

Example: To receive a monthly payout of \$1,610 - \$1,730, you will need \$319,400 in your Retirement Account (RA) at 65. A much lesser sum of \$213,000 is required if you set aside the amount in your RA at 55. This is because [CPF interest rates* of up to 6% per annum](#) will help you grow your savings through compound interest.

* Based on the current 4% interest rate floor on Retirement Account monies.

Desired Monthly Payout from 65	CPF LIFE Premium at 65 (Savings You Need at 65)	Savings You Need at 60	Savings You Need at 55
\$540 - \$570	\$97,300	\$75,900	\$60,000
\$860 - \$930	\$164,800	\$131,400	\$106,500
\$1,170 - \$1,250	\$227,900	\$183,300	\$150,000
\$1,610 - \$1,730	\$319,400	\$258,500	\$213,000
\$3,100 - \$3,330	\$628,600	\$512,700	\$426,000

Note:

These monthly payouts are estimates based on the CPF LIFE Standard Plan, for members who turn 65 in 2035, computed as of 2025. Payouts may also be adjusted to account for long-term changes in interest rates or life expectancy. Such adjustments (if any) are expected to be small and gradual.