How much can I withdraw under the Reduced Life Expectancy scheme? Under the Reduced Life Expectancy scheme, you can withdraw a lump sum of up to \$5,000* or more, depending on the extent of your reduced life expectancy as certified by an accredited doctor. You may also need to keep a reduced retirement sum in your Retirement Account from which you will receive regular monthly payouts. *The amount you can withdraw depends on your available CPF balances, excluding top-ups made under the Retirement Sum Topping-up Scheme, government grants and your MediSave Account savings.