

Unconditional Withdrawals (If You Have Not Met Your Full Retirement Sum) Based on Birth Year

Year of Birth	Withdrawable Any Time After Age 55 ¹	Additional Withdrawable Any Time After Age 65 ²
1953 and before	50% of your CPF savings	N.A.
1954	40% of your CPF savings	N.A.
1955	30% of your CPF savings	N.A.
1956	20% of your CPF savings	N.A.
1957	10% of your CPF savings	Up to 10% of your retirement savings at 65, excluding any cash top-ups, CPF transfers and government grants
1958 and after	\$5,000 of your CPF savings	Up to 20% of your retirement savings at 65, excluding any cash top-ups, CPF transfers and government grants, less the \$5,000 withdrawable from 55

¹ Amount is withdrawable from your Special Account (SA) and Ordinary Account (OA). If you have not met your Full Retirement Sum (FRS) with CPF savings or with a property, some of your SA and OA savings will be transferred to your Retirement Account (RA) to make up your FRS when you make a withdrawal. Once you have set aside your FRS, you can withdraw all your SA and OA savings.

² Amount withdrawable is computed based on your RA and any CPF LIFE premium balances at 65. Any remaining amount not withdrawn or used to increase your monthly payouts will be transferred to your OA for your future withdrawals in the same month you start your monthly payouts.