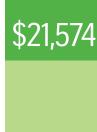
How they compare

Topping up earlier in the year



\$17,802

Earn around 20%* more interest on your CPF savings in 10 years by topping up early in January.

NOTE: *Based on current Special/Retirement Account interest rates of up to 5 per cent per annum (pa), with \$7,000 annual top-úp, with \$0 starting CPF balances. CPF savings in the Special

\$70,000

\$70,000



Interest



Top-up

and Retirement Accounts rates of 4 per cent pa.
The first \$60,000 of your combined CPF balances, of which up to \$20,000 comes from your Ordinary Account, earns an additional 1 per cent interest pa. An additional 1 per cent interest is paid on the first \$30,000 of combined CPF balances for all members aged 55 and above.

Topping up in Jan

Topping up in Dec

CPF Retirement Sums and CPF Life payouts

For members turning 55 in 2018

IF YOU OWN A PROPERTY WITH



Basic Retirement Sum

in 2018

Estimated payouts \$720 - \$770

Mr Ona Retirement

Retirement Sum

Account savings \$55,000

Monthly payouts \$530

Mr Ahmad Retirement Account savings

\$95,000

Monthly payouts \$840

IF YOU DO NOT OWN A PROPERTY OR WISH TO HAVE HIGHER PAYOUTS



Full Retirement Sum

in 2018

Estimated payouts \$1.320 - \$1,410

Mr Ravi

Retirement Account savings \$171,000

Monthly payouts \$1,410

IF YOU WISH TO HAVE **EVEN HIGHER PAYOUTS**



Enhanced Retirement Sum

in 2018

Estimated payouts \$1,910 - \$2,060



Standard Plan More for self



Basic Plan





Escalating Plan* More for the future





















Bequest

All unused annuity premium (without interest) and Retirement Account savings, if any, will be refunded to your beneficiaries upon your death.

NOTE: Bequest amount differs across plan type and age of death.

*Available from January 2018. Payouts under the CPF Life Escalating Plan grow at 2 per cent pa to preserve the purchasing power of the payouts. As with all CPF Life plans, payouts may be adjusted to account for long-term changes in interest rates or life expectancy. Such adjustments (if any) are expected to be small and gradual.