

ANNEX F-4: MATCHED RETIREMENT SAVINGS SCHEME FOR ELIGIBLE PERSONS WITH DISABILITIES OF ALL AGES

The Matched Retirement Savings Scheme (“MRSS”) aims to help senior Singapore Citizens with lower retirement savings to save more for their retirement, by providing a dollar-for-dollar matching grant for cash top-ups made to their CPF Retirement Account (“RA”). It is currently available to eligible seniors aged 55 and above.

From 1 January 2026, the Government will expand the MRSS to include eligible persons with disabilities of all ages, to allow them to start building up their retirement savings earlier. Refer to [Table 1](#) for more details. Eligible persons with disabilities below the age of 55 would receive the MRSS matching grant on cash top-ups to their CPF Special Account (“SA”), and benefit from higher CPF savings and monthly payouts in retirement. Anyone, including their families, employers, and the community, can make the top-ups to these eligible members’ SA or RA¹.

Table 1: Changes to the MRSS from 1 January 2026

Changes	Current	From 1 January 2026
Target group	Eligible Singapore Citizens aged 55 and above	Eligible Singapore Citizens who are <ul style="list-style-type: none">a. aged 55 and above; orb. registered persons with disabilities of all ages
Matching grant cap	\$2,000 per year, with a \$20,000 limit over an eligible member’s lifetime	No change
Eligibility criteria	<ul style="list-style-type: none">a. CPF savings below the current Basic Retirement Sum²;b. Average monthly income not more than \$4,000;c. Does not own more than one property; andd. Annual value of residence is not more than \$21,000.	No change

¹ Top-ups made to SA for eligible persons with disabilities below the age of 55, and to RA for eligible members aged 55 and above.

² CPF savings for those below age 55 refer to cash balances in the Ordinary Account and SA. CPF savings for those aged 55 and above refer to the cash set aside in the RA (excluding amounts such as interest earned, any government grants received) plus amounts withdrawn such as monthly payouts and lump-sum withdrawals.

Members and their loved ones or caregivers can find out more about how to register as a person with disability in the second half of 2025. MRSS eligibility is automatically assessed every year, including for registered persons with disabilities. CPF Board will notify eligible members at the beginning of each year and members can also check their eligibility via the CPF website. As long as eligible members receive a cash top-up within the year, they will receive the matching grant the following year. Givers will not receive income tax relief (“CPF Cash Top-Up Relief”) for cash top-ups that attract the MRSS matching grant³.

More Information

Scheme	Contact Details
Expand the Matched Retirement Savings Scheme to eligible persons with disabilities of all ages	Please contact the CPF Board at cpf.gov.sg/contact-us or MSF at msf.gov.sg/contact-us .

³ Givers may continue to enjoy income tax relief of up to \$8,000 per year for eligible cash top-ups to their own CPF SA, RA or MediSave Account, and another \$8,000 per year for eligible cash top-ups to such accounts of their loved ones, that do not attract any matching grant under the MRSS or the Matched MediSave Scheme.