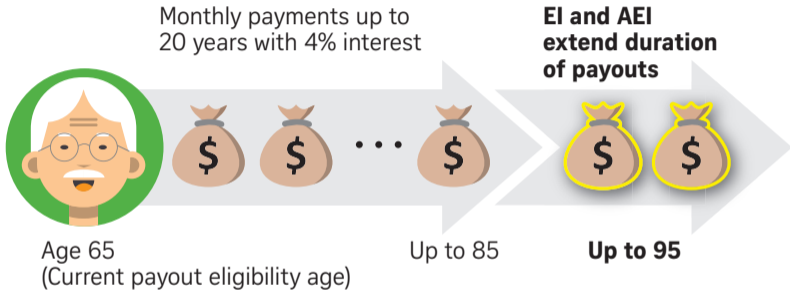


# Retirement Sum Scheme



Note: Under the Retirement Sum Scheme (RSS), the RSS monthly payouts can last up to 20 years, taking into account the base interest rate on RA savings, which is now 4 per cent per annum. To benefit members aged 55 and above, extra interest (EI) of 1 per cent per annum is paid on the first \$60,000 and additional extra interest (AEI) of 1 per cent per annum on the first \$30,000 of their savings. The extra interest provided by the Government is used to extend the RSS payout beyond 20 years, with no reduction in payout amount.