

Last updated in May 2019

## EXAMPLES ON COMPUTATION OF CPF WITHDRAWAL

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### EXAMPLE 1

If your CPF Balance at 55 is less than \$93,000:

Date you reach 55	1 Jan 2019 to 31 Dec 2019
Full Retirement Sum (FRS)	\$176,000
Your Ordinary (OA) and Special Account (SA) balances when you reach 55	\$ 8,000

*At age 55, we will transfer \$3,000 from your SA and OA to your Retirement Account (RA). You can withdraw the remaining amount of \$5,000.*

Retirement sum in RA	= \$3,000 (\$8,000 - \$5,000)
CPF withdrawal amount from OA/SA	= \$5,000

### EXAMPLE 2

If your CPF Balance at 55 is more than \$93,000 but less than or equal to \$181,000:

Date you reach 55	1 Jan 2019 to 31 Dec 2019
Full Retirement Sum (FRS)	\$176,000
Your Ordinary (OA) and Special Account (SA) balances when you reach 55	\$120,000

*At age 55, we will transfer \$115,000 from your SA and OA to your Retirement Account (RA).*

*You can choose to leave this retirement sum in your RA and withdraw the amount of \$5,000 remaining in your OA and/or SA.*

Retirement sum in RA	= \$115,000 (\$120,000 - \$5,000)
CPF withdrawal amount from OA/SA	= \$5,000

*If you own a property, you can choose to set aside the Basic Retirement Sum (BRS) of \$88,000 in your RA. You can then withdraw an additional \$27,000 from your RA, provided you own a property with remaining lease that can last you to at least 95 years old.*

CPF withdrawal amount from OA/SA and RA	= \$32,000 (\$5,000 + \$27,000)
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### EXAMPLE 3

If your CPF Balance at 55 is more than \$181,000:

Date you reach 55	1 Jan 2019 to 31 Dec 2019
Full Retirement Sum (FRS)	\$176,000
Your Ordinary (OA) and Special Account (SA) balances when you reach 55	\$300,000

*At age 55, we will transfer the Full Retirement Sum of \$176,000 from your SA and OA to your Retirement Account (RA). You can choose to leave the FRS in your RA and withdraw the remaining amount of \$124,000.*

Retirement sum in RA = \$176,000  
CPF withdrawal amount from OA/SA = \$124,000

*If you own a property, you can choose to set aside the Basic Retirement Sum (BRS) of \$88,000 in your RA. You can then withdraw an additional \$88,000 from your RA, provided you own a property with remaining lease that can last you to at least 95 years old.*

CPF withdrawal amount from OA/SA and RA = \$212,000 (\$124,000 + \$88,000)