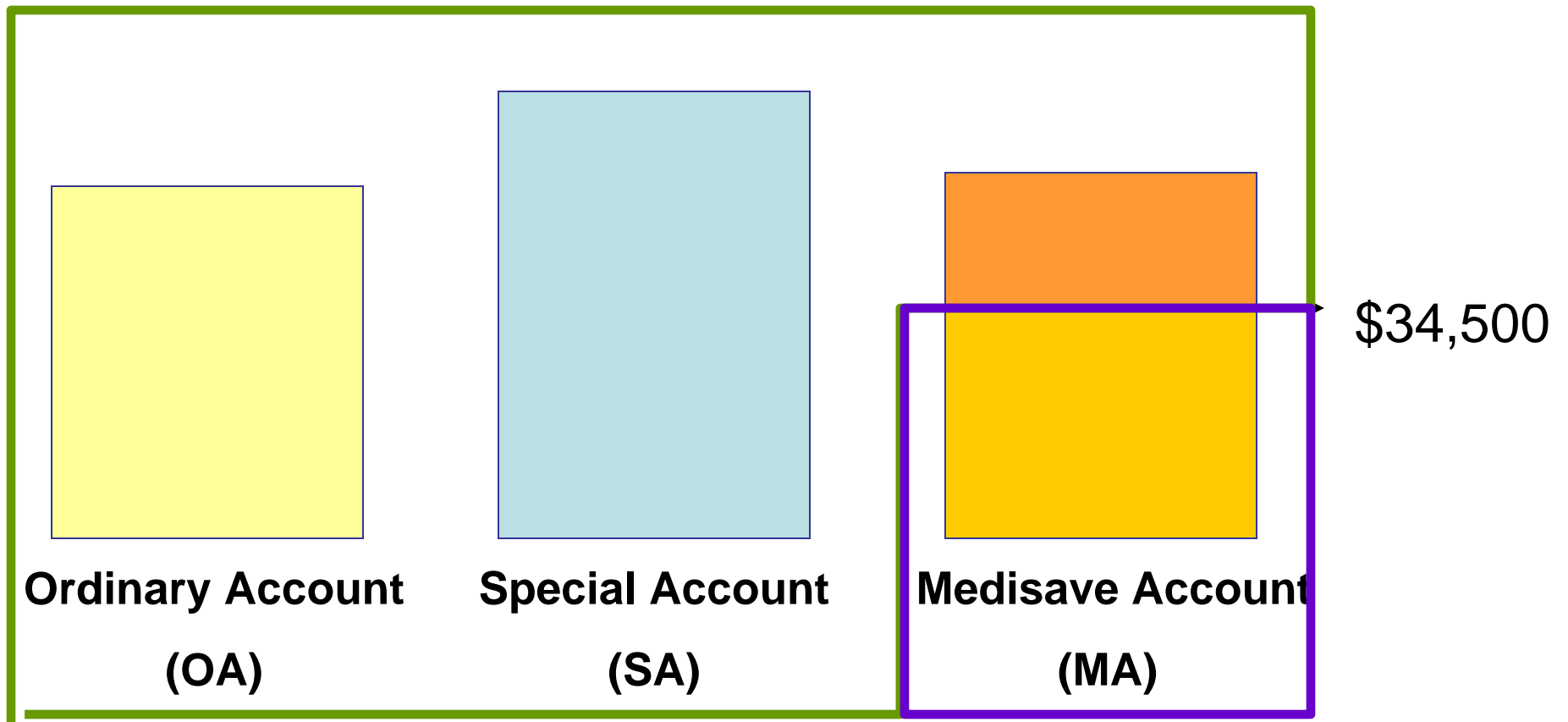


How much can I withdraw?

# Your CPF Accounts at 55...

1. OA + SA + MA above \$34,500 = X

2. MA below \$34,500 = Y



# Mr Ahmad

- If your  $X$  is between \$5,000 and \$16,667



# How much can Mr Ahmad withdraw?

- He can withdraw \$5,000.



# Example

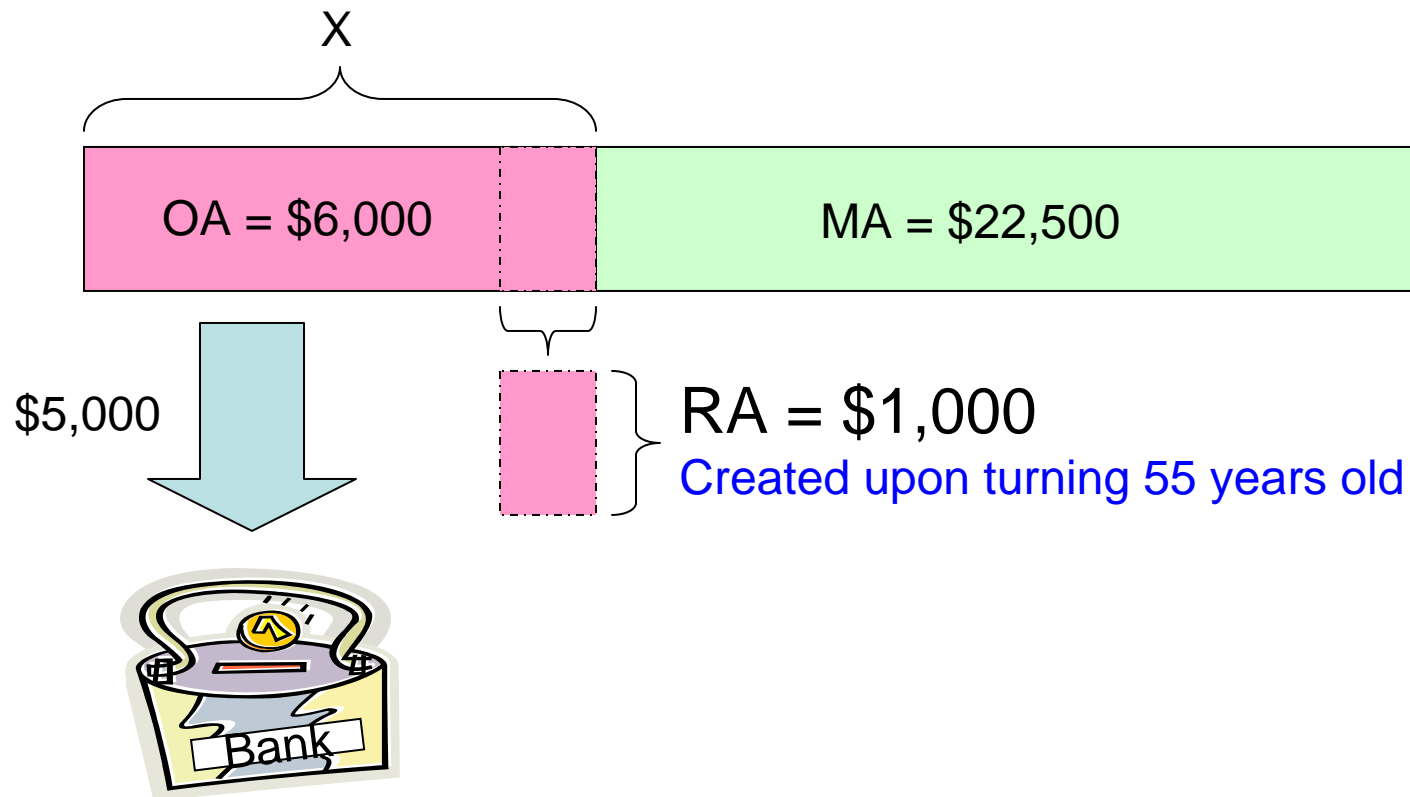
Assume:

OA = \$6,000

SA = \$0

MA = \$22,500

$$X = \$6,000 + \$0 = \$6,000$$



# Glossary

- OA: Ordinary Account
- SA: Special Account
- MA: Medisave Account
- RA: Retirement Account
- MS: Minimum Sum

**BUT ...**

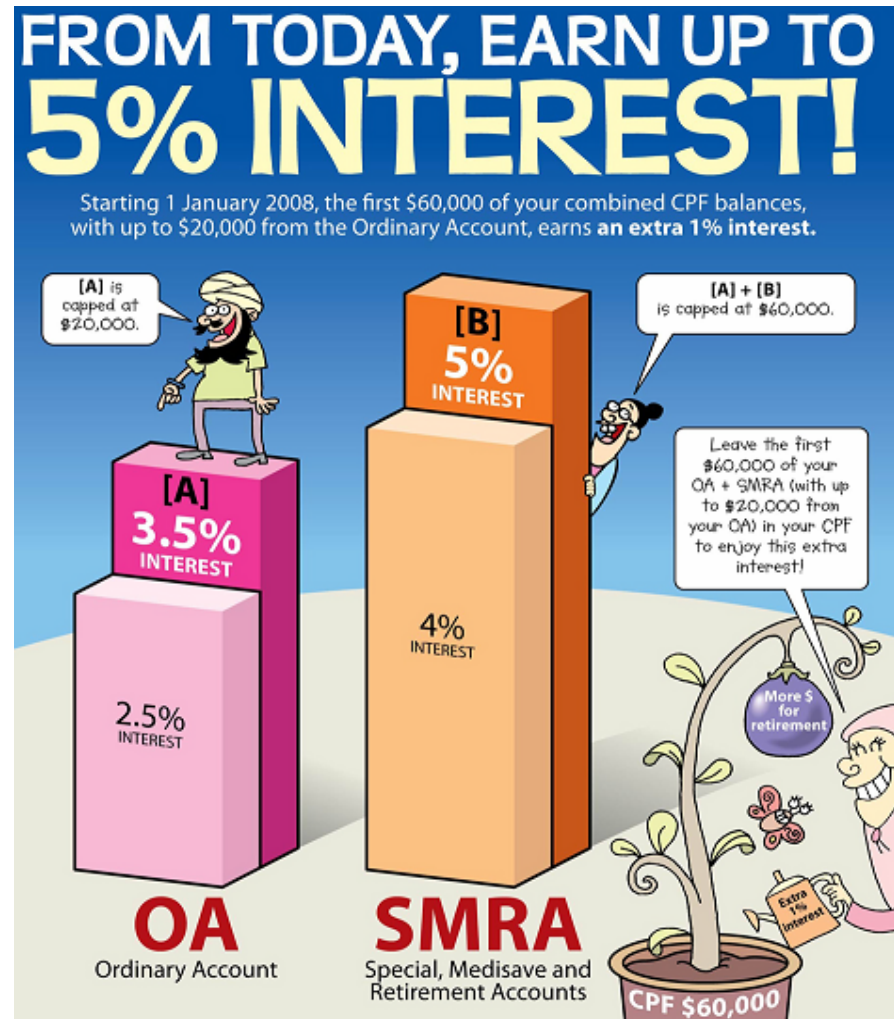
**You don't have  
to withdraw  
immediately!**



# You don't have to withdraw immediately...

Reason No 1

## Leave it in the OA/SA to earn interest



You don't have to withdraw immediately...

Reason No 2

**You can still  
withdraw later**



You don't have to withdraw immediately...

Reason No 3

**Use the OA to  
pay your  
housing loan**

