



CENTRAL PROVIDENT FUND BOARD



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



00002988

CPF NOMINATION

You have not made a CPF nomination. Your CPF savings will be distributed by the Public Trustee's Office to your family members according to intestacy/inheritance laws.

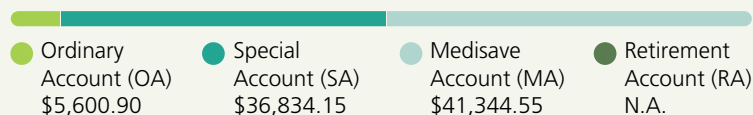
You should make a CPF nomination if you want to distribute your CPF savings according to your wishes upon your demise.

Dear MR MOORI A KUMAR REDDY,

Here is a personalised summary of all your CPF transactions with us from January to December 2016.

As at 31 December 2016,
your total amount across
all your CPF accounts is

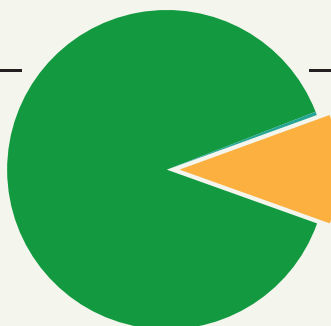
\$83,779.60



BUILDING YOUR CPF SAVINGS

\$31,299.14

was credited[^] to your CPF accounts in 2016.



Total interest earned:

\$3,450.11

- Up to **3.5%** p.a.* on OA
- Up to **5.0%** p.a.* on SA, MA & RA

Employment	\$	27,738.00	Interest	\$	3,450.11
Working contributions from you and/or your employer(s)			Ordinary Account	\$	93.18
<i>Did you know? Based on your age group, the total CPF working contribution is 37% of your salary. This includes 20% from you and 17% from your employer(s).*</i>			Special Account	\$	1,655.47
			Medisave Account	\$	1,701.46
			Retirement Account		N.A.
Government support	\$	0.00	Voluntary top-ups	\$	0.00
E.g. GST Voucher – Medisave, Housing Grant, Pioneer Generation Medisave, Workfare					
Refund	\$	111.03	Others	\$	0.00
Healthcare	\$	111.03			

Information is correct as at 31 December 2016.

[^] Excludes transfers within your CPF accounts
* For more information, visit www.cpf.gov.sg

PROVIDING FOR LIFE'S IMPORTANT NEEDS

\$ 15,584.06

was debited[^] from your CPF accounts in 2016 for your following needs:

[^] Excludes transfers within your CPF accounts

HOUSING



\$14,187.19

EXAMPLE

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

HEALTHCARE



\$1,348.87

EXAMPLE

- Personal medical expenses
- Immediate family members medical expenses
- 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

- Dependants' Protection Scheme premiums

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:

\$872

 by age 65.

Interest earned in OA: **\$900**

Interest earned in SA: **\$1,772**

\$872
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 the Retirement Sum Topping-Up Scheme. 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 2017.



CENTRAL PROVIDENT FUND BOARD

CPF Statement of Account

Statement Period : Jan to Dec 2016

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			3,995.98	29,933.45	34,135.09
10 JAN	MSL					-120.25
10 JAN	MSL					-120.25
13 JAN	HSE			-1,084.43		
19 JAN	CON	DEC 2015	A	1,050.25	349.83	449.92
12 FEB	HSE			-1,084.43		
18 FEB	CON	JAN 2016	A	1,260.30	419.80	539.90
13 MAR	HSE			-1,084.43		
13 MAR	MSL					-286.75
18 MAR	CON	FEB 2016	A	1,260.30	419.80	539.90
02 APR	MED					-60.15
13 APR	HSE			-1,084.43		
19 APR	CON	MAR 2016	A	2,093.68	697.40	896.92
13 MAY	HSE			-1,084.43		
17 MAY	CON	APR 2016	B	1,260.30	419.80	539.90
27 MAY	MED					-111.03
04 JUN	HPS			-424.44		
13 JUN	HSE			-1,167.24		
15 JUN	CON	MAY 2016	B	1,260.30	419.80	539.90
25 JUN	DPS			-48.00		
30 JUN	MED					111.03
13 JUL	HSE			-1,195.56		
15 JUL	CON	JUN 2016	B	1,260.30	419.80	539.90
12 AUG	HSE			-1,195.56		
16 AUG	CON	JUL 2016	B	1,260.30	419.80	539.90
11 SEP	MSL					-286.75
13 SEP	HSE			-1,195.56		
16 SEP	CON	AUG 2016	B	1,260.30	419.80	539.90
01 OCT	MED					-44.12
07 OCT	MED					-79.07



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Account No. : S7863695E

DATE	CODE	FOR MTH/YR OF	REF	ORDINARY ACCOUNT (OA) \$	SPECIAL ACCOUNT (SA) \$	MEDISAVE ACCOUNT (MA) \$
13 OCT	HSE			-1,195.56		
17 OCT	CON	SEP 2016	B	1,260.30	419.80	539.90
13 NOV	HSE			-1,195.56		
13 NOV	MSL					-120.25
13 NOV	MSL					-120.25
15 NOV	CON	OCT 2016	B	1,260.30	419.80	539.90
13 DEC	HSE			-1,195.56		
15 DEC	CON	NOV 2016	B	1,260.30	419.80	539.90
31 DEC	INT			93.18	1,655.47	1,701.46
31 DEC	BAL			5,600.90	36,834.15	41,344.55

REF A : CITIBANK, N.A.

B : AUREC (SINGAPORE) PTE. LTD.

MESSAGES FOR YOU



NOMINATION

You have not made a CPF nomination. Your CPF savings will be distributed by the Public Trustee's Office* to your family members according to intestacy/inheritance laws.

You should make a CPF nomination if you want to distribute your CPF savings according to your wishes upon your demise.

*Note: The Public Trustee's Office (PTO) charges a fee for the administration and distribution of your un-nominated CPF savings. Please visit <https://www.mlaw.gov.sg/content/pto/en.html> for more information.



HOUSING

You are covered under the Home Protection Scheme for \$295,523.10 based on your share of cover of 100%.



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Account No. : S7863695E



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".



OTHERS

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

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 shares]
EDN	Education Scheme	SNS	Special Needs Savings Scheme
ESH	ElderShield	SE	Payment by self-employed person
HPC	Home Protection Scheme Claim	TFR	Transfer between accounts
HPR	Home Protection Scheme Rebate	WDL	Withdrawal of CPF savings on attaining age 55 / medical grounds / leaving Singapore permanently
HPS	Home Protection Scheme		



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Statement Period : Jan to Dec 2016

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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

MediShield Life

Monday - Friday 0830 - 1730hrs

1800-222-3399 local

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www.medishieldlife.sg

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Aviva Ltd

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NTUC Income Insurance Co-Operative Ltd

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