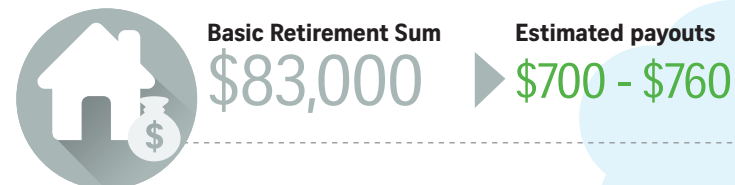


# What happens when I reach 55?

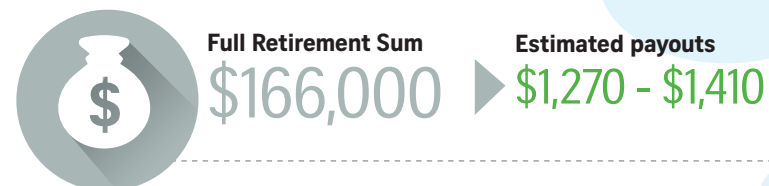
## What happens to my payouts?

Assuming an estimated Retirement Account balance of \$107,000, you will receive lifelong monthly payouts of \$860-\$950.

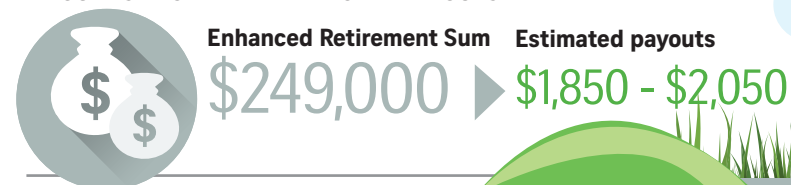
### IF YOU HAVE SUFFICIENT PROPERTY PLEDGE\*



### IF YOU WISH TO HAVE HIGHER PAYOUTS



### IF YOU WISH TO HAVE EVEN HIGHER PAYOUTS



NOTE: \*Do note that your CPF payout will fall

## What about my payments using CPF?

- 
- Housing**
- Reserve your OA savings for housing loans\*
  - Lump-sum payment of housing loans using OA savings\*
  - Pay with cash after age 55
  - Sell your investments to reduce/pay off housing loans

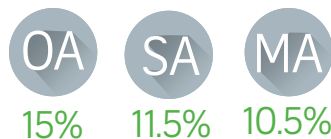
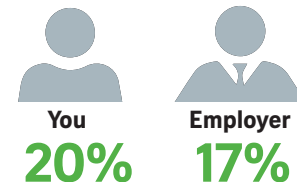
### Other payments

- 
- Investment**
- 
- Education**
- 
- Home & Dependants Protection Schemes**
- Look for alternative funding

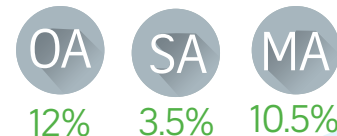
## What if I continue to work?

Your OA and SA will continue to receive new CPF inflows if you are working from age 55, but at reduced contribution and allocation rates.

### Above 50 - 55



### Above 55 - 60



## How much can I withdraw?

### CPF withdrawals @ age 55

Savings in OA and SA	Can withdraw
\$5,000 or less	All your savings in your OA and SA (nothing goes to RA)
\$5,000 - \$166,000	<ul style="list-style-type: none"> <li>• \$5,000 and</li> <li>• any RA savings above the BRS, if you have sufficient property charge/pledge</li> </ul>
> \$166,000	<ul style="list-style-type: none"> <li>• \$5,000 or your OA and SA savings above FRS, whichever is higher and</li> <li>• Any RA savings above the BRS, if you have sufficient property charge/pledge</li> </ul>

NOTE: Basic Retirement Sum (BRS), Full Retirement Sum (FRS), Ordinary Account (OA), Special Account (SA)

## 9 WAYS TO USE YOUR MEDISAVE

- WHEN YOU WELCOME YOUR LITTLE BABY**
- WHEN YOU NEED REPEATED TREATMENT**
- FOR REGAINING MOBILITY AND OTHER FUNCTIONS**
- TO STAY HEALTHY**
- WHEN THE DOCTOR ADVISES YOU TO GO FOR A SCAN**
- WHEN YOU FALL ILL IN OLD AGE**
- FOR SURGERY OR HOSPITALISATION**
- TO PAY FOR INSURANCE PREMIUMS** MediShieldLife
- FOR END-OF-LIFE CARE**