Do I have to join CPF LIFE?

You will be automatically included if you are a Singapore Citizen or Permanent Resident born on 1 January 1958 and after*, and have at least \$60,000 in your CPF retirement savings when you start your monthly payouts. *If you are born between 1 January 1958 and 30 April 1961, and had at least \$40,000 in your Retirement Account when you reached 55, you would have to join CPF LIFE.