



CENTRAL PROVIDENT FUND BOARD



MR MOORI A KUMAR REDDY
359 TAMPINES ST 34
#02 - 433
SINGAPORE 520359



00061193

LET US KNOW WHAT YOU THINK

We are constantly thinking of new ways to serve you better and would like to hear what you think about your new yearly statement.

Go to www.cpf.gov.sg/ysoa2015survey to complete a simple survey by 31 March 2016. 1,000 respondents stand to win a \$5 NTUC voucher.

Dear MR MOORI A KUMAR REDDY,

Thank you for being our member. Here is a personalised summary of all your CPF transactions with us from January to December 2015.

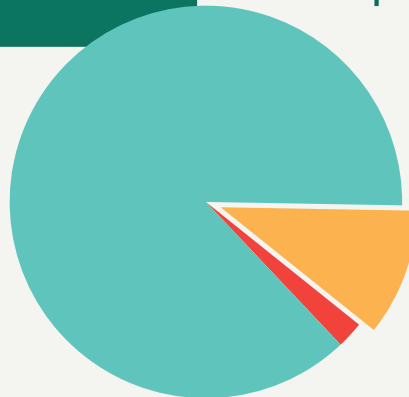
As at 31 December 2015,
your total amount across all
your CPF accounts is

\$68,064.52

BUILDING YOUR CPF SAVINGS

\$27,400.78

was credited to your CPF accounts in 2015.



Total interest earned:

\$2,869.67

Employment	\$	23,926.00	Interest (up to 5% p.a.)	\$	2,869.67
Working contributions from you and/or your employer(s)			Ordinary Account interest	\$	57.95
			Special Account interest	\$	1,331.41
			Medisave Account interest	\$	1,480.31
			Retirement Account interest		N.A.
Government support	\$	0.00	Refund	\$	605.11
E.g. GST Voucher – Medisave, Housing Grant, Pioneer Generation Medisave, Workfare			E.g. Investments proceeds, refund from sales of property, Home Protection Scheme Rebate		
Retirement Account-related	\$	0.00	Others	\$	0.00
E.g. Top-up to your Special or Retirement accounts, transfer of Ordinary and Special account savings to Retirement Account			E.g. Voluntary contribution		

PROVIDING FOR LIFE'S IMPORTANT NEEDS

\$14,147.54

was debited from your CPF accounts in 2015 for your following needs:

HOUSING



\$13,606.26

EXAMPLE

- Downpayment
- Monthly housing instalments
- Stamp duties and legal fees
- Home Protection Scheme premiums

HEALTHCARE



\$493.28

EXAMPLE

- Personal medical expenses
- Immediate family members medical expenses
- MediShield / MediShield Life premiums
- Integrated Shield Plan premiums
- ElderShield premiums

RETIREMENT



\$0.00

EXAMPLE

- Monthly payouts from Retirement Account
- CPF LIFE annuity premiums
- Top-up to your loved ones' CPF accounts
- Withdrawal from pledging of property

EDUCATION



\$0.00

EXAMPLE

- Personal tuition fees
- Spouse's tuition fees
- Children's tuition fees

INVESTMENT



\$0.00

EXAMPLE

- CPF Investment Scheme transactions

OTHERS



\$48.00

EXAMPLE

- Dependants' Protection Scheme premiums
- Lump sum withdrawals from age 55
- Withdrawal from balance of housing refund

FINANCIAL TIP

With every \$1,000 you transfer now from your Ordinary Account (OA) to your Special Account (SA), you will earn an additional interest of:

\$936

 by age 65.

Interest earned in OA: **\$947**

Interest earned in SA: **\$1,883**

\$936
more interest

The transfer is subject to terms and conditions, and is irreversible. Please visit our website at www.cpf.gov.sg to find out more about Retirement Sum Topping-Up. Interest earned is estimated based on current OA interest rate of 2.5% p.a. and SA interest rate of 4% p.a., and assuming the transfer is done in January 2016.



CENTRAL PROVIDENT FUND BOARD

CPF Statement of Account

Statement Period : Jan to Dec 2015

Name : MR MOORI A KUMAR REDDY

Account No. : S7863695E

YOUR TRANSACTIONS

DATE	CODE	FOR MTH/YR OF	REF	ORDINARY ACCOUNT (OA) \$	SPECIAL ACCOUNT (SA) \$	MEDISAVE ACCOUNT (MA) \$
01 JAN	BAL			3,376.06	24,068.14	27,367.08
13 JAN	HSE			-1,112.54		
20 JAN	CON	DEC 2014	A	1,050.12	349.92	399.96
13 FEB	HSE			-1,112.54		
19 FEB	CON	JAN 2015	A	1,424.37	474.45	610.18
08 MAR	MSH					-105.00
13 MAR	HSE			-1,112.54		
13 MAR	MED					-36.89
13 MAR	MED					-31.79
13 MAR	MED					-20.23
19 MAR	CON	FEB 2015	A	1,145.63	381.60	490.77
13 APR	HSE			-1,112.54		
20 APR	CON	MAR 2015	A	1,050.25	349.83	449.92
02 MAY	MED					-83.56
13 MAY	HSE			-1,112.54		
19 MAY	CON	APR 2015	A	1,050.25	349.83	449.92
30 MAY	HPS			-424.44		
12 JUN	HSE			-1,112.54		
18 JUN	CON	MAY 2015	A	1,050.25	349.83	449.92
27 JUN	DPS			-48.00		
13 JUL	HSE			-1,084.43		
21 JUL	CON	JUN 2015	A	1,050.25	349.83	449.92
23 JUL	MED					-42.18
13 AUG	HSE			-1,084.43		
18 AUG	CON	JUL 2015	A	1,050.25	349.83	449.92
12 SEP	MSH					-105.00
13 SEP	HSE			-1,084.43		
15 SEP	MED					-68.63
18 SEP	CON	AUG 2015	A	1,589.00	529.29	680.71
13 OCT	HSE			-1,084.43		

Please contact CPF Board immediately if any information printed in this statement is incorrect.

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DATE	CODE	FOR MTH/YR OF	REF	ORDINARY ACCOUNT (OA) \$	SPECIAL ACCOUNT (SA) \$	MEDISAVE ACCOUNT (MA) \$
20 OCT	CON	SEP 2015	A	1,050.25	349.83	449.92
13 NOV	HSE			-1,084.43		
14 NOV	HPR			605.11		
18 NOV	CON	OCT 2015	A	1,050.25	349.83	449.92
13 DEC	HSE			-1,084.43		
18 DEC	CON	NOV 2015	A	1,050.25	349.83	449.92
31 DEC	INT			57.95	1,331.41	1,480.31
31 DEC	BAL			3,995.98	29,933.45	34,135.09

REF A : CITIBANK, N.A.

MESSAGES FOR YOU**HOUSING**

You are covered under the Home Protection Scheme for \$302,173.20 based on your share of cover of 100%.

HEALTHCARE

You are covered under MediShield Life.

You are using your Medisave savings to pay the MediShield Life premiums for 03 dependant(s). For more details, please log in to the CPF website and visit "My Messages".

You have an outstanding MediShield Life premium of \$240.50 pending payment.

You can pay the premium by topping up this amount to your Medisave Account through E-Payment at www.cpf.gov.sg, AXS, SAM, cheque payment or at any SingPost branch.

Note: The outstanding premiums do not include the premiums for Integrated Shield plans.

OTHERS

You are covered under the Dependants' Protection Scheme with NTUC Income Insurance Cooperative Limited. For details, please contact your insurer.



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Log in to *my cpf* Online Services at **www.cpf.gov.sg** to find out more about your CPF account or to perform CPF transactions. You can also sign up for CPF Email Alerts to receive important and updated information on CPF news and events.

ABBREVIATION CODES

ADJ	Adjustment / Interest on recovered CPF contributions	HRF	Withdrawal from balance of housing refund
AMP	Additional Monthly Payout	HSE	HDB flats and other residential properties
BAL	Balance	INT	Interest for the whole year
CLA	CPF LIFE Annuity Premium	INV	CPF Investment Scheme
CLB	CPF LIFE Bonus (L-Bonus)	MED	Medisave
CLC	CPF LIFE Change of plan	MSH	MediShield
CLI	CPF LIFE Payout	MSL	MediShield Life
CLR	Refund from CPF LIFE	MGS	Medical Grounds Scheme
CLS	CPF LIFE Switch of plan	RSS	Retirement Sum Scheme
CON	Contributions / Government Cash Grant / Government Top-up	RST	Top-ups under CPF Retirement Sum Topping-Up Scheme
DPC	Dependants' Protection Scheme – return of premium refund given to member earlier	PMI	Private Medical Insurance / Additional private insurance coverage portion of an Integrated Shield Plan
DPR	Dependants' Protection Scheme – premium refund due to decrease in annual premiums from \$360 to \$260	PTY	Non-residential property
DPS	Dependants' Protection Scheme	RFD	Refund of overpaid contributions to employers / employees / self-employed
DVB	Deferment and/or Voluntary Deferment Bonus	SDS	Dividends / proceeds / adjustments under the Special Discounted Shares Scheme [e.g. SingTel (ST) shares]
EDN	Education Scheme	SNS	Special Needs Savings Scheme
ESH	ElderShield	SE	Payment by self-employed person
HPR	Home Protection Scheme Rebate	TFR	Transfer between accounts
HPS	Home Protection Scheme	WDL	Withdrawal of CPF savings on attaining age 55 / medical grounds / leaving Singapore permanently



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Account No. : S7863695E

CONTACT US

CPF Board

Monday - Friday 0800 - 1730hrs
1800-227-1188 local
+65-6227-1188 overseas
www.cpf.gov.sg

Our Insurance Partners

AIA Singapore Private Limited	www.aia.com.sg
Aviva Ltd	www.aviva.com.sg
Great Eastern Life Assurance Co Ltd	www.greasternlife.com
NTUC Income Insurance Co-Operative Ltd	www.income.com.sg
Prudential Assurance Company Singapore Pte Limited	www.prudential.com.sg

MediShield Life

Monday - Friday 0830 - 1730hrs
1800-222-3399 local
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www.medishieldlife.sg