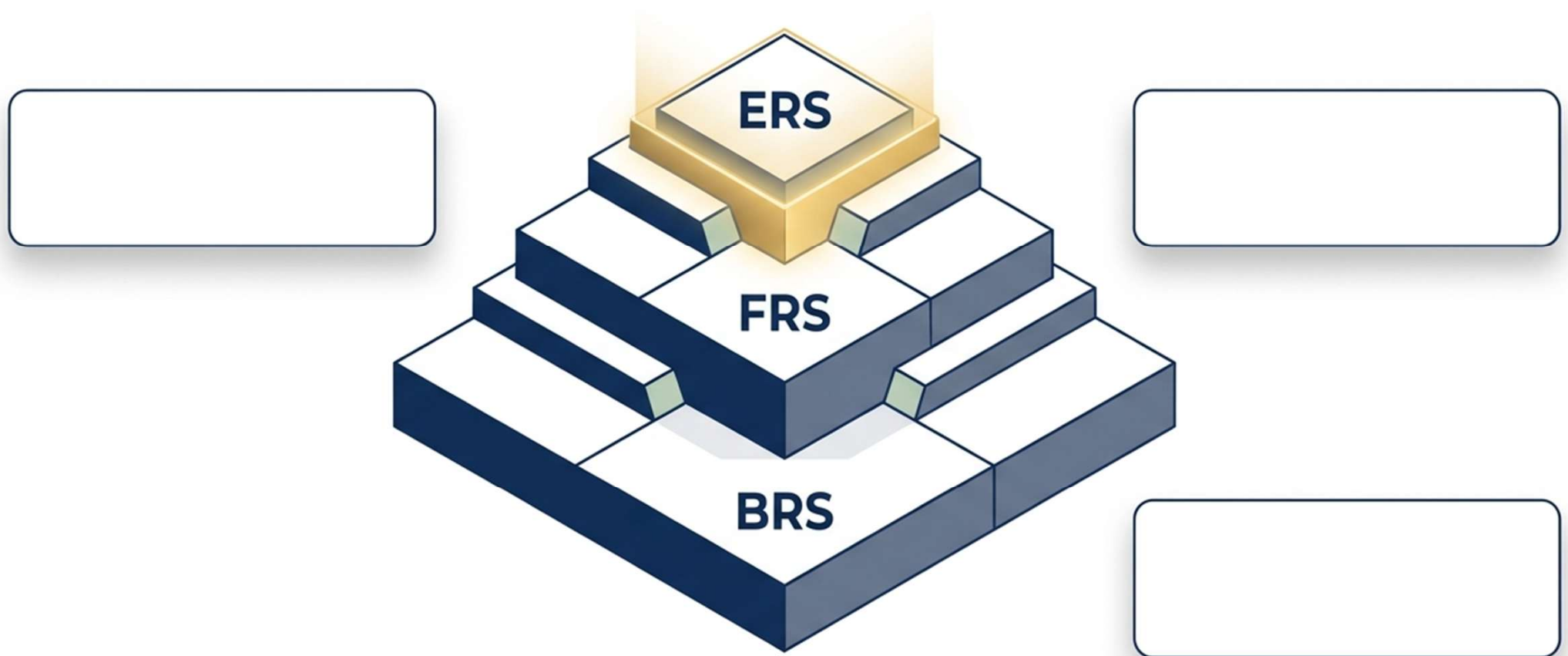


# Demystifying CPF Retirement Sums for 2026

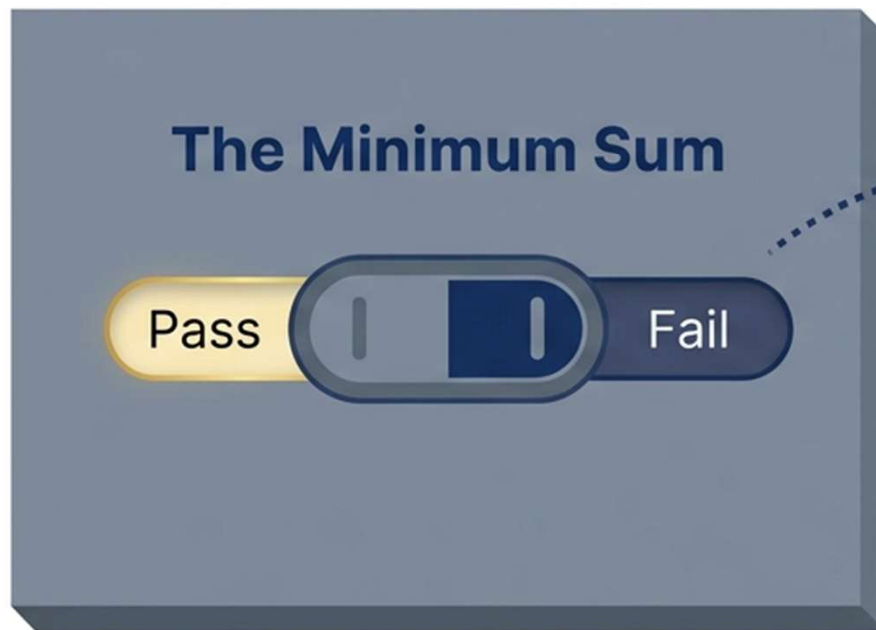
A visual guide to BRS, FRS, ERS, and optimizing your payout before age 55.



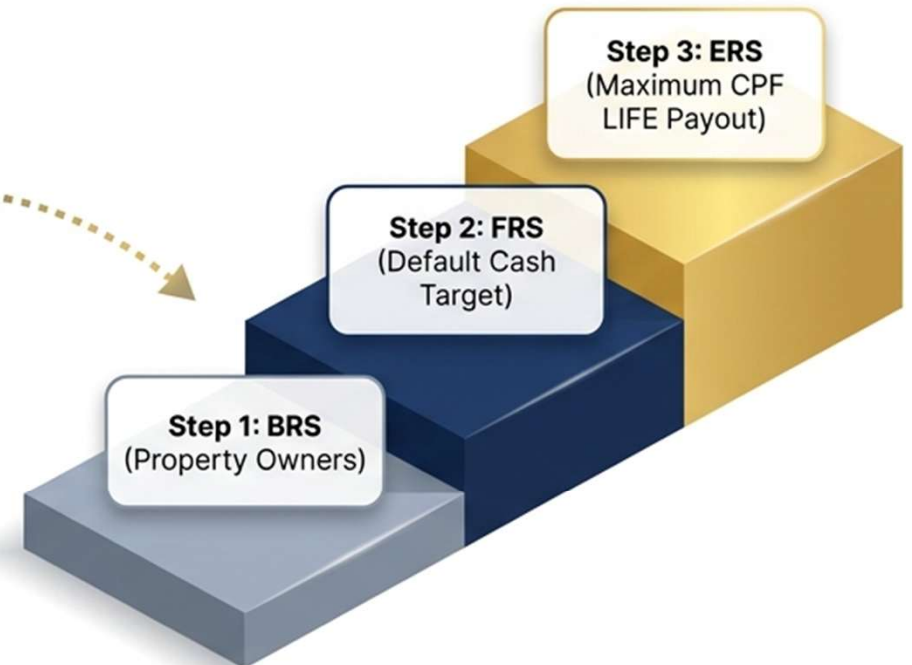
# The paradigm shift from a single target to tailored tiers

Pre-2016, the Minimum Sum was a binary pass/fail that ignored individual circumstances like homeownership or desired income. Today's framework acknowledges **three distinct** retirement positions.

## The Past



## The Present



# The 2026 Retirement Sum Framework

These figures apply exclusively to members turning 55 in 2026

**BRS**

Target:  
**\$110,200**

Requirement:  
Requires Property Pledge

Payout:  
Est. Payout at 65:  
**~\$900-\$1,100/mo**

**FRS**

Target:  
**\$220,400 (2x BRS)**

Requirement:  
Standard Cash Target

Payout:  
Est. Payout at 65:  
**~\$1,600-\$1,900/mo**

**ERS**

Target:  
**\$440,800 (4x BRS)**

Requirement:  
Maximum Cash Target

Payout:  
Est. Payout at 65:  
**~\$3,100-\$3,500/mo**

\*Payouts based on Standard Plan.

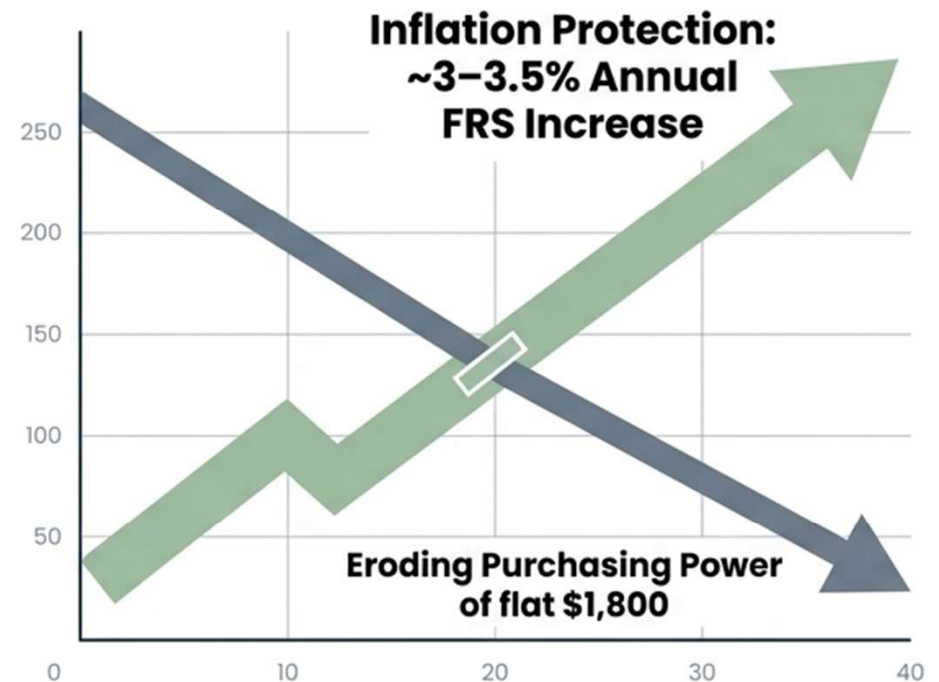
# Why the target sums increase by 3% every year

The multi-year schedule of increases is not arbitrary. It tracks two critical economic realities to ensure your eventual payouts preserve their actual purchasing power.



Past ..... Present

**Rising Wages & Living Costs**



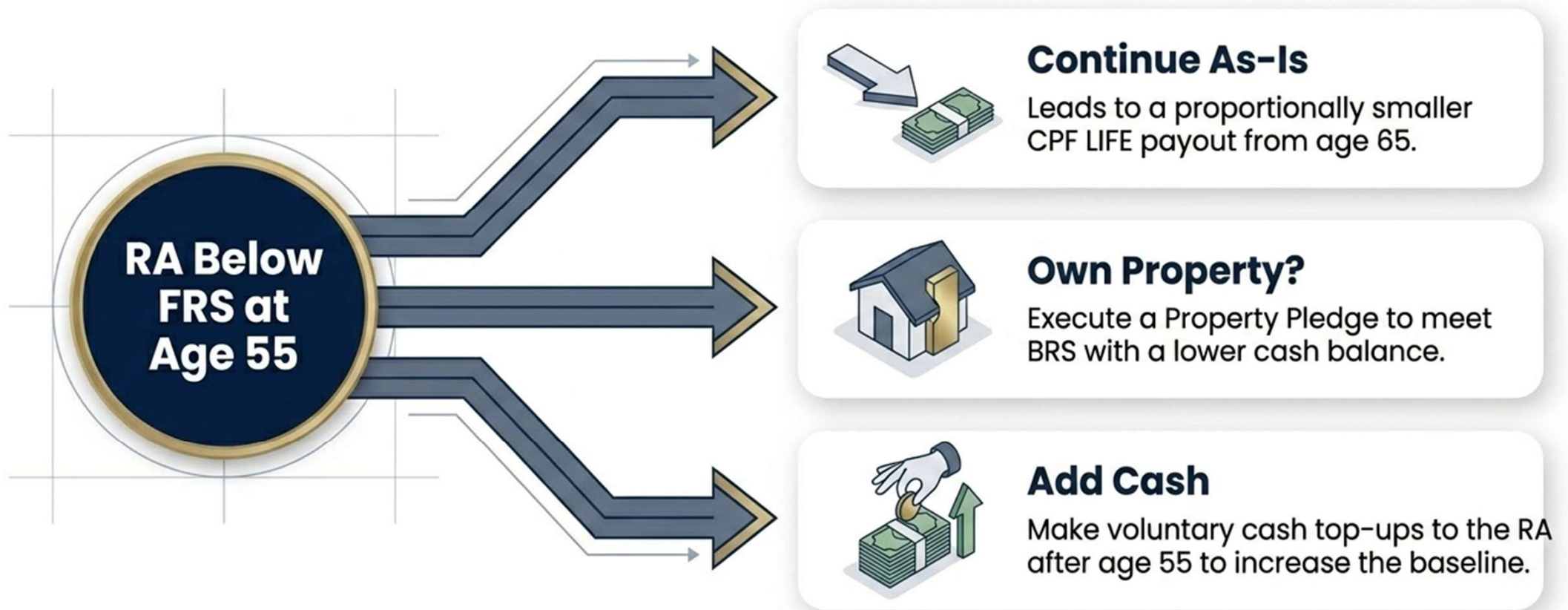
# The Cohort Lock-In: Your number freezes at age 55

The current year's FRS only applies to people turning 55 this year. It does not retroactively raise the bar for older cohorts.



# Navigating a shortfall is a matter of choice, not penalty

Falling short of your FRS at 55 does not result in a fine. Your Retirement Account (RA) balance simply dictates your payout, and you retain multiple levers to adjust it.



# Correcting common misconceptions

The rules governing property pledges, withdrawals, and top-ups are often misunderstood. Here is the reality.

## Myth

A property pledge means CPF takes my flat.

I cannot withdraw money if I hit **FRS**.

I can't reach **ERS** after turning 55.

## Reality



**No.** It only means CPF has a claim on sale proceeds to top up your RA up to **FRS**. Your daily use is unaffected.



Any CPF balance at **55** that exceeds your applicable **FRS** is available for **lump-sum** withdrawal.



You can **top up** your RA above **FRS** up to your cohort's **ERS** cap even after 55.

# The pre-55 compounding engine

Topping up your Special Account before age 55 is highly efficient. Once you turn 55, the SA closes as a contribution destination, and those specific compounding years are gone.



# The CPF Blueprint: Knowledge to Action

Understanding the three-tier framework gives you exact targets. Knowing the lock-in rules removes anxiety. Utilizing the pre-55 compounding window builds wealth.

## Target

2026 FRS is  
**\$220,400.**

Identify if you are aiming for **BRS** (property), **FRS**, or **ERS**.

## Rule

Your cohort number freezes at **age 55.**

There are no penalties for shortfalls.

## Action

Front-load **SA top-ups** before your **55th birthday** to capture **4% risk-free compounding and tax relief.**

Run your exact retirement projection using the official CPF Calculator.

# DISCLAIMER

This document is produced by CPF Calculator Singapore ([CPF CalculatorSG.com](https://CPF CalculatorSG.com)) for general educational purposes only. It **does not** constitute financial, tax, legal, or investment advice.

All figures, projections and examples are illustrative.

CPF rules and rates are subject to change — verify current figures at [cpf.gov.sg](https://cpf.gov.sg).

Not affiliated with the CPF Board or any Singapore government agency.

Full terms: [CPF CalculatorSG.com/terms.html](https://CPF CalculatorSG.com/terms.html).



CPF Calculator

Singapore · Plan your retirement, instantly