

Can I withdraw my Retirement Account savings if my property lease cannot last me until I am 95? No, you will not be able to set aside your Full Retirement Sum (FRS) with a mixture of property (up to half the FRS) and cash with a property that cannot last you until 95. Therefore, you will not be able to withdraw part of your Retirement Account (RA) savings. With Singaporeans living longer, it is important for you to have a property to live in during retirement. If you do not have a property that will last you to at least age 95, you may need to tap on your monthly payouts for your future housing needs such as rental cost, in the event that you outlive the lease. However, exceptions can be made if you have bought property and turned 55 before 10 May 2019, provided your property: If you meet the above conditions, you may be eligible to set aside your FRS with a mixture of property (up to half your FRS) and cash, and withdraw part of your RA savings down to your Basic Retirement Sum\* using your property.\* Excluding interest, any government grants and top-ups made under the Retirement Sum Topping-Up Scheme.