Malaysia has changed. The realities facing today's workforce are very different from those facing previous generations.

5. Because of that, the question for EPF now is how to help Malaysians live longer lives with greater security, confidence and dignity.

6. A modern retirement institution must see members not merely as contributors, but as people. People with aspirations and responsibilities. People raising children while caring for ageing parents. People whose lives do not always move in straight lines and whose needs evolve over time.

7. That is why EPF's journey continues to evolve. From savings to security. From security to wellbeing. And from serving individual members to helping build a stronger, more resilient nation. Because **the true measure of an institution is not only what it protects, but also what it enables people to become**.

WE TOUCH LIVES

(Why the transformation matters to individual Malaysians)

8. Sometimes institutions can appear distant. People see the investments, the policies, the systems and the numbers. But the true impact of EPF is not found in spreadsheets or annual reports. It is found in the aspirations of millions of Malaysians. It is found in the

young graduate receiving a first salary. In a parent planning confidently for a child's future. And in a retiree looking ahead, with peace of mind and a sense of possibility.

9. Every ringgit saved tells two stories. The first is personal. It represents somebody's dreams, sacrifices and hopes for a better future. The second is national. Because when millions of Malaysians save together, they create a foundation of strength that supports investment, drives growth and strengthens our nation's resilience. **What begins as individual discipline becomes collective progress**.

SEEING EPF FROM BOTH SIDES

(Why YB Senator's former CEO and Government perspective gives a distinctive view of EPF's future role)

Ladies and gentlemen,

10. I have had the privilege of seeing EPF from two different perspectives; first from within the institution itself; and another from the Government, where the lens is necessarily broader.

11. When you are inside EPF, you appreciate how much work lies behind every outcome. A simple digital service may take years of development. A policy announcement may represent months of analysis, consultation and preparation. Transformation is rarely about a single breakthrough. It is usually making the right decisions consistently over a long period of time.

12. From the Government, you see something else. You see how retirement adequacy affects national resilience. You see how household financial security strengthens economic stability. And you see how long-term savings create the foundation for long-term investment and growth. When Malaysians are better prepared for their future, Malaysia is better prepared for its future.

13. That is why EPF's challenge today extends beyond being an excellent manager of retirement savings. It must help more Malaysians build adequate savings. It must adapt to changing forms of work. It must use technology to simplify engagement without compromising trust. And it must continue generating sustainable returns while remaining faithful to its core responsibility to members.

14. The ambition for EPF to go beyond its 75th year should not simply be to become larger. It should be to become more relevant, more inclusive and more impactful. An institution that reaches more Malaysians, enables more opportunities and creates greater confidence in the future for generations to come.

EPF HELPS BUILD CONFIDENCE IN THE FUTURE

(Why an effective EPF matters to Malaysia itself)

15. Ultimately, EPF provides more than financial security. It provides confidence to navigate life's uncertainties. Confidence that years of hard work can lead to a retirement lived with dignity and purpose.

16. This is why EPF is more than a retirement fund. It is an institution that helps strengthen Malaysia's social and economic foundations. Its

investments support national progress. Its mission contributes to societal wellbeing. And its success contributes to confidence in our collective future. Because when Malaysians have confidence in tomorrow, they are empowered to pursue their aspirations today. And when more families feel secure about their future, Malaysia becomes stronger, more resilient and more optimistic about what lies ahead.

THE CUSTODIANS OF TRUST

(Direct message to almost 6,000 Warga KWSP)

17. Institutions do not transform themselves. People do. Buildings do not innovate. People do. Policies do not implement themselves. People do.

18. To the men and women of EPF, past and present, you are custodians of something far more valuable than assets under management. You are custodians of trust. The trust of millions of Malaysians who place a portion of their life's work in your care.

19. Over the years, I have witnessed your dedication firsthand. Systems evolved. Services improved. Strategies changed. But one thing remained constant: a commitment to serve members with integrity and purpose. That is the true test of an institution. Not whether it can grow. Not whether it can achieve milestones. But whether it can continue to earn and deserve the trust placed in it. **Trust takes years to build, moments to lose and generations to sustain**. Protect it. Strengthen it. And never stop striving to be worthy of it.

Closing [Pause]

(Challenge EPF to reimagine its role for the next 75 years)

20. As EPF enters its next chapter, allow me to leave one reflection. The first trillion-ringgit was a remarkable milestone. The second trillion will be a very different journey altogether. It will be achieved in a world that is more uncertain, more competitive and more complex than before. But every generation is tested by the circumstances of its time. And every great institution is defined not by the challenges it faces, but by the courage and conviction with which it responds to them.

21. There is an old investing principle: the higher the mountain, the thinner the air. The view becomes more impressive, but every step demands greater discipline, sharper judgement and stronger conviction.

22. The challenge before EPF therefore is not simply to grow larger. It is to grow wiser. To grow stronger. And to grow in a manner worthy of the trust that millions of Malaysians place in this institution. Because every ringgit under EPF's care, ultimately, represents somebody's years of labour and hopes for the future.

Ladies and Gentlemen,

23. Seventy-five years ago, EPF began with a simple promise: save today for a more secure tomorrow. That promise remains as relevant today as it was then. But fulfilling that promise requires constant renewal.

24. To everyone in EPF: continue to challenge yourselves. Continue to innovate. Continue to embrace change. The next chapter will not be written by preserving the status quo. It will be written by reimagining what EPF can become for future generations.

25. If the first 75 years established EPF as a pillar of retirement security, let the next 75 years establish EPF as an institution that helps Malaysians live longer with confidence, build greater resilience and embrace the future with optimism. **Let it be said that this generation did not simply inherit a great institution. It strengthened it. It renewed it. And it prepared it for the generations that followed**.

26. Happy 75th anniversary, EPF. May this institution continue to touch lives, strengthen families, inspire confidence, and create opportunities for generations to come. May it continue to stand as a symbol of trust, resilience and hope. And it may continue to serve Malaysia with purpose for the next 75 years and beyond.

Sekian, Wabillahi Taufik Wal Hidayah, Wassalamualaikum Warahmatullahi Wabarakatuh.

Thank you.