

Unconditional Withdrawals Based on Birth Year

Year of Birth	Total Withdrawable	Withdrawable any time after age 55 ¹	Withdrawable any time after age 65 ²
1953 and before	50% or more	50% of your CPF savings	N.A
1954	40% or more	40% of your savings	N.A
1955	30% or more	30% of your savings	N.A
1956	20% or more	20% of your savings	N.A
1957	20% or more	10% of your savings	Additional 10% of your retirement savings
1958 and after	20% or more	\$5,000 from your CPF savings	Additional 20% of your retirement savings, less the \$5,000 withdrawable from 55

¹Amount is withdrawable from your Special and Ordinary Account. If you have not yet met your Full Retirement Sum with a mixture of property (up to half of your Full Retirement Sum) and cash, when you make the withdrawal, some of your Special and Ordinary Account savings may be transferred to your Retirement Account to meet your Full Retirement Sum. Once you have met your Full Retirement Sum, you can withdraw all your Special and Ordinary Account savings.

²Amount withdrawable is computed based on your Retirement Account balance at age 65.