

Instruments that can be invested under CPFIS

| CPFIS-OA | CPFIS-SA |
|---|---|
| Ordinary Account savings can be invested in the following Professionally Managed Products: | Special Account savings can be invested in the following Professionally Managed Products: |
| <ul style="list-style-type: none"> • Fixed Deposits • Singapore Government Bonds • Singapore Government Treasury Bills • Statutory Board Bonds | <ul style="list-style-type: none"> • Fixed Deposits • Singapore Government Bonds • Singapore Government Treasury Bills • Statutory Board Bonds (Secondary Market only) |
| <ul style="list-style-type: none"> • Bonds Guaranteed by Singapore Government • Annuities • Endowment Insurance Policies • Investment-linked Insurance Products | <ul style="list-style-type: none"> • Bonds Guaranteed by Singapore Government • Annuities • Endowment Insurance Policies • Selected Investment-Linked Insurance Products* |
| <ul style="list-style-type: none"> • Unit Trusts • Exchange Traded Funds (ETFs) • Fund Management Accounts | <ul style="list-style-type: none"> • Selected Unit Trusts* • Selected ETFs* |
| Up to 35% of investible savings ** can be invested in: | |
| <ul style="list-style-type: none"> • Shares • Property Funds (or real estate investment trusts) • Corporate Bonds | |
| Up to 10% of investible savings ** can be invested in: | |
| <ul style="list-style-type: none"> • Gold <ul style="list-style-type: none"> - Gold ETFs - Other Gold products (only UOB offers these new gold products) | |

To help boost retirement savings, the Government pays extra interest on the first \$60,000 of your combined CPF balances, which is capped at \$20,000 for Ordinary Account (OA). Please refer to details on extra interest in the table below.

| Age | Extra interest |
|------------------------|---|
| Below 55 years old | 1% per annum on the first \$60,000 (capped at \$20,000 for OA) |
| 55 years old and above | 2% per annum on the first \$30,000, 1% per annum on the next \$30,000 (capped at \$20,000 for OA) |

To enable members to earn extra interest, only monies in excess of \$20,000 in your Ordinary Account and \$40,000 in your Special Account can be invested.

However, you can continue to service your regular premium insurance policies (but NOT recurring single premium insurance policies or regular savings plans for unit trusts) and agent bank fees even if your Ordinary Account balance falls below \$20,000.

Please click [here](#) for more details on the instruments included under CPFIS.

*Please refer to the risk classification tables for [unit trusts](#), [investment-linked insurance products](#) and [exchange traded funds](#) which Special Account savings can be invested in.

**Investible savings is the sum of your Ordinary Account balance and the amount of CPF which you have withdrawn for investment and education.