For a property with remaining lease that is unable to cover the youngest owner using Ordinary Account savings to at least 95 years old, please confirm if

**A) You do not have any existing property that is financed with Ordinary Account savings**

You and your co-owners (if any) may use your respective Ordinary Account savings up to a percentage of the lower of the purchase price or the valuation price of the property at the time of purchase. The amount of CPF savings allowed for your property depends on the extent that the remaining lease of the property can cover the youngest owner up to age 95. No further CPF usage is allowed thereafter. This gives Singaporeans more flexibility to purchase a home for life, while safeguarding their retirement adequacy. Use the CPF housing usage calculator to estimate the amount of CPF savings that you can use.

**B) You have an existing property financed with Ordinary Account savings**

The remaining lease of the property or my existing property financed with Ordinary Account savings covers me till I am 95 years old

You can use your Ordinary Account savings for your property after setting aside the applicable Basic Retirement Sum in your CPF accounts to provide you with a monthly income to support a basic standard of living during retirement.

Savings in your Retirement Account (if you are above age 55), Special Account and Ordinary Account can be used to meet the Basic Retirement Sum requirement. If you are below age 55, the Basic Retirement Sum applicable to you is the current Basic Retirement Sum.

The total amount of CPF savings all owners are allowed to use for your property is capped at a percentage of the lower of the purchase price or the valuation price of the property at the time of purchase. The amount of CPF savings allowed for your property depends on the extent that the remaining lease of the property can cover the youngest owner up to age 95. No further CPF usage is allowed thereafter. Use the CPF housing usage calculator to estimate the amount of CPF savings that you can use.

The remaining lease of the property or my existing property financed with Ordinary Account savings does not cover me till I am 95 years old

You can use your Ordinary Account savings for your property after setting aside the applicable Full Retirement Sum in your CPF accounts to provide you with a monthly income to support a basic standard of living during retirement.

Savings in your Retirement Account (if you are above age 55), Special Account and Ordinary Account can be used to meet your Full Retirement Sum requirement. If you are below age 55, the Full Retirement Sum applicable to you is the current Full Retirement Sum. This condition also applies to you and your co-owners (if any).

The total amount of CPF savings all owners are allowed to use for your property is capped at a percentage of the lower of the purchase price or the valuation price of the property at the time of purchase. The amount of CPF savings allowed for your property depends on the extent that the remaining lease of the property can cover the youngest owner up to age 95. No further CPF usage is allowed thereafter. Use the CPF housing usage calculator to estimate the amount of CPF savings that you can use.