

What is the breakeven point for my CPF LIFE plan i.e. the age when my CPF LIFE premium is fully depleted, and should it matter?

Unlike investment products where we would aim to maximise returns, CPF LIFE is a national longevity insurance annuity product that aims to protect us against the possibility of having nothing to live on when our retirement savings are used up. As we cannot predict how long we will live, it is not relevant to consider the age when our CPF LIFE premium is fully depleted. If you pass away before your CPF LIFE premium is depleted, your beneficiaries will always get back any remaining CPF LIFE premium that you have put into your plan.