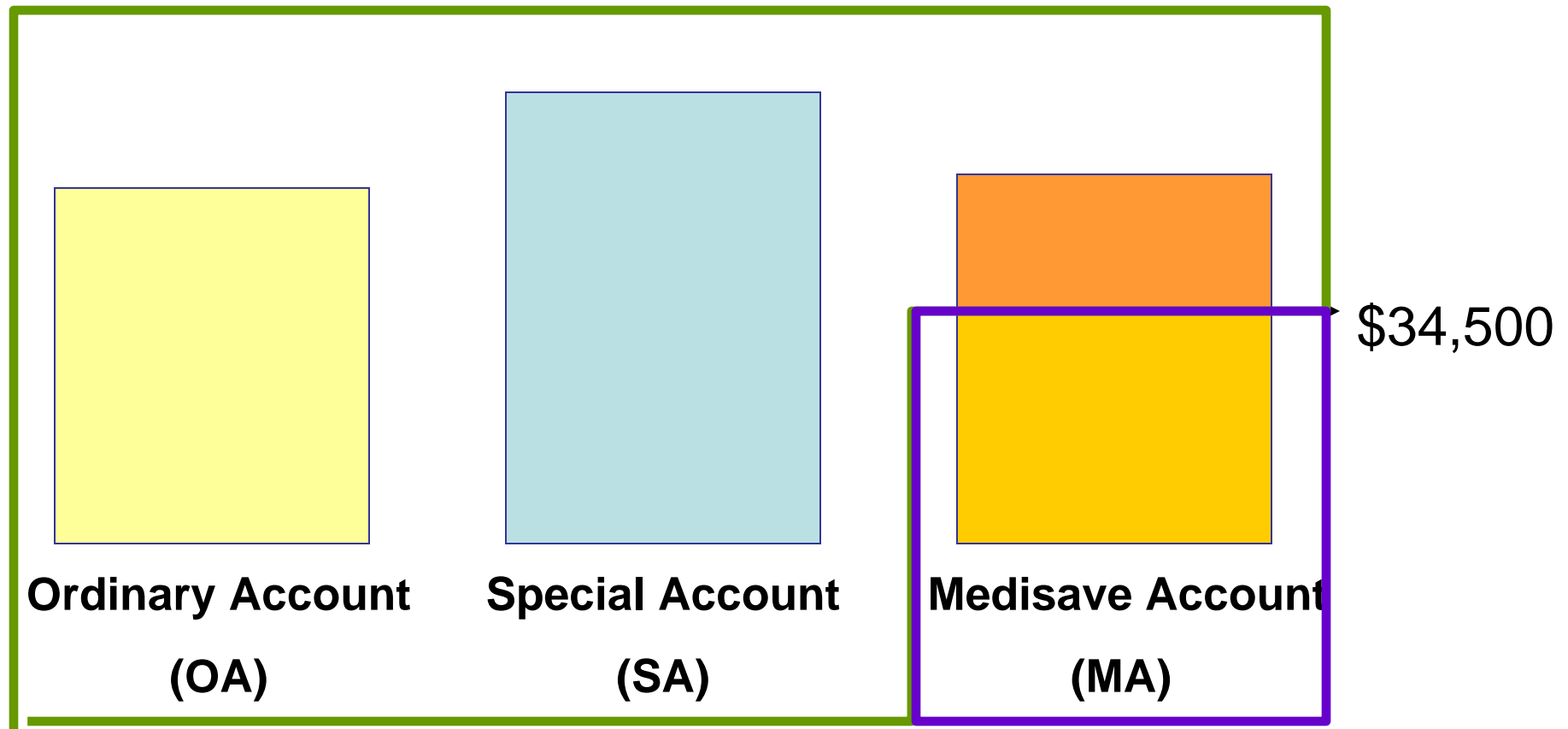


How much can I withdraw?

Your CPF Accounts at 55...

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

2. MA below \$34,500 = Y



Mrs Ravi...



- Her X is more than \$175,715
- And her MA is more than \$22,500

How much can Mrs Ravi withdraw?

- Can withdraw more than 30% of her X



Example

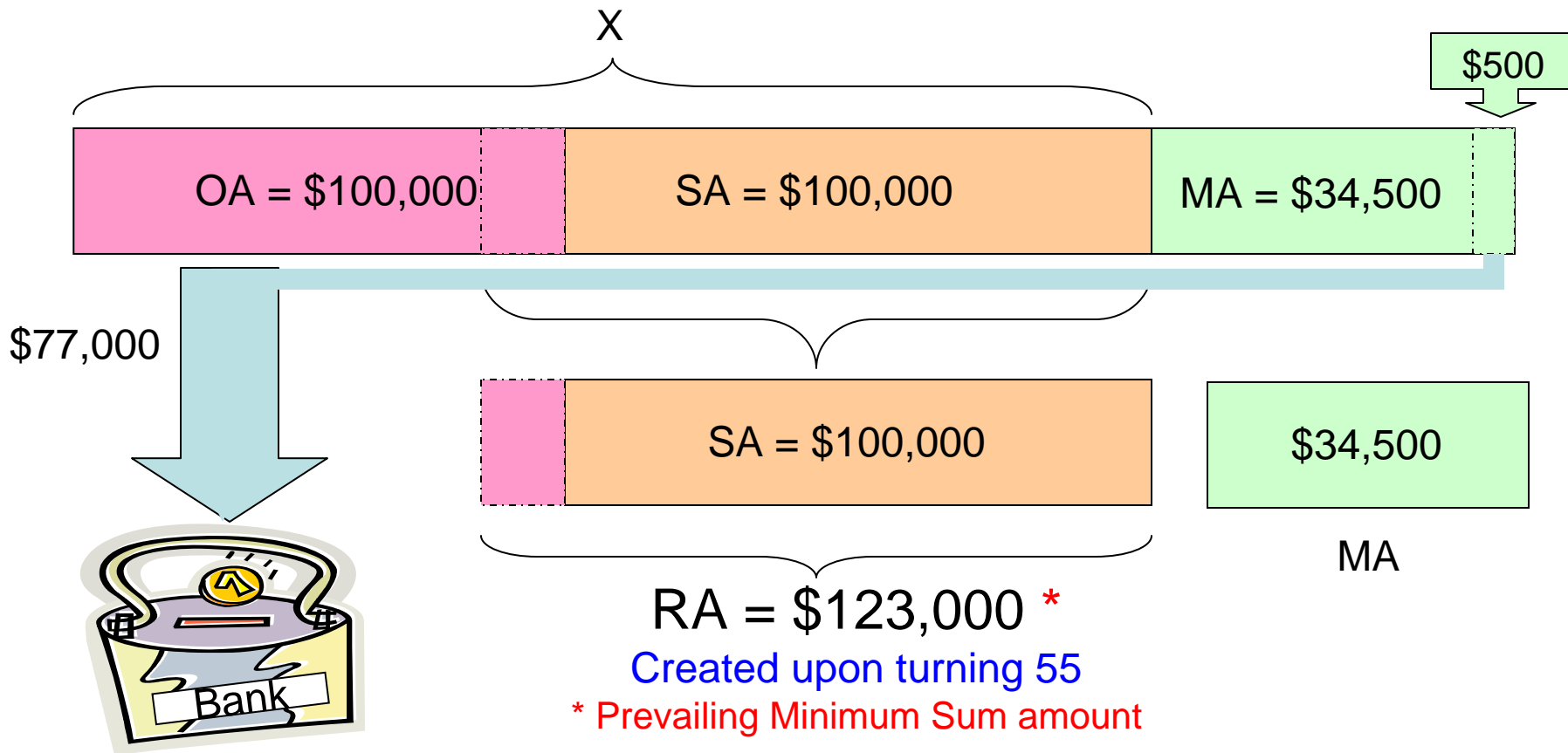
Assume:

OA = \$100,000

SA = \$100,000

MA = \$35,000

$X = \$100,000 + \$100,000 + \$500 = \$200,500$
 $\$123,000$ will go into RA



Glossary

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

BUT ...

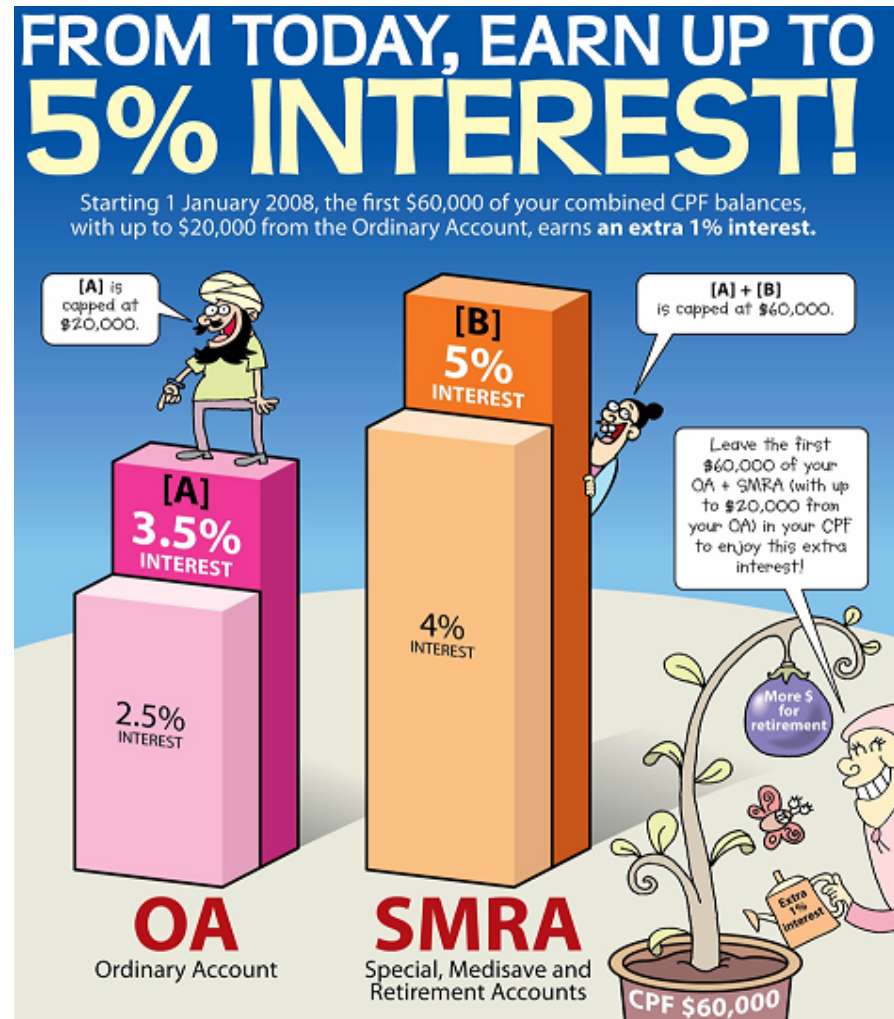
**You don't have
to withdraw
immediately!**



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**

