

Can I choose to retain my savings in CPF instead of having them automatically disbursed as payouts?

As the purpose of CPF savings is to provide you with monthly payouts in your retirement, you cannot retain your savings in CPF indefinitely. We will automatically disburse your CPF savings as monthly payouts latest by age 70. If you have no immediate need for the payouts, you can consider investing them outside the CPF system. Do note that investing outside of CPF carries a certain level of risk and requires careful consideration.