

What conditions do I have to meet to set aside my Full Retirement Sum with a mixture of property and cash, and withdraw part of my Retirement Account savings using my property?

You can withdraw part of your Retirement Account (RA) savings (excluding interest earned, any government grants received and top-ups to your retirement savings) down to your Basic Retirement Sum if:<sup>\*</sup> Including studio apartments, and flats bought under the short-lease 2-room Flexi scheme. It is important to note that the amount of RA savings you can withdraw excludes interest earned, any government grants received and top-ups to your retirement savings. It also depends on your RA balance at the point of withdrawal. For example, if you are on CPF LIFE and have started your monthly payouts, any new inflows received in your RA will be used to increase your CPF LIFE premium to provide you with higher monthly payouts, and you will not be allowed to withdraw them in a lump sum. Find out how withdrawing with your property works if: