How does the closure of Special Account affect my voluntary top-ups to my three CPF accounts? If you are below age 55, your voluntary top-ups to three accounts will continue to be allocated to the Ordinary Account (OA), Special Account (SA), and MediSave Account. If you are aged 55 and above, the portion of voluntary top-ups that goes to your SA currently will be allocated to your Retirement Account (RA) up to the Full Retirement Sum. Once you have set aside the Full Retirement Sum in your RA, it will be allocated to your OA.