How does the closure of my Special Account affect my retirement payouts? If you are receiving monthly payouts, your payouts will increase if some or all of your Special Account (SA) savings are transferred to your Retirement Account (RA) when your SA is closed. You will be notified to check your monthly payouts after the transfer and closure of your SA in early 2025. You can also transfer your Ordinary Account savings to your RA, up to the prevailing Enhanced Retirement Sum, to increase your monthly payouts.