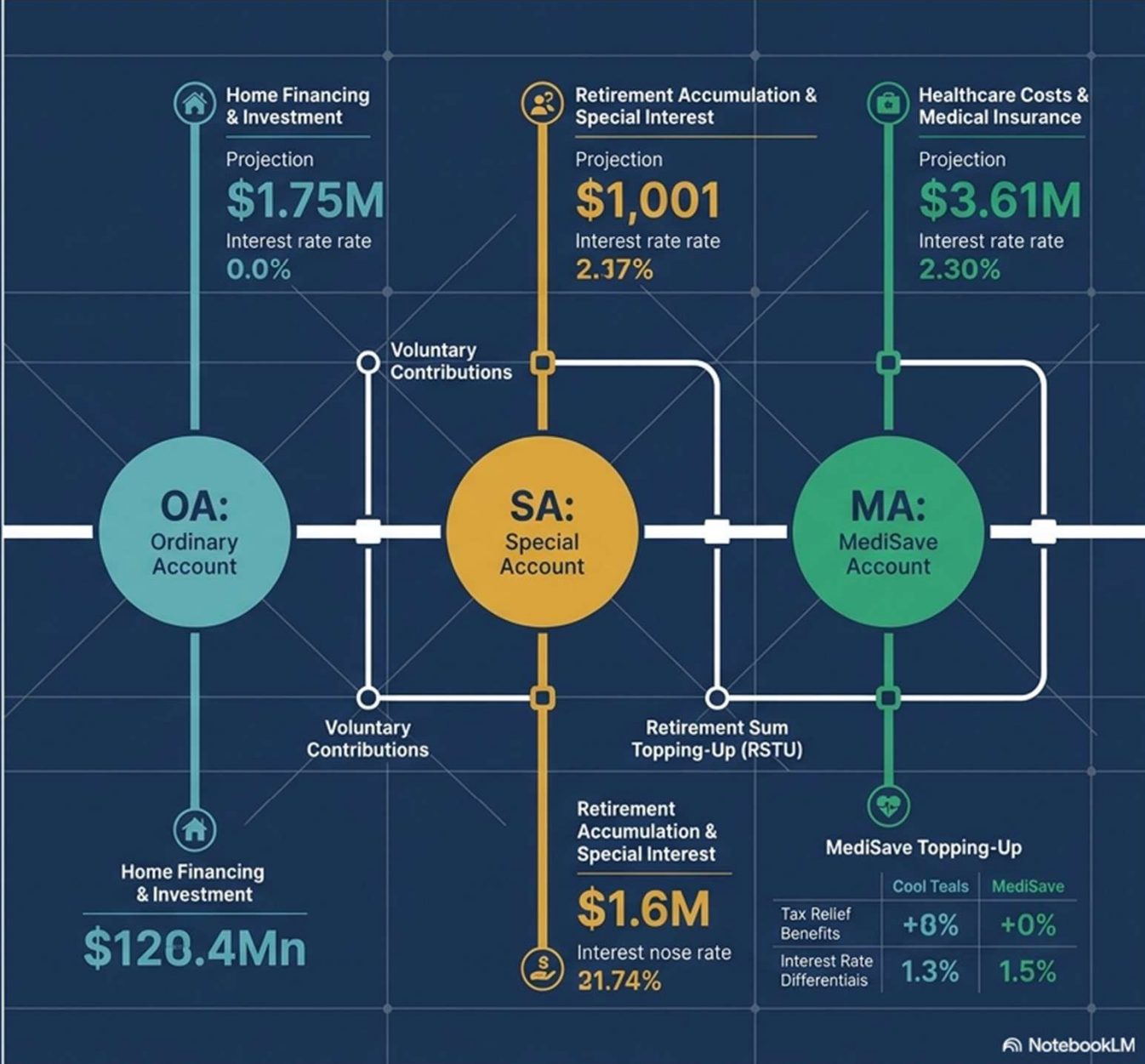


Maximize Your CPF Top-Ups: A Financial Wayfinding Guide

A purely mathematical framework for deploying your surplus cash across OA, SA, and MA.

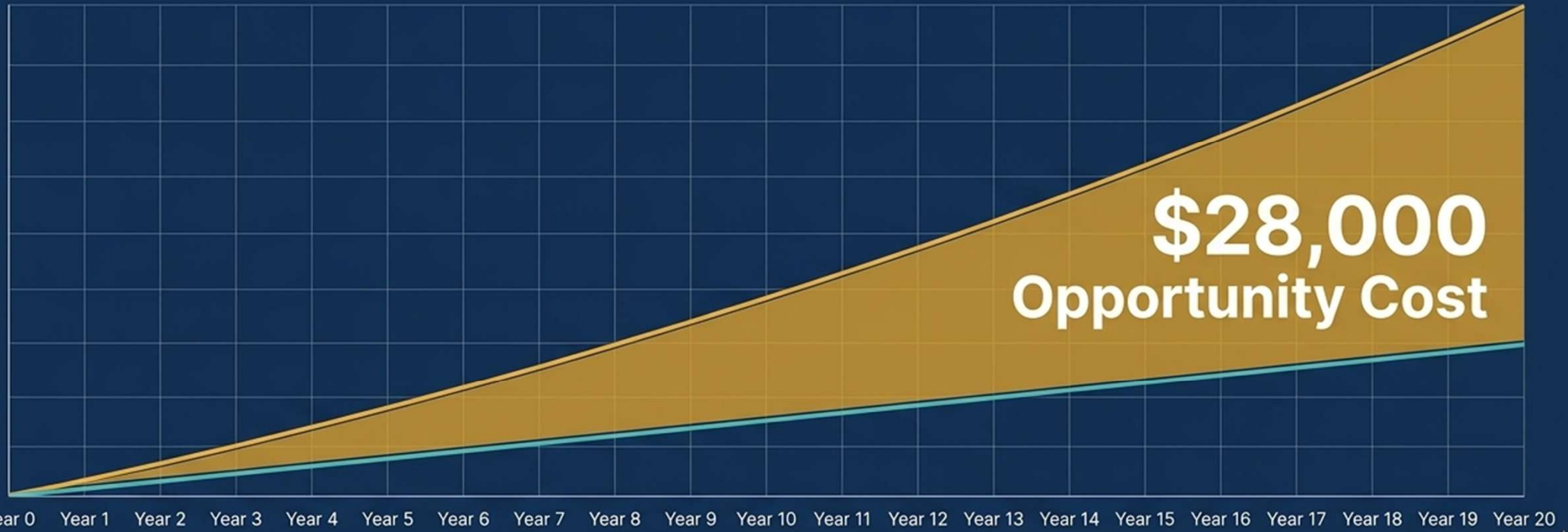
Reading time: 9 min |
Based on 2026 CPF Board Policies.



| | Ordinary Account (OA) | Special Account (SA) | MediSave Account (MA) | Retirement Account (RA) |
|------------------------|---------------------------------|---------------------------|-----------------------------------|----------------------------|
| Interest Rate | 2.5% p.a. | 4.0% p.a. | 4.0% p.a. | 4.0% p.a. |
| Primary Purpose | Housing, education, investments | Retirement savings | Healthcare costs & insurance | CPF LIFE annuity (post-55) |
| Tax-Deductible Top-Up? | No | Yes (up to \$8,000/yr) | Yes (subject to annual limits) | Yes (up to \$8,000/yr) |

The 1% Bonus: First \$60,000 of combined balances earns an extra 1%. Because of the \$20,000 OA cap on this bonus, SA and MA benefit the most.

Opportunity Cost Visualization: Ordinary Account (OA) vs. Special Account (SA) Over 20 Years



\$50,000 in OA at 2.5% for 20 years grows to

\$82,000

\$50,000 in SA at 4% for 20 years grows to

\$110,000

Note: Both scenarios assume the exact same starting amount and zero additional contributions. The gap is purely mathematical.

Self Top-Up



Family Top-Up (Spouse, Parents, Siblings)

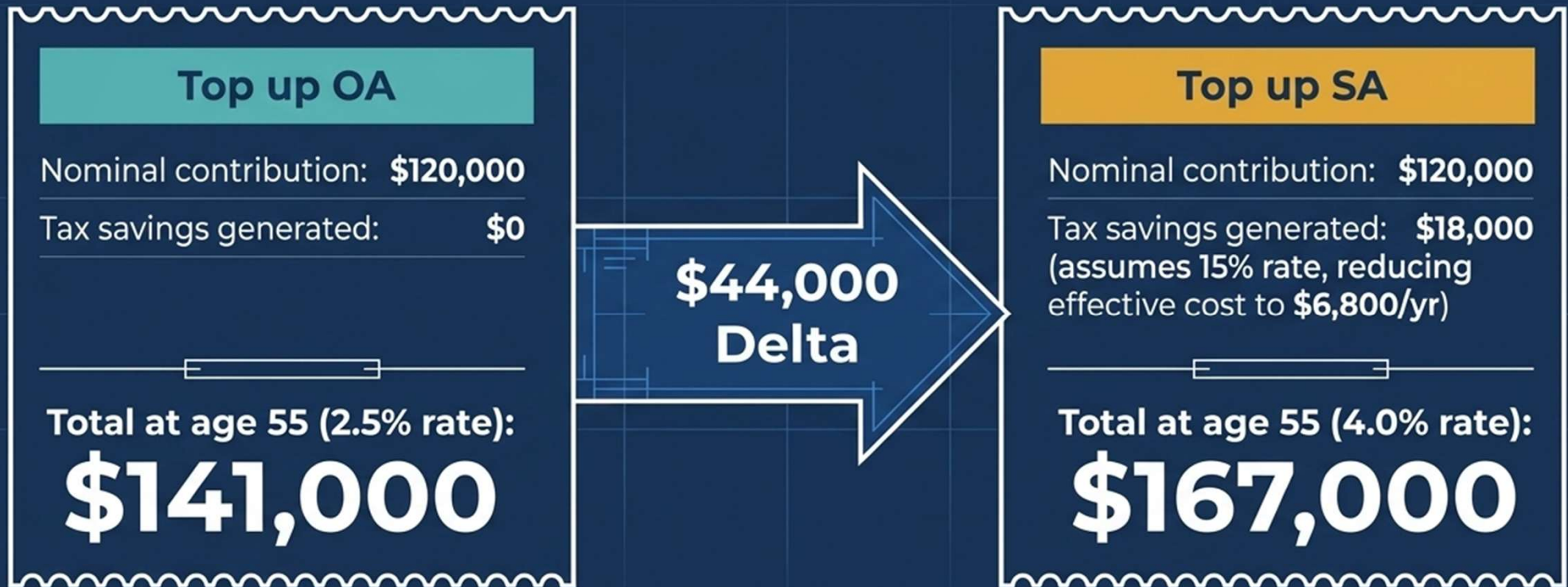


This cap is shared across ALL family members combined.

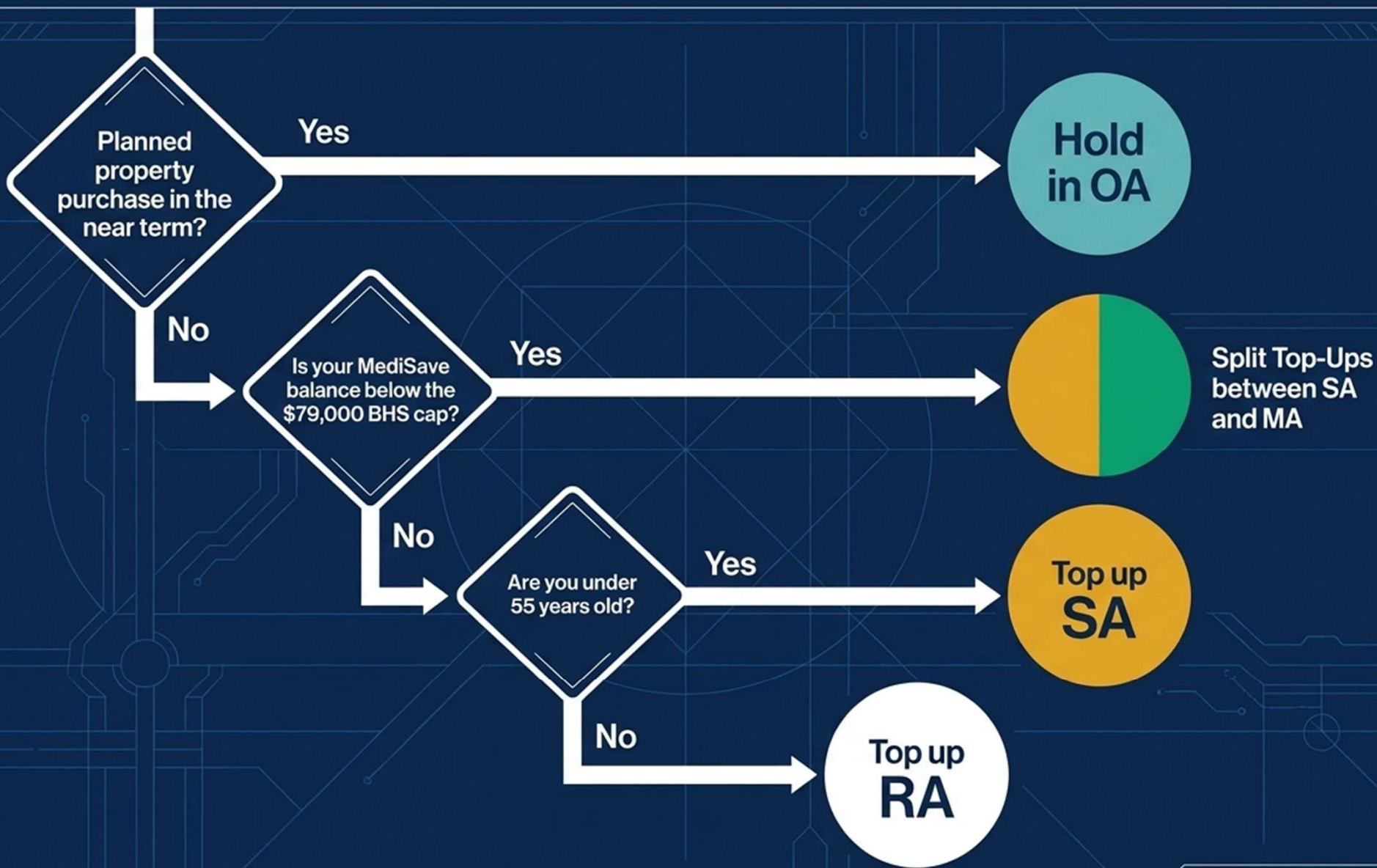
Bottom-line tax savings of filling the first \$8k tank:

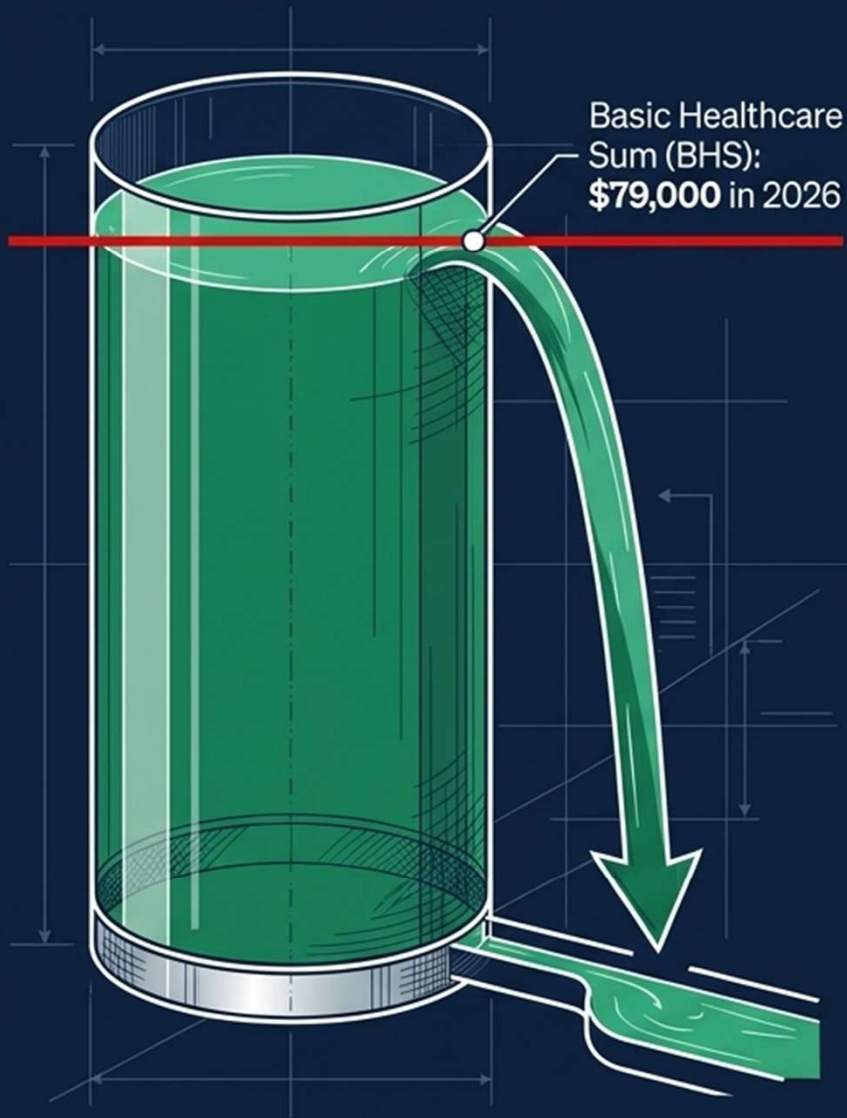
- At 15% Marginal Tax Rate: Saves **\$1,200** in actual income tax.
- At 22% Marginal Tax Rate (Income >\$130k): Saves **\$1,760** in actual income tax.

The \$44,000 Advantage: \$8,000/year over 15 years.



Scenario B leaves you with **\$26,000 more in pure balance**, having paid \$18,000 less to the tax authority.





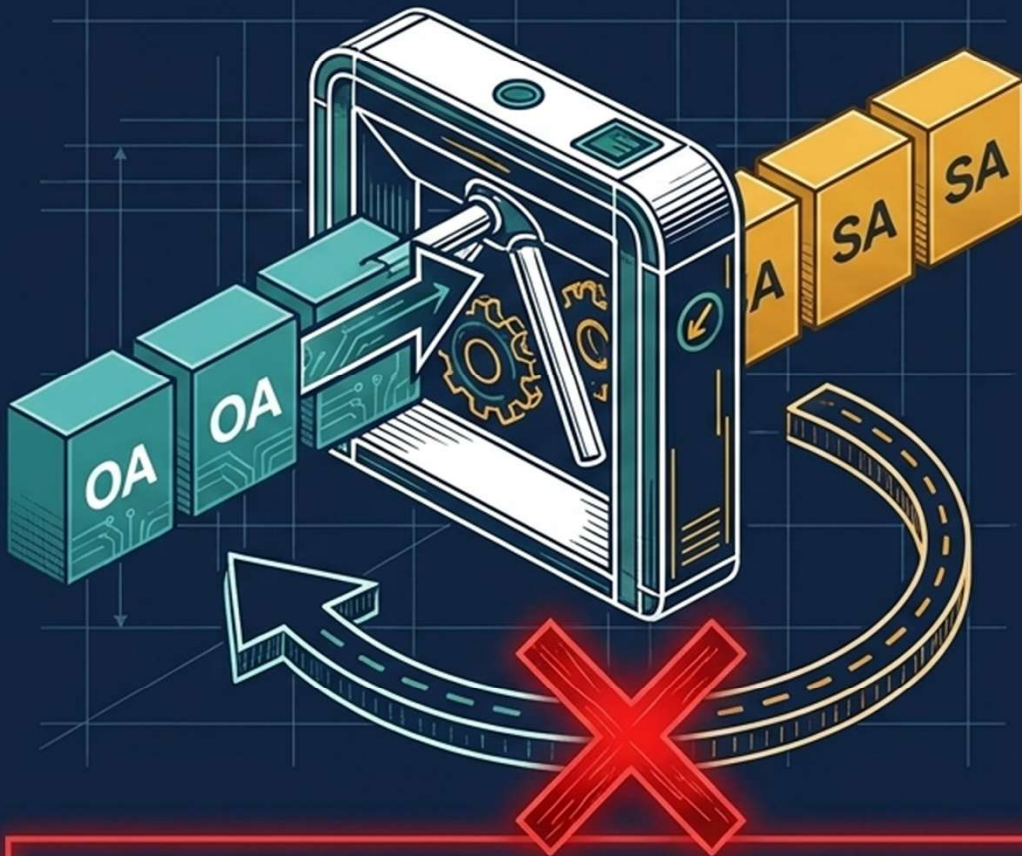
The MediSave Ceiling

Why MA isn't equal priority to SA indefinitely.

1. Balances above the **\$79,000** BHS are automatically transferred out.
2. Once you hit BHS, further top-ups provide zero additional compounding benefit inside MA.

Strategic Imperative: If your MA is below BHS, top-ups are highly valuable (4% yield + tax relief). If MA is at \$79,000, immediately redirect all top-up capital to SA.

The One-Way Gate: OA-to-SA Transfers.



Moving idle balances from OA to SA upgrades your yield from 2.5% to 4%, but the rules change dramatically:

| | |
|-------------------------|--|
| Irrevocable: | Cannot be undone for future HDB downpayments or mortgages. |
| Zero Tax Relief: | Internal transfers do NOT generate income tax relief (only cash top-ups do). |
| Capped Volume: | Cannot exceed the prevailing Full Retirement Sum (\$220,400 in 2026) via transfer. |

Bottom Line: Do not pull this lever if your property plans are unsettled.

| Your Current Situation | Immediate Action |
|--|--|
| Under 55, no property purchase planned | Top up SA first (Maximize 4% rate + tax relief). |
| Under 55, property purchase in 1–3 years | Preserve OA (Consider only small SA top-ups). |
| Under 55, MA below \$79,000 | Split between SA and MA. |
| MA at or near \$79,000 cap | Skip MA completely; focus exclusively on SA/RA. |
| High earner (22%+ marginal tax rate) | Max out the \$8,000 SA top-up (Maximum tax leverage). |
| Over 55 (RA formed) | Top up RA directly (SA closes at 55). |
| Already hit FRS (\$220,400) | SA top-ups stop (Consider Supplementary Retirement Scheme - SRS). |

Critical Variables for Execution.

Box 1

The Excess Capital Rule

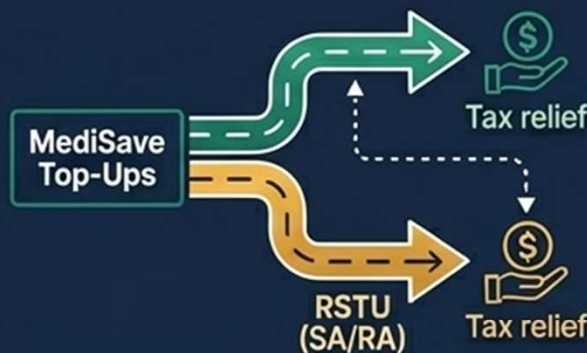
You can top up more than \$8,000 to SA. The excess still earns 4%, but you will receive zero tax relief on amounts beyond the first \$8,000.



Box 2

The Relief Separation Rule

MediSave cash top-ups provide tax relief under an entirely separate category from the RSTU scheme, subject to your annual limit.



Box 3

The Ceiling Rule

RSTU top-ups halt entirely when SA hits the Full Retirement Sum (\$220,400 in 2026). Mandatory salary contributions continue normally.



Model your exact trajectory toward FRS. Input your current balances into the CPF Calculator to finalize your top-up strategy today.

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All figures, projections and examples are illustrative.

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