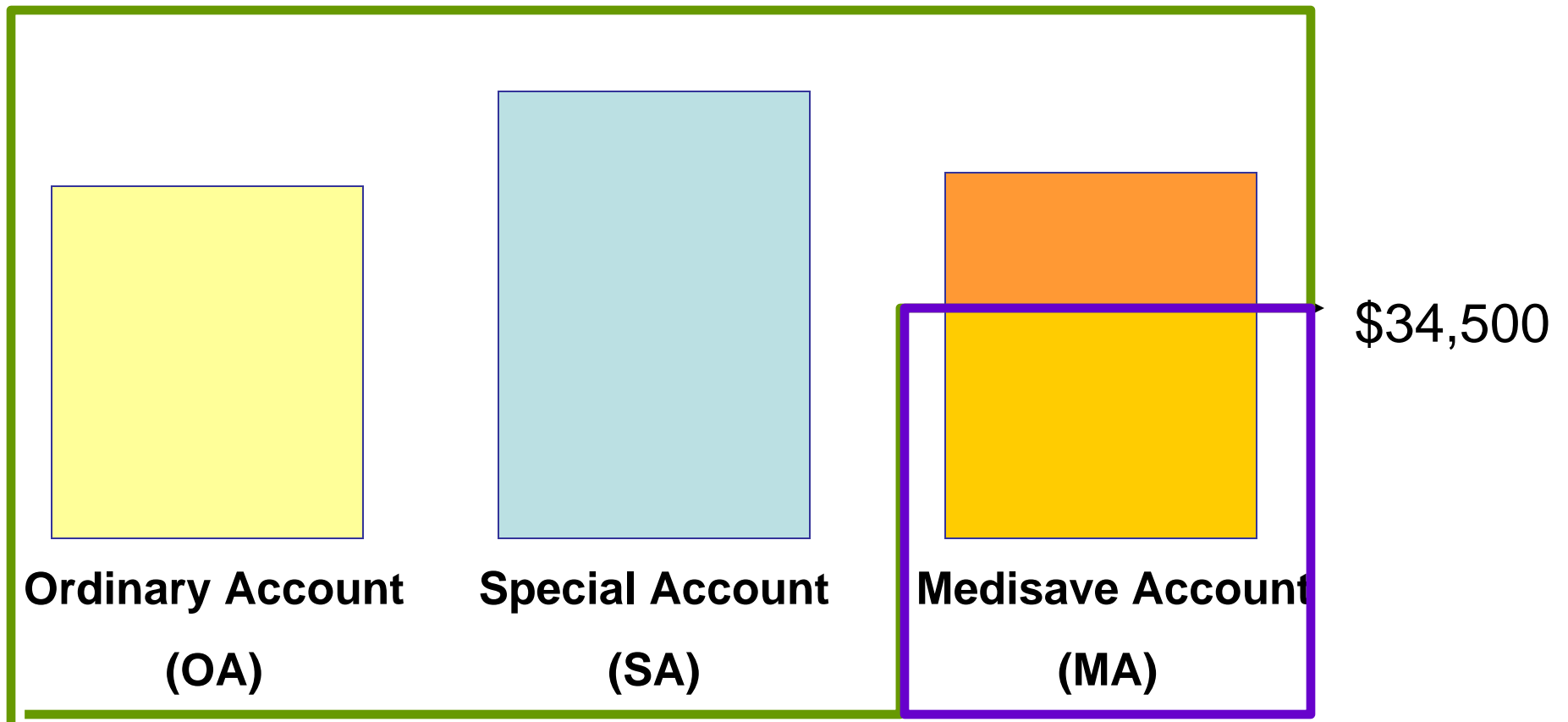


How much can I withdraw?

Your CPF Accounts at 55...

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

2. MA below \$34,500 = Y



Ms Anita

- Her X is between \$16,667 and \$175,715
- Most of you are like Ms Anita



How much can Ms Anita withdraw?

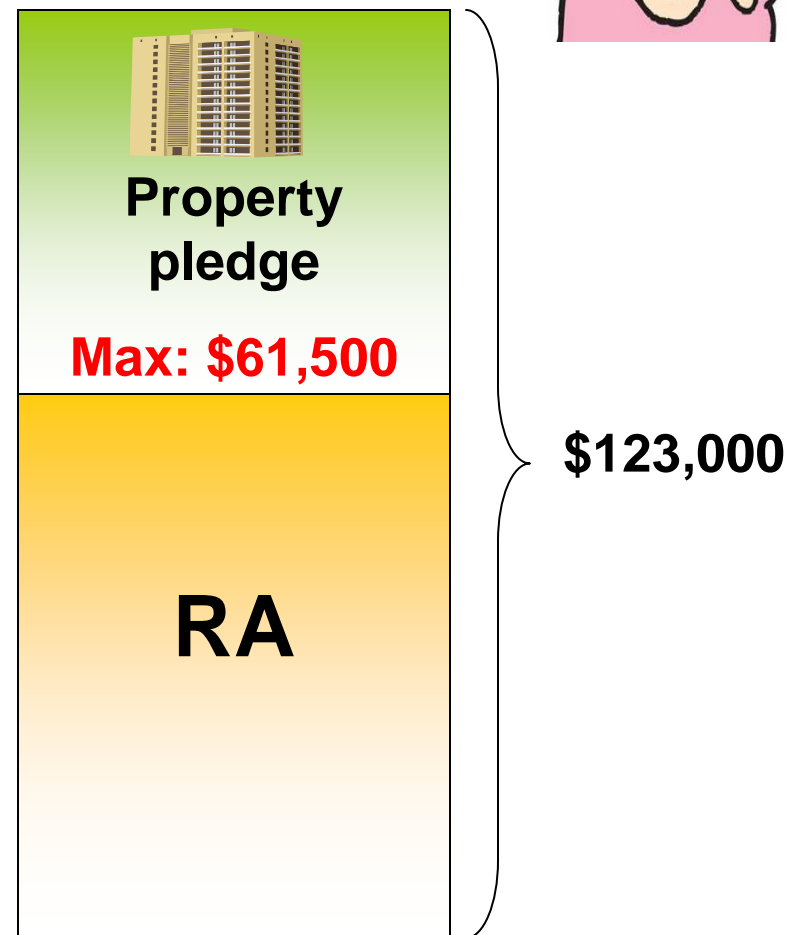
How much is left in her CPF?

- Can withdraw 30% of her X
- Her Retirement Account will have 70% of X (less than \$123,000)



Property Pledge

- If Ms Anita has used her CPF to buy a property
 - The property will be automatically pledged.
 - Pledge is the CPF used for property. Max \$61,500.



Example

Assume:

OA = \$45,000

SA = \$55,000

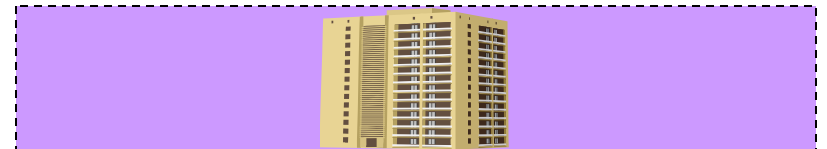
MA = \$22,500

Property Pledge = \$53,000

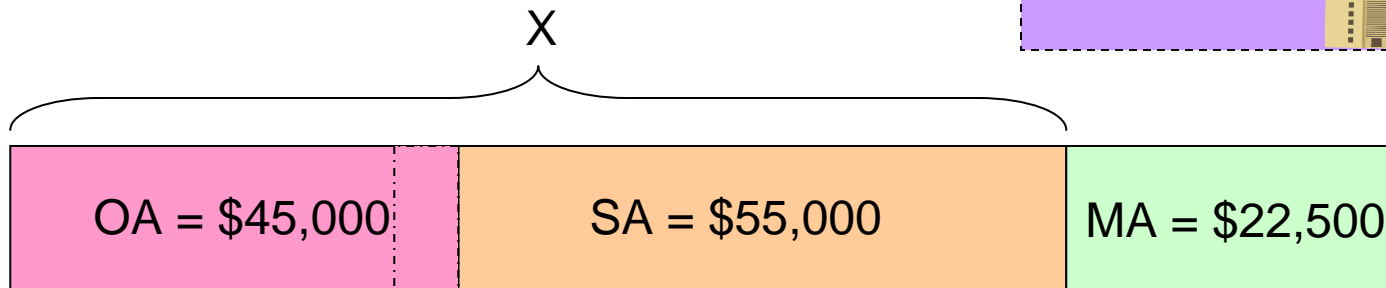
$$X = \$45,000 + \$55,000 = \$100,000$$

70% of X (i.e. \$70,000) will go into RA

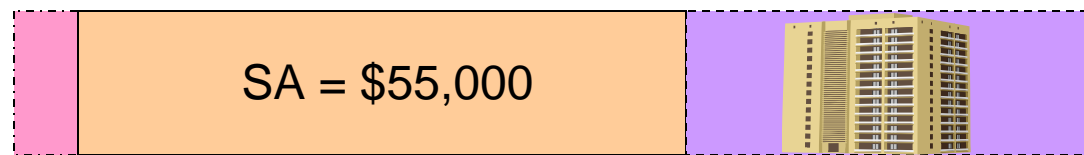
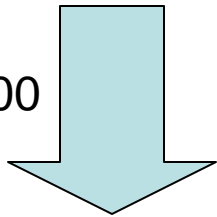
Amount from OA used for property purchase



Property pledged upon turning 55



\$30,000



$$RA = \$123,000 *$$

Created upon turning 55

* Prevailing Minimum Sum amount

Glossary

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

BUT ...

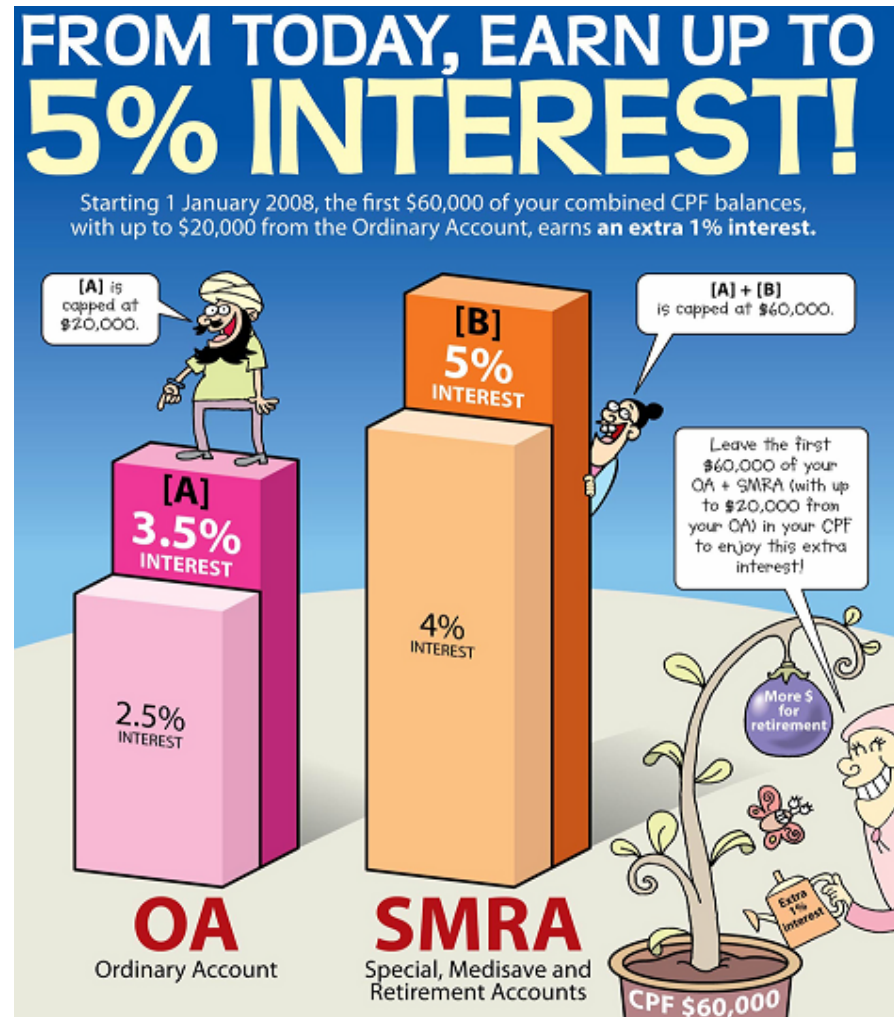
**You don't have
to withdraw
immediately!**



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**

