

A guide to reading your Year-in-Review.

The sample shown below is for illustrative purposes only. Your actual Year-in-Review may look different from that of your friend's or family member's as it is personalised based on your transactions and milestones in the last 12 months before your birthday month; and things to look out for in the next 12 months from your birthday month.

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[Member's name, SXXXXXXXXX]
Year-in-Review

- Your milestones
- Account balances
- Inflow and outflow
- A look ahead
- Plan >

1
Summary of your yearly statement

Click on the tabs to navigate to the respective sections of your Year-in-Review

Happy birthday, [Name]!

We are glad to start this journey with you and look forward to celebrating your future milestones in life. Take a look at your journey with us so far, and what's coming your way in the next year.

2
Your birthday message

Your milestones

Dec 2021

Congrats on making your voluntary housing refund of \$X,XXX! This will earn interest in your Ordinary Account.

Sep 2022

The cash top-up of \$X,XXX to your retirement savings will grow to around \$X,XXX in 5 years.

The projection is computed based on 4% interest rate and assumes that the monies remain in your CPF account for the 5 years.

3
Your achievements in the past year

This is an overview of your milestones in the past 12 months.

Click the links to find useful resources to help you learn more about planning your finances for each milestone.

Account balances

You have \$XX,XXX.XX in your CPF accounts

- Ordinary Account (OA) \$XX,XXX.XX
- Special Account (SA) \$XX,XXX.XX
- MediSave Account (MA) \$XX,XXX.XX

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CPF Savings

Your total CPF balances across all your accounts before your birthday month.

(E.g. If your birthday is in Dec, your balances will be as at 30 Nov 2022)

Inflow and outflow

Inflow | Outflow

You, your employer and the Government helped to build your CPF savings by contributing \$XX,XXX.XX

- You \$XX,XXX.XX [View details >](#)
- Employer \$XX,XXX.XX [View details >](#)
- Government \$X,XXX.XX [View details >](#)

Other inflow
You received \$xxx.xx in your CPF accounts from your [other transactions](#).

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Building your CPF Savings

This is a summary of the various contributions you received in your CPF accounts for the period of 12 months before your birthday month.

The total contributions you received in your CPF accounts, from yourself, your employer and the Government

Click to view details of the contributions you received from:

- You
- Employer
- Government

The total amount you received from other transactions into your account for the period of 12 months before your birthday.

(E.g. If your birthday is in December, the time period is from Dec 2021 to Nov 2022)

Click "other transactions" to view details.

Example of details of the contributions you received from the Government:

Inflow details

CPF contributions by the Government for the period of Dec 2021 to Nov 2022 \$xxx.xx

Base interest ⓘ	\$xxx.xx
Extra interest ⓘ	\$xxx.xx
Total contributions by the Government	
\$xxx.xx	

Inflow and outflow

Inflow | Outflow

You used \$xxx.xx from your CPF accounts.

- Housing ⓘ \$xx,xxx.xx
- Retirement ⓘ \$0.00
- Healthcare ⓘ \$x,xxx.xx
- Others \$0.00

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Providing for life's important needs

Click on the "Outflow" tab to view the summary of the amount of savings used for your life's important needs for the period of 12 months before your birthday month.

The total amount of CPF savings utilised.

The types of important needs:

- Housing
- Retirement
- Healthcare
- Others- Click to view details

Cash grants from the Government

You received \$xxx.xx from the Government for the period of Dec 2021 to Nov 2022

These Government grants were paid to your bank account, GovCash or via cheque.

[View Details >](#)

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Benefits from Government schemes administered by CPF

The total amount of cash grants you had received from the Government for the period of 12 months before your birthday month.

A look ahead

May 2023

Your Home Protection Scheme cover is due for renewal.

To view your details, visit the [Home Ownership dashboard](#).

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What will happen in the coming year

This is an overview of what will happen for you in the next 12 months from your birthday month.

Click the link to find out more about the milestone or the actions you can take to plan your finances.

Plan for your future today

Start planning for your future, project your balances, payouts and set goals using the [CPF Retirement Planning Service](#).

Celebrate your birthday with a gift to yourself. [Top up](#) your retirement savings now!

9
Plan your future

Click on the links to set goals for your retirement [for ages 53 and under] or to top up your CPF savings.

Provide for your loved ones by making a nomination

Your nomination was made more than 6 years ago. [Review your nomination](#) annually so that it continues to meet your intentions.

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Provide for your loved ones by making a nomination

This displays your current nomination status. Click on the link to make/review your nomination.