

## **FAQs on Budget 2026 CPF Top-Up**

### **1. What is the Budget 2026 CPF Top-Up and who will qualify?**

The Budget 2026 CPF Top-Up is a one-off means-tested CPF top-up to provide additional support to boost retirement adequacy of Singaporeans aged 50 and above in 2026 (i.e. born in 1976 or earlier) and residing in Singapore. The top-up will be credited to your CPF Retirement Account or Special Account in December 2026, if you meet the eligibility criteria.

The Budget 2026 CPF Top-Up that you will receive depends on your CPF retirement savings and the annual value of your local residential property.

| <b>CPF Retirement Savings<sup>1</sup></b><br>(as at 31 Dec 2025)                       | <b>Singaporeans born in 1976 or earlier</b> |   |
|--|---|---|
|  | <b>Own not more than 1 property</b>         |   |
|  | <b>AV not more than<br/>\$21,000</b>        | <b>AV more than \$21,000<br/>but not exceeding<br/>\$31,000</b> |
| <b>Less than \$60,000</b>  | \$1,500                                     |   |
| <b>At least \$60,000 but less<br/>than \$110,200 (2026's<br/>Basic Retirement Sum)</b> | \$1,000                                     | \$500   |

<sup>1</sup>CPF retirement savings based on the sum of the RA and CPF LIFE balances, or the sum of Ordinary Account and SA balances if RA has not yet been created.

### **2. Why is the Budget 2026 CPF Top-Up a one-off scheme and not a regular scheme to support those who have not met their Basic Retirement Sum in subsequent years?**

The Government remains committed to strengthening the retirement adequacy of seniors, especially for those who may not be able to save enough to meet basic retirement needs despite their best efforts. Besides the Budget 2026 CPF Top-up, members with lower CPF savings may benefit from the Silver Support Scheme, Workfare Income Supplement scheme and Matched Retirement Savings Scheme. These measures have recently been enhanced to provide more support to the retirement adequacy of seniors who need more help.

The Government will continue to review our social support schemes regularly to ensure that those with greater needs receive greater support, especially as they draw closer to retirement.

**3. Why is the top-up amount for the Budget 2026 CPF Top-Up higher for recipients with CPF retirement savings below \$60,000? Why do seniors with higher Annual Value of residential property receive the same top-up amount, regardless of their CPF balances?**

In line with the Government's approach for social schemes, the Budget 2026 CPF Top-Up is designed to benefit seniors with less means, with more support provided to those with greater needs. Hence, the top-up is means-tested and tiered depending on members' CPF balances and Annual Value of their residential property.

**4. Why is the Budget 2026 CPF Top-Up paid to CPF accounts and not in cash?**

As the Budget 2026 CPF Top-Up is intended to provide an additional boost to the retirement adequacy of older Singapore Citizens with lower CPF balances, the benefits are paid to CPF Special or Retirement accounts to boost their retirement savings. Monies in these CPF accounts will grow with interest and will be streamed out via monthly CPF payouts in retirement.

**5. How can I check if I am eligible for the Budget 2026 CPF Top-Up?**

More details on the Budget 2026 CPF Top-Up will be available in the later part of 2026. Eligible recipients will be notified in December 2026, and can log in to the govbenefits website in December 2026 using their Singpass to check their eligibility.

**6. How do I check my CPF retirement savings balance as of 31 December 2025?**

CPF retirement savings are determined based on the combined balances in the CPF accounts for retirement, as at 31 December 2025. If you have a Retirement Account, this refers to the combined CPF LIFE balance and Retirement Account balance. If you do not have a Retirement Account, this refers to the combined Ordinary and Special Account balances.

To check your CPF balances as at 31 December 2025, you may visit the CPF website, [cpf.gov.sg](http://cpf.gov.sg), [log in using your Singpass > my cpf > Yearly Statement of Account, select '2025'].

To check your CPF LIFE balances as at 31 December 2025, you may submit an online enquiry through the [CPF website](#).

**7. If I own more than one property, will I be eligible for the Budget 2026 CPF Top-Up?**

The Budget 2026 CPF Top-Up is designed to benefit seniors with less means, with more support provided to those with greater needs. As such, those who own more than one property in Singapore will not be eligible. Such properties may include shophouses, private residential properties or non-residential properties such as commercial or industrial properties.

**8. I am residing overseas. Am I eligible for the Budget 2026 CPF Top-Up?**

Singaporeans residing overseas will not be eligible for the Budget 2026 CPF Top-Up. The Budget 2026 Top-Up is means-tested such that only eligible Singaporeans with a registered local residential address meeting the annual value criterion and other eligibility criteria can qualify.