

# Growing your CPF savings via top-ups

## Making regular top-ups through Giro

How much cash do you wish to top up?

 **\$100** monthly

For how many years do you wish to make cash top-ups?



On your own, you would have put in:



**\$18,000**  
in your Special  
or Retirement  
Account.



Your savings would  
have grown to be  
**\$24,400**  
with **4% interest per annum**

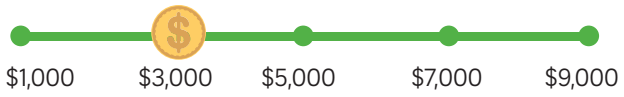
## Making a CPF transfer to boost payouts

Estimated monthly payout  
that the recipient may get  
from a CPF transfer, based on  
a member who turns 55 in 2018



**The Recipient**  
**40-year-old**

How much Ordinary Account savings do I want to transfer?



By making a one-time CPF transfer of **\$3,000**



**At 55**  
My transfer would  
have grown to  
**\$5,400**  
in the recipient's  
Special Account  
at 4% per annum.



**At 65**  
My recipient will  
enjoy an additional  
**\$56-\$60**  
in his monthly  
payout with  
CPF Life

NOTE: Payouts are based on CPF Life Standard Plan for a 55-year-old in 2018

Source: CPF SUNDAY TIMES GRAPHICS