

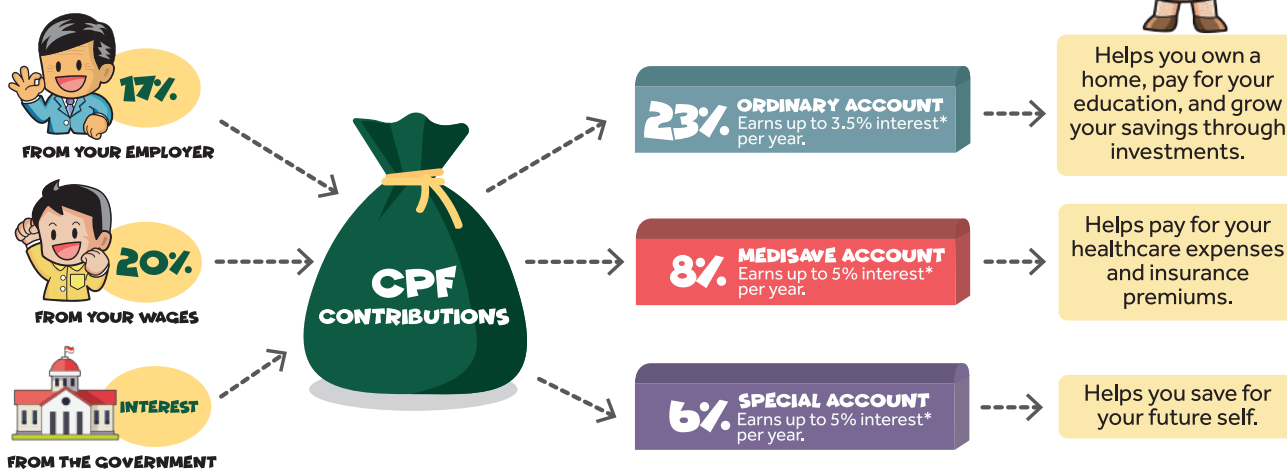
CPF HELPS YOU SAVE FOR YOUR FUTURE



SAVING FOR YOUR KEY NEEDS IN LIFE

With CPF, you are not saving for your key needs alone. Your employer helps too.

That's not all. The government helps you grow your CPF savings by paying attractive, risk-free interest rates so that your savings can grow even faster to help meet your key needs in life.

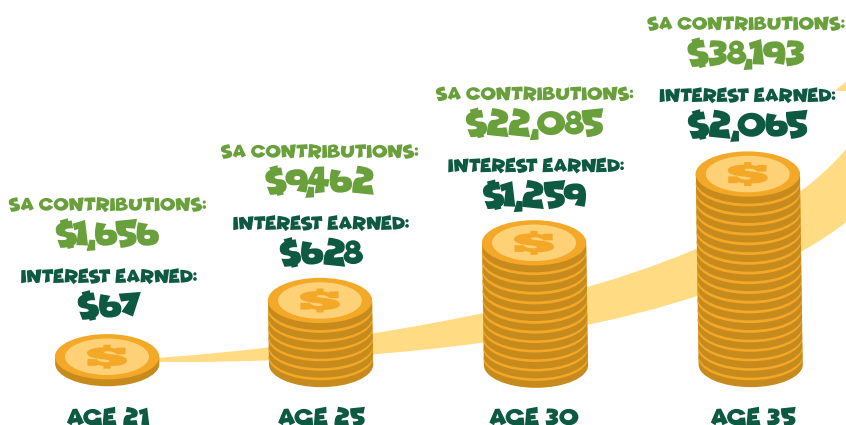


These contribution rates are for members aged 35 and below, earning wages of \$750 and more.

GROWING YOUR CPF SAVINGS WITH COMPOUND INTEREST

Thanks to the power of compounding, your CPF savings start growing the moment you start working.

Based on a monthly pay of \$2,300 from age 21, here's how your Special Account (SA) savings will grow at up to 5% interest* per year.



The earlier you save in your Special Account, the more interest you earn from CPF.

* This interest rate includes an extra 1% interest paid on the first \$60,000 of a member's combined balances, with up to \$20,000 from his/her Ordinary Account.

ARE YOU SPENDING MORE THAN YOU CAN AFFORD?



While CPF helps you in meeting life's key needs such as housing and healthcare, you need more than just your CPF savings to cover all of life's expenses!

That's why it is important to spend within your means, so that you have sufficient personal savings (over and above your CPF savings) to live the life you want.

If you always feel cash-strapped and wonder where your money has gone by the end of the month, it's time to take control of your finances.

Here are 3 quick tips to get started:

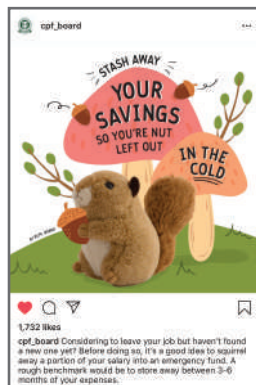
- ✓ **Pay yourself first:** Automatically save a portion of your monthly salary to your savings account, before you start spending, is a hassle-free way to keep up with your savings goal. Your bank might even offer special interest rates on your savings.
- ✓ **Save your loose change:** Drop your loose change in a change jar, and you may be surprised how much money you can collect in a year. You can use it to supplement your vacation savings, rainy day fund and/or budget for gift giving.
- ✓ **Set a budget and stick to it:** Before a dose of retail therapy, think twice about whether you need the item or service, and do the necessary price checks before reaching for your wallet.

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