



ASSA

News

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Mrs. Ladawan Wongsriwong Deputy Minister of Labour and Social Welfare of Thailand presided over the opening ceremony of the 8th ASSA Board Meeting in Chiang Rai, Thailand held on 3-5 August 2001.



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From the Chairman's Desk

We are pleased that after its official establishment on 13 February 1998, the ASEAN Social Security Association (ASSA) has grown continuously with closer co-operation and friendship among the various member institutions. The membership

of ASSA has increased with more social security institutions in the ASEAN region joining the association. I wish that ASSA would continue to be a dynamic social security association comprising of social security institutions in the region which seek to improve the social security schemes and services for their members in their respective countries. The 8th ASSA Board meeting in Chiang Rai, Thailand on 3-5 August 2001 has shown the commitment of the long-term collaboration among ASSA members. We welcome Ms. Corazon Santos De la Paz, the new President and CEO of the Philippines' Social Security System and would like to thank the past ASSA Board member, Mr. Vitaliano N. Nanagas II, for his kind support and contributions to ASSA during his tenure. My deepest thanks also go to the ex-Chairman of ASSA, Mr. Lim Han Soon of CPF Board, Singapore for his inspirational leadership and for elevating ASSA to greater heights.

Volume 5 of the ASSA News presents the highlights of the 8th ASSA Board Meeting held in Chiang Rai, Thailand and the updates of social security news in the countries of member institutions.

Highlights of the 8th ASSA Board Meeting held in Chiang Rai, Thailand



Thailand Social Security Office (SSO) hosted the 8th Board Meeting of the ASEAN Social Security Association (ASSA) on 3 – 5 August 2001 in the northernmost province of Chiang Rai. Some 26 members and officials from 9 member institutions of 7 ASEAN countries shared their participation in the Meeting.

With Mr. Lim Han Soon, General Manager of CPF Board, Singapore, completing his tenure as ASSA Chairman for the term 2000-2001, chairmanship for 2001-2002 was handed

over to Mr. Somchai Wattana, Secretary General of Thailand's Social Security Office. Dr. Nguyen Huy Ban, Director General of Vietnam Social Security (VSS), was confirmed as Vice-Chairman, while Ms. Jiraporn Kesornsutjarit, Deputy Secretary General of SSO, was appointed as Secretary General of ASSA.

"Good Practices" Section was put in the ASSA website.

With kind contributions by ASSA member institutions, the CPF Board of Singapore had collated and published nine articles on "Good Practices" of ASSA member institutions on the ASSA website to promote the sharing and learning of ideas and experiences on social security among ASSA member institutions. The articles include:

1. "Withdrawal Tracking System" by Brunei's Employees Trust Fund
2. "Managing Member' Perceptions about EPF" by the Employees Provident Fund, Malaysia
3. "Decentralizing Social Security Services To Members" by the Government Service Insurance System, Philippines
4. "SSS ID System: First Large-Scale Civilian ID Application Using Biometrics" by the Social Security System, Philippines
5. "SSS Infokiosk : One-touch On-line Access" by the Social Security System, Philippines
6. "The SSS Net : Contributions Collection via EDI" by the Social Security System, Philippines
7. "CPF Web-Linkup with Financial Institutions" by the Central Provident Fund Board, Singapore
8. "The Employer Classroom" by the Central Provident Fund Board, Singapore
9. "SSO : Best-in-Class Nationwide in Service Delivery" by the Social Security Office, Thailand



Schedule of Next Meetings

1. The 9th ASSA Board Meeting is confirmed by GSIS and SSS to be held in Cebu, Philippines from 21-23 March 2002.
2. The 10th ASSA Board Meeting will be in Ho Chi Minh City, Vietnam in around August 2002.

Details of each article were presented by CPF Board, and the forum was opened for discussion and sharing of ideas. This development cost would be shared equally among the nine ASSA member institutions.

Revision of ASSA Board Meetings Schedule

To revise schedule of ASSA Board Meeting from 2002 to 2006, the CPF Board of Singapore was permitted to present the schedule of ASSA Board Meetings from 2002 to 2006 revised to include Brunei as one of the hosting countries. Two alphabetical circles of hosting Board Meetings were scheduled: the first circle would be held around March or April and the second would be held around August or September each year. Therefore, the Board agreed that the 9th ASSA Board Meeting would be held in the Philippines.

Cultural Activities

After the Board Meeting a group of delegates took cultural visits to the northern-style Baan Dam (Black House) Museum, the Royal Princess Mother Palace, Mae Sui Thai-Myanmar Border Cross, Golden Triangle, and a contemporary artist's Buddhist Temple. The other group joined a friendship golf match at a very beautiful scenic Santi Buri Golf Course. The overall event completed with a farewell 'Khan Tok' Lanna Thai-style Dinner. Hands in hands we shared could confirm the solidarity of the Association, and till we meet again in the Philippines.



Development of Social Security in ASEAN

VSS's information technology project developed

In August 1998 Vietnam Social Security (VSS) was approved to develop feasibility for the project "Information technology implementation for VSS for the period 2001 - 2010". With the assistance of relevant Ministries, VSS has submitted the project's feasibility study to the Government and it was approved by the Prime Minister on the date of 16 October 2001.

The estimated project's capital 800 billion VND allocated for following items: members' registration management, social insurance fund management, operation administration of VSS system and modern hardware equipment for whole system throughout the country.

This project has significant and important role for the development of VSS. However, in the process to carry out the project VSS faces many difficulties, such as: Social Security Law has not passed yet (it will be passed in Parliament Congress in the next year), so that there is lack of the legal framework for data-base management; the IT professional staff do not meet work's requirements while it is too difficult to attract the high-qualified experts. In addition to that the world's IT rapidly changes so VSS needs to actively take a shortcut to catch up with the fast growing technology.

In order to successfully implement the project, VSS needs the strong cooperation and consultation of relevant Ministries in the country as well as experiences exchanging on IT activities with foreign social security institutions.

CPF FINANCIAL PLANNING CALCULATOR

The CPF Board has just introduced another internet service to help CPF members plan for their old age. It is called "CPF Financial Planning Calculator" ("CPF Calculator" in short).

The CPF Calculator helps CPF members estimate the amount of old-age savings they would have at their retirement age—currently, age 62. It takes into account a CPF member's total CPF contributions based on current salary, increments, bonuses etc and deducts from it the housing loan repayments and other withdrawals allowed under the CPF schemes. The projections are based on certain assumptions—using a typical CPF member scenario in that salary range.

As an illustration, Mr Tan, aged 30, has \$20,000 in his three CPF accounts today. If his current monthly CPF savings, after deducting housing loan repayments is, \$360, he would have about \$250,780 in his CPF accounts when he retires at age 62. This figure takes into account the CPF interest he would have earned, his increments, bonuses, etc and the housing loan repayments.

To use the CPF Calculator, the CPF member needs to get into the CPF Web-page and use his CPF account number and personal identification number to access his CPF particulars and current CPF savings balances from the computer. He then keys in his date of birth and the computer will estimate his CPF savings at age 62 for him.

The CPF Calculator can only give a rough estimate of what the CPF member can expect at retirement age based on certain assumptions. It does not guarantee that the member would have that amount when he retires. Its real benefit is to set the CPF member thinking of his old age and to start planning for it now.

INNOVATION IN CPF BOARD

Someone once said that in today's age and time, the only thing that is constant is change. In the CPF Board, we are used to change all the time. Many of the CPF social security benefits have been enhanced yearly. And many of the CPF services have also been improved.

Since 2000, CPF Board has introduced a number of programmes to encourage and help its staff to be creative and innovative so that they could suggest not only incremental improvements but also quantum-leap changes to the CPF benefits and services.

"WOW" Ideas

To start with, the CPF Board believes that everyone is creative and can be innovative. The "WOW Ideas" programme encourages CPF staff to "think outside the box" and "break the vase so as to recreate it into something more beautiful and valuable". In other words, to think differently and to do different things." With this programme, any staff can put up innovative ideas or challenges they are facing in their work using the Board's "WOW Ideas" electronic system. This "WOW Ideas" electronic system acts as a virtual "discussion room" for staff to toss their innovative ideas or work challenges with their colleagues who would then give their views, comments, alternative ideas, etc. This often results in much better ideas or better solutions to work challenges.

"WOW" Ideas Competitions

"WOW" Ideas competitions are held annually to enable staff in each branch or Department to put up their "WOW" ideas to senior management. Only ideas that, if implemented, would result in radical changes or quantum leap improvements to the Board's work processes and services are accepted for this competition.

This year alone, some 80 "WOW" Ideas were generated through this competition, of which six were eventually awarded cash prizes and certificates of merit.

CPF Innovation Fund

Staff with a creative or innovative idea can apply for funds from the CPF Innovation Fund to work on his or her idea. If the impact of the idea is extensive enough, he or she could even apply for a larger amount of funds from the Government's innovation fund, known as The Enterprise Challenge. An initial CPF Innovation Fund of S\$200,000 has been created and it is already open to the Board's staff for application.

i Groups

i Groups (which stands for "innovation-groups") are formed in CPF Board to generate innovative ideas and to tackle issues that others have not been able to find a satisfactory answer to. People who have shown that they are imaginative, creative and innovative are asked to join i-Groups. The i-Group idea is still very new in CPF Board. So far, one group, headed by CPF Board GM, has been formed and it is working on getting creative ideas and looking at issues that need i-Group's help.

CPF-POWER

CPF-POWER (Public Officer Working together to Eliminate Red tape) Groups look out for red tapes in the Board that irk both internal and external customers and recommend their removal. So far, 3 POWER Groups have been formed. So far, they have identified 11 areas where red tape exists and recommended improvements.

The above are some of the programmes the CPF Board has introduced recently to innovate and cut down on red tapes. We hope to be able to share more with you later as these ideas and programmes develop.

The 11th Anniversary: SSO Heading towards More Mature Developments

On 3rd September 2001, the Social Security Office (SSO) marked the 11th anniversary of the introduction of the Social Security Scheme in Thailand. The first and foremost Social Security Act B.E. 2533 (1990) was introduced as a result of the vast number of Thai workers who had demanded for greater social security for their lives and alleviation of various risks in the society.

In former times, Thailand, as well as other ASEAN countries, relied on agricultural products and its society was made up mostly of extended families. Today, with rapid growth of the industrial and services sectors, nuclear families, consisting of only two generations (parents and children), are formed. Hence, when any critical problem like sickness, physical disability or death of the breadwinners occurs, other members of the family will suffer serious hardship.

The introduction of the social security scheme in 1990 could therefore guarantee the social security of lives and reduce the difficulties faced by the insured.

The scheme has proven to be a success over the years. Initially, protection was only provided for workers working in enterprises with 20 or more employees. Later in 1993, the coverage was extended to any business with 10 or more workers. In 1998, two benefits, namely old-age and child allowance, were added to the existing four benefits for sickness, maternity, invalidity and death. Therefore, a total of 6 non-work related benefits are now available to the workers under the Social Security Fund. At the same time, the SSO manages the Workmen's Compensation Fund to provide benefits and compensation in cases of work injury, sickness and accidents.

A summary of the improvements of the SSO are listed below:

Improvement of the Scheme

- 1) Increase in Benefits provided
 - 1.1 Increase in the amount of sickness benefits for insured persons and capitation payment for hospitals.
 - 1.2 Increase in coverage to smaller enterprises in 2002.
- 2) Administration of the Benefits
 - 2.1 Utilization of national ID Cards to identify and verify entitlements (from 13th March 2001)
 - 2.2 Establishment of the customer self-service system through electronic media, internet and telephone.
- 3) Enhancement of Service Delivery Efficiency.
 - 3.1 Claim benefits by phone call and pay benefits through banking system (since 1999).
 - 3.2 Develop contributions data processing and promote contribution payments by diskette.
- 4) International Affairs and Technical Cooperation
 - 4.1 Hosted the 12th ASSA Regional Conference for Asia and the Pacific in November 2000.
 - 4.2 Provides technical assistance to Lao Social Security Department to develop its social security scheme.
- 5) Significant Policies of the SSO
 - 5.1 Provision of health for all, in collaboration with the Ministry of Public Health
 - 5.2 Extension of coverage to all workers
 - 5.3 Increase in the provision of benefits
 - 5.4 Enhancement of service delivery efficiency
 - 5.5 Enhancement of administrative performance.

In 2002, the Unemployment Insurance will be introduced, and the coverage will be extended to smaller enterprises (with more than 1 or 3 workers). Within such a short period, the SSO has been able to implement the Act and the government policy effectively in providing justice and adequacy of social protection to the people. "The road to success is not paved with roses," they said. The hardworking staff members of SSO have joined hands to pave millions of flowers to achieve the challenging targets set.

2001 Marks the 16th Anniversary of the SSO Industrial Rehabilitation Centre (IRC)

With ICA's technical and financial assistance, the two-hundred-bed Industrial Rehabilitation Centre (IRC) was established in 1985, five years before the SSO, to provide services to assist the disabled workers to re-enter the workforce. Throughout these sixteen years, the IRC services have been progressively improved, and the Centre is now the biggest facility of its kind in Thailand.

The services provided by IRC include medical, occupational, mental and social rehabilitation which aim to enhance the ability of the disabled to earn their own living and live well in the society.

With such success, the SSO is now putting full efforts to establish four more centres in the East, Northeast, North, and South of the country in order to increase the accessibility of the services to more clients in the country. In addition, SSO has plans to develop the current IRC to be the rehabilitation centre for Southeast Asian region.

Foreign Workers No Longer Liable To Contribute To EPF

With effect from 1 August 2001 foreign workers in Malaysia need make mandatory contributions to the Employees Provident Fund. Following this decision by the Government, foreign workers can now apply to withdraw their savings under the existing leaving The Country Withdrawal Scheme. However, foreign workers may choose to contribute to the EPF voluntarily.

Prior to this, i.e. effective 1 August 1998, foreign workers earning less than RM2,500 were mandatorily required to contribute to the EPF.

EPF Introduces A New Withdrawal Scheme

The Employees Provident Fund will be introducing the **"Monthly Payment Scheme"** effective 2 January 2002. The purpose of the scheme is to provide members with a steady stream of income during retirement. A member who participates in this scheme will have to transfer part of his savings from **Account 1** (Retirement Act) to a new **Account 4**. At age 55 a member has to have a minimum savings of RM24,000 in his Account 4, in order to receive a monthly payment of RM100 from age 55 to 75. The actual amount of his monthly payment will depend on the amount of savings he has in Account 4.

Members at age 55 years can also choose to receive their savings, in lump sum, or in the form of periodical payments or only receive the dividends annually and leave the principle with the EPF.

THE LAUNCHING OF "E-INFO TAP"

In its effort to improve the customer services, Employees Trust Fund (ETF) of Brunei Darussalam has set up a kiosk system called **"e-info TAP"** which was launched simultaneously in all the four districts, namely Brunei Muara, Belait, Tutong and Temburong via video-conferencing on 10 November 2001.

E-info TAP is a self-service information system which enables members to access the general information and other services on the Employees Trust Fund, Brunei Darussalam (which is readily accessible to the public – i.e.



does not require Identity "Smart-Card"). Specific information regarding a member's bio-data, place of work, withdrawal status, withdrawal application status and the printing of Account Statement may only be accessed by members using the new Brunei Darussalam Identity "Smart-Card" which was introduced by the Immigration and National Registration Department, Brunei Darussalam. E-info TAP is on line with ETF system; thus information provided by this system is up-to-date.

THE SSS FLEXI-FUND: ENSURING FINANCIAL SECURITY FOR OVERSEAS FILIPINO WORKERS

Barely four months after its launching in Manila on July 18, 2001, membership to the Flexi-fund Program for Overseas Filipino Workers (OFWs) of the Philippine SSS has grown to about 1,600 OFWs who registered are based in various parts of Asia, the Middle East and Europe.

Thousands of OFWs in Hong Kong welcomed the new program during the launching held on October 28, 2001 on the occasion of Philippine President Gloria Macapagal Arroyo's visit to this former British colony.

The Flexi-fund program is a voluntary provident fund offered to OFWs on top of the regular social insurance program. It is aimed at enabling higher savings for future needs. Tailor-fit to suit the needs of OFWs, the program allows flexibility in the amount of contribution in excess of the required maximum contribution to the regular program, as well as in the time and mode of withdrawal of contributions. The Fund would earn higher interest equivalent to the average rate of government treasury bills.

Presently, the SSS is stepping up plans to increase coverage for membership to the Flexi-fund. Applications are being accepted in various SSS offices abroad. In countries without existing SSS offices, OFWs are requested to submit their applications through mail, directly to the International Affairs & Branch Expansion Division of the SSS.

COVENANT OF SERVICE: SETTING THE STANDARD IN CUSTOMER SERVICE EXCELLENCE

In what is considered a highly significant enhancement in its customer service delivery, the Philippine Social Security System is adopting a Covenant of Service (COS) program. This is proof of SSS' commitment to public service excellence. The program is three-pronged in nature as it covers the major elements of: quality customer service, standardized policies and procedures, and continuous innovation.

From the point of view of the customer, the COS is a commitment of the organization to deliver particular services within a publicly-declared specified period of time. This is on the assumption that supporting documents submitted to the SSS are in order.

Covered under the program are the processing of claims for retirement, death, funeral, maternity, sickness, and disability, short-term (salary) loans, and the issuance of the tamper-proof social security ID. The commitment is as follows:

PROGRAMS	PHASE 1 (In days)	PHASE 2 (In days)
1. Salary Loans	3	1
2. Funeral	3-5	3
3. Sickness		
-notification	3	3
-reimbursement	11	8
4. Maternity	18	8
5. Disability	15	8
6. Retirement	15	5
7. Death	10	5
8. ID Card Issuance	10	5
9. Philippine National Police ID	25	25

With the COS, members need not wait for an interminable period before they receive their social security benefits and privileges. Given the wide reach of its membership and large scope of its operations, this commitment of the SSS is no ordinary feat.

The first step in the program is *strengthening of frontline operations*. Crucial to this effort are streamlining of procedures, simplification of forms, and the establishment of scientific standards for various aspects of operations - how long it optimally takes to perform each task. On this basis, the organization's human, IT and other physical resources are redeployed for maximized results. Branches were also classified as either *processing centers* or *receiving centers* based on transaction volume. With this, maximum results are obtained from limited resources.

The COS project is being implemented on a phased basis. This is to allow the organization the opportunity to act upon areas requiring further improvement.

Former Prime Minister of Britain visits EPF, Malaysia

The EPF continues to attract the interest of social security and fund management institutions around the world. On 26 July 2001 the Board was honored to play host to a delegation led by John Major, the former Prime Minister of Britain who is now the Chairman of the Carlyle Group. John Major and three other senior officers from the Carlyle Group, Mr. John Major was received by the EPF Board Chairman Tan Sri Abdul Hafim Ali and the CEO Mr. Azlan Zamol. During the meeting both parties discussed issues on current economic developments and investments strategies.



EPF Celebrates Its 50th Anniversary With A Conference On Old Age Protection

The Employee Provident Fund, which was established on 1 October 1951 celebrated its 50th Anniversary on 1 October 2001. This event was celebrated with several activities. One important activity organized in conjunction with the 50th Anniversary was a conference on 'Challenges Facing Retirement Schemes in the 21st Century' on 2 October 2001, which was officiated by the honorable Deputy Minister of Finance, Malaysia.

The conference discussed issues of concern to social security institutions both global and domestic, and in particular, on the drivers of social security i.e. demographics, economic and institutional settings. Speakers at this conference included Mr. Richardson of Pricewaterhouse Coopers of Singapore and Mr. Roger Urwin of Watson Wyatt.

A total of 250 participants attended the conference. Delegates of ASSA member countries from Brunei, Thailand, Singapore and Indonesia also participated in this conference.



EPF Plays Host To Visit By Thailand

In keeping with the ASSA spirit of collaboration and mutual co-operation, EPF Malaysia plays host to visits by fellow *Member Institutions*. On 5 November 2001, the EPF received a high-profiled delegation from the Ministry of Labour and Social Welfare and the Social Security Office of Thailand. Mrs. Ladawan Wongsriwong, Deputy Minister of Labour and Social Welfare, Thailand led the delegation.

The delegation comprised a member of the House of Representative, several senior officers of the Ministry of Labour and Social Welfare and the Social Security Office of Thailand.



This visit was arranged in response to a request made by the Deputy Minister at the opening ceremony of 8th ASSA Board meeting at Chiang Rai on 3 August 2001.

The main purpose of the visit was to exchange views on effective administration of Social Security Schemes.



The CEO of EPF, Mr. Azlan Zainol, Labour received the delegation. The EPF Deputy CEO (Management and Organization Department), Mrs. Rosata Ibrahim briefed the delegation on the EPF schemes and Dr. Roslan Ghaffar, Senior Director, Investment Research and Supervision Department on EPF's Investment activities.

New SSS President



"The SSS should create new wealth, generate employment, increase individual income and develop a new breed of entrepreneurs without jeopardizing its actuarial viability." This is according to Ms. Corazon Santos De la Paz, the 14th person to watch over the operations of the Philippine Social Security System (SSS) and also the first woman to carry the great responsibility of being SSS President and Chief Executive Officer.

Ms. De la Paz, in her speech during the 44th anniversary of the SSS in September 2001, said that the SSS should aim to further strengthen the partnership with its members and continue to carry out the necessary reforms to keep its promises to its members and deliver service that will truly satisfy them.

A widely-respected former senior partner and chairperson of Joaquin Cunanán & Co. (PricewaterhouseCoopers), Ms. De la Paz has 40 years of experience in public accountancy and management consultancy. She earned her masters degree in business administration at Cornell University with a Fulbright grant and a University of the East scholarship after graduating magna cum laude in her business administration course at the University of the East and topping the board examination for certified public accountants for that year.

She has served as president of several professional organizations, including the Management Association of the Philippines, Financial Executives Institute of the Philippines, Philippine Institute of Certified Public Accountants (PICPA). She presently chairs the committee on US-ASEAN (Association of Southeast Asian Nations) affairs of the Philippine Chamber of Commerce and Industry.

She was elevated by the PICPA to the Accountancy Hall of Fame in 1995, and was chosen as TOFIL (The Outstanding Filipino in Public Accounting) Awardee for 2000. She received a Fulbright Achievement Award for Business Administration in 1988 and was a TOWNS (The Outstanding Women in the Nation's Service) Awardee for Management in 1983.

Ms. De la Paz came to the SSS with the sincere intention to make a difference not only within the System but in the lives of millions of members who are depending on it.

Philippine-Swiss Social Security Agreement

SSS President Corazon S. De la Paz signed on behalf of the Philippine Government, a social security agreement with the Swiss Confederation which aims to promote mutual cooperation in the field of social security for the benefit of both Philippine and Swiss nationals.

Under the agreement, Filipinos working in Switzerland may qualify for retirement and certain benefits by adding up the creditable periods they earned in the Philippines and Switzerland.

The agreement also provides for equality of treatment between both countries' nationals, export of benefits, and mutual administrative assistance.

The agreement was signed on September 17 in Bern, Switzerland by Ms. Ma. Verena Brombacher-Steiner of the Swiss Federal Insurance Office for the Swiss Confederation, Philippine Ambassador Rora Navarro-Tolentino, SSS International Affairs and Branch Expansion Division AVP Judy Frances A. See and Charge-d' Affaires Marilyn J. Alarilla witnessed the occasion.



Tanzanian Social Security Officials Visit the SSS

Philippine Social Security System (SSS) President & CEO Corazon S. de la Paz (left) briefs social security officials from the Republic of Tanzania on SSS programs and policies during a courtesy call at the SSS headquarters in East Avenue on October 1, 2001.

Tanzanian officials were on a week-long study program on the Philippine social security system.



Shown in photo are (from left) Tanzanian National Social Security Fund Director Yacoub Kidula, Tanzanian Ministry of Labor, Youth and Sports Assistant Commissioner Rashid Madai and Tanzanian Parastatal Pensions Fund Executive Officer Michael Mjinja.

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