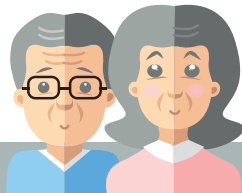


# How they compare – CPF Life Plans

Ask yourself these questions to decide which plan best suits your needs:

## Understanding the three CPF Life Plans



**Standard Plan**  
More for self



**Basic Plan**  
More for loved ones



**Escalating Plan\***  
More for the future

### Do I want a higher level monthly payout?

This plan provides a higher monthly payout, so you can have more for your retirement needs.

### Do I want to leave more savings for my loved ones?

This plan provides a lower level monthly payout and leaves bigger bequest for your loved ones when you die.

### Do I want increasing payouts over time?

This plan provides lower payouts initially that will increase by 2 per cent yearly to help you cope with the rising cost of living.

**Monthly payouts**



**Bequest**

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

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

\*Available since January 2018. Escalating Plan grows at 2 per cent per year to preserve the purchasing power of the payouts.

Source: CPF SUNDAY TIMES GRAPHICS