

Can I still withdraw my CPF savings if I do not have the Full Retirement Sum?

Yes, you can still withdraw some of your CPF savings even if you have not set aside your Full Retirement Sum (FRS). If you are born in 1957 or after, you can withdraw additional amount from your Retirement Account (RA) from 65. Check how much CPF savings you can withdraw. However, any remaining amount that is not withdrawable and left in your Ordinary and Special Account after your withdrawal will be automatically transferred to your RA to make up your FRS. This transfer is to ensure that the savings in your RA will be sufficient to provide you with monthly payouts to supplement your living expenses when you reach the payout eligibility age. This process will occur for every withdrawal until you have set aside your FRS.