

How much CPF savings can I withdraw?

You can check the amount you can withdraw by logging in to your Retirement dashboard. Generally, when you turn 55, you can withdraw at least \$5,000 or any amount in excess after setting aside your Full Retirement Sum (FRS). If you are born in 1958 and after, when you turn 65, you can withdraw an additional amount of up to 20% of your retirement savings. See more details on the withdrawal rules. You can also apply to withdraw your Retirement Account savings down to your Basic Retirement Sum (BRS) if you own a property in Singapore with remaining lease that lasts you until you are 95 or older. You have the flexibility to set aside your FRS with a mixture of property (up to half your FRS, which is the BRS) and cash. Please note that you cannot withdraw cash top-ups or CPF transfers, as well as government grants such as CPF LIFE Bonus or Deferment Bonus as they are designed to boost your retirement payouts. Find out how your withdrawable amount is computed.