

Your CPF At 55 And Beyond

What changes at 55, the 2026 figures, and the choices you make before 65.

☐ BEFORE 55

1. Know Your Retirement Sums

If you turn 55 in 2026, your Basic Retirement Sum (BRS) is S\$110,200. Your Full Retirement Sum (FRS) is S\$220,400.

CPF: Retirement Sums: www.cpf.gov.sg/member/infohub/educational-resources/what-is-the-cpf-retirement-sum

☐ BEFORE 55

2. Reserve OA Savings For Your Home

Savings moved to your Retirement Account (RA) cannot pay for housing. Reserve what you need in your Ordinary Account (OA) before 55.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

☐ 55TH BIRTHDAY

3. Know What Happens At 55

Your RA opens on your 55th birthday. It is filled from your Special Account (SA), then your OA, up to your FRS. Your SA then closes.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

☐ FROM 55

4. Decide On Withdrawals

Savings above your FRS can be withdrawn. If you cannot set aside your FRS, you may still withdraw up to S\$5,000.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

☐ FROM 55

5. Consider A Property Pledge

Your property can cover up to half your FRS. You then withdraw RA savings above the BRS, but you refund them if you sell.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

☐ AFTER 55

6. Protect Your CPF Savings

The default daily online withdrawal limit is S\$2,000. You can turn on the CPF Withdrawal Lock to block online withdrawals.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

☐ FROM 55

7. Note Higher CPF Rates If Working

From 1 Jan 2026, workers above 55 to 60 get 34% of wages into CPF. That is 16% from the employer and 18% from you.

CPF: 2026 Rates: www.cpf.gov.sg/service/article/what-are-the-changes-to-the-cpf-contribution-rates-for-senior-workers-from-1-january-2026

☐ FROM 1 JUL 2026

8. Know Your Right To Keep Working

From 1 Jul 2026, the minimum retirement age is 64. Employers must offer eligible staff re-employment up to age 69.

MOM: Re-employment: www.mom.gov.sg/employment-practices/re-employment

☐ ANY TIME FROM 55

9. Top Up For Higher Payouts

From 55, you can top up your RA to the 2026 Enhanced Retirement Sum (ERS) of S\$440,800. Tax relief only applies up to the FRS.

CPF: Top-Ups: www.cpf.gov.sg/member/growing-your-savings/saving-more-with-cpf/top-up-to-enjoy-higher-retirement-payouts

☐ EARLY EACH YEAR

10. Check For Matching Grants

The Matched Retirement Savings Scheme (MRSS) matches cash top-ups up to S\$2,000 a year. The lifetime limit is S\$20,000.

CPF: 2026 Changes: www.cpf.gov.sg/member/infohub/news/news-releases/cpf-related-changes-taking-place-in-2026-what-you-need-to-know

☐ AROUND 55 AND 64

11. Book A Retirement Planning Session

The CPF Retirement Planning Service is for members reaching 55 or nearing 65. You book through CPF's website.

CPF: Planning Service: www.cpf.gov.sg/service/article/who-is-eligible-for-the-cpf-retirement-planning-service-and-how-do-i-make-an-appointment

☐ BEFORE 65

12. Choose Your CPF LIFE Plan

You choose Standard (level payouts), Escalating (rises 2% a year) or Basic (falls later). You join automatically if born in 1958 or later with at least S\$60,000.

CPF: CPF LIFE: www.cpf.gov.sg/member/retirement-income/monthly-payouts/cpf-life

☐ 65 TO 70

13. Decide When To Start Payouts

Payouts can start at 65. Each year you defer, up to age 70, adds up to 7%, or up to 35% in total.

CPF: CPF LIFE: www.cpf.gov.sg/member/retirement-income/monthly-payouts/cpf-life

☐ YEARLY

14. Check Silver Support And Workfare

Silver Support helps citizens aged 65 and over with low lifetime wages. Workfare tops up workers aged 30 and over earning S\$500 to S\$3,000 a month.

CPF: Silver Support: www.cpf.gov.sg/member/retirement-income/government-support/silver-support-scheme

☐ BEFORE 55

15. Make Or Review Your Nomination

A CPF nomination says who receives your savings when you die. Review it after big life changes.

CPF: Reaching 55: www.cpf.gov.sg/member/retirement-income/milestones/reaching-age-55

General information only, not advice. Rules and figures as of 30 Sep 2026. Check your CPF statement and Retirement Dashboard on the CPF website before you decide.

Made by WealthMastery.sg for members. Sources: CPF: What Is The CPF Retirement Sum? · CPF FAQ: How Much Is My FRS? · CPF: Reaching Age 55 · CPF: CPF LIFE · CPF FAQ: Senior Worker Rates From 1 Jan 2026 · MOM: Responsible Re-employment · MOM: Retirement · CPF: Top Up To Enjoy Higher Retirement Payouts · CPF: Changes In 2026 · CPF FAQ: Retirement Planning Service · CPF: Silver Support Scheme · CPF: Workfare Income Supplement.