

What are the benefits in keeping the savings in my CPF accounts?

If you do not need the funds, keeping your savings in your CPF accounts lets you earn risk-free interest rates* of up to 6% per annum, allowing your savings to grow with compound interest. You can also use your CPF savings to increase your monthly payouts in retirement. Check out the options to increase your monthly payouts using your withdrawable savings under the "Withdraw for immediate retirement needs" section in your Retirement dashboard.* Based on the current 4% interest rate floor on Special and Retirement Account monies.