



CENTRAL PROVIDENT FUND BOARD



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



00127293

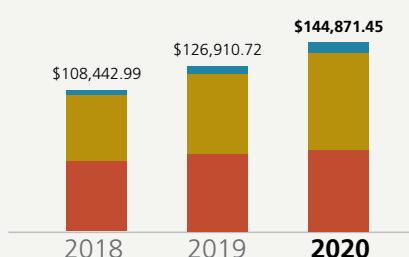
CPF NOMINATION

You have **not** made a CPF nomination. You should make a CPF nomination if you want to distribute your CPF savings according to your wishes when you pass on. You can login to CPF website (cpf.gov.sg/makeCPFnom) using your SingPass to make a nomination.

For more information, visit cpf.gov.sg/nomination.

Here's a summary of your CPF transactions in 2020.

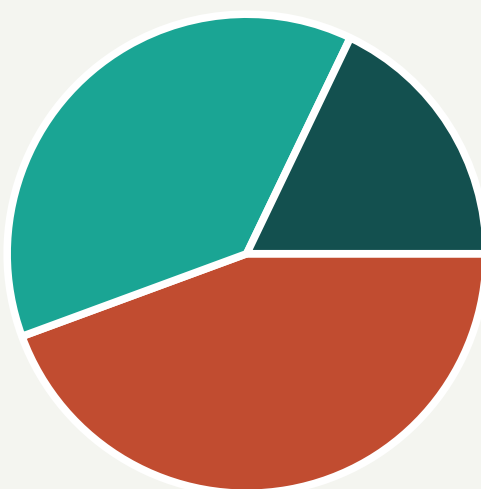
You have **\$144,871.45** in your CPF accounts.



Balances as at 31 December 2020:

● Ordinary Account (OA)	\$	7,913.24
● Special Account (SA)	\$	74,596.29
● MediSave Account (MA)	\$	62,361.92
● Retirement Account (RA)	\$	Not Applicable

You received **\$32,439.65** into your CPF accounts in 2020, from **You**, your **Employer**, and the **Government**.



● You	\$	14,400.00
Employee Contribution	\$	14,400.00
● Employer	\$	12,240.00
Employer Contribution	\$	12,240.00
● Government	\$	5,799.65
Base Interest	\$	5,199.65
Extra Interest	\$	600.00

You also received \$1,419.10 from your other transactions in 2020.

You used **\$15,898.02** from your CPF accounts in 2020, for your important needs.

HOUSING



\$14,373.11

EXAMPLE

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

RETIREMENT



\$0.00

EXAMPLE

- Monthly payouts from Retirement Account
- CPF LIFE premiums
- Top-up to your loved ones' CPF accounts
- Withdrawal of CPF retirement savings

HEALTHCARE



\$1,440.91

EXAMPLE

- Personal medical expenses
- Approved dependants' medical expenses
- MediShield Life premiums
- ElderShield premiums
- CareShield Life premiums
- Withdrawals for long-term care

OTHERS



\$84.00

- 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 up to:

\$648 by age 65.

*The transfer is subject to terms and conditions, and is irreversible. * 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 2021.*

Interest earned in OA: **\$721**

Interest earned in SA: **\$1,369**



**CENTRAL PROVIDENT FUND BOARD**

CPF Statement of Account

Statement Period : Jan to Dec 2020

Name : MR MOORI ASHOK 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			5,666.24	61,758.45	59,486.03
01 JAN	TFR				2,286.03	-2,286.03
12 JAN	HPR			1,419.10		
13 JAN	HSE			-1,166.81		
16 JAN	CON	DEC 2019	A	1,260.30	419.80	539.90
13 FEB	HSE			-1,166.81		
17 FEB	CON	JAN 2020	A	1,260.30	419.80	539.90
08 MAR	MSL					-286.75
13 MAR	HSE			-1,166.81		
17 MAR	CON	FEB 2020	A	1,260.30	419.80	539.90
13 APR	HSE			-1,166.81		
15 APR	CON	MAR 2020	A	1,260.30	419.80	539.90
13 MAY	HSE			-1,166.81		
15 MAY	CON	APR 2020	A	1,260.30	419.80	539.90
31 MAY	HPS			-335.99		
12 JUN	HSE			-1,166.81		
16 JUN	CON	MAY 2020	A	1,260.30	572.45	387.25
22 JUN	DPS			-84.00		
13 JUL	HSE			-1,172.71		
15 JUL	CON	JUN 2020	A	1,260.30	959.70	
07 AUG	CON	JUL 2020	A	1,260.30	959.70	
13 AUG	HSE			-1,172.71		
15 AUG	MED					-110.50
21 AUG	ESH					-174.96
11 SEP	HSE			-1,172.71		
13 SEP	MSL					-391.50
15 SEP	CON	AUG 2020	A	1,260.30	419.80	539.90
19 SEP	MED					-75.00
13 OCT	HSE			-1,172.71		
15 OCT	CON	SEP 2020	A	1,260.30	747.64	212.06



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Account No. : S7863695E

DATE	CODE	FOR MTH/YR OF	REF	ORDINARY ACCOUNT (OA) \$	SPECIAL ACCOUNT (SA) \$	MEDISAVE ACCOUNT (MA) \$
24 OCT	MED					-75.00
08 NOV	MSL					-120.25
08 NOV	MSL					-120.25
09 NOV	CON	OCT 2020	A	1,260.30	644.20	315.50
13 NOV	HSE			-1,172.71		
04 DEC	MED					-86.70
07 DEC	CON	NOV 2020	A	1,260.30	873.00	86.70
11 DEC	HSE			-1,172.71		
31 DEC	INT			161.41	3,276.32	2,361.92
31 DEC	BAL			7,913.24	74,596.29	62,361.92

REF A : HARBOUR GROUP (SINGAPORE) PTE.

MESSAGES FOR YOU



NOMINATION

You have not made a CPF nomination. You should make a CPF nomination if you want to distribute your CPF savings according to your wishes when you pass on. You can login to CPF website (cpf.gov.sg/makeCPFnom) using your SingPass to make a nomination.

Without a nomination, your CPF savings will be distributed by the Public Trustee's Office to the legally entitled beneficiaries (who are usually family members and next-of-kin) according to existing intestacy or Muslim inheritance laws. The Public Trustee's Office charges a fee for the distribution of your un-nominated CPF savings. Please visit <https://pto.mlaw.gov.sg> for more information.



HOUSING

You are covered under the Home Protection Scheme for \$266,155.20 based on your share of cover of 100%.

Property address:
359 TAMPINES ST 34
#02 - 433
SINGAPORE 520359

Amount that all owner(s) have used for this property: \$151,161.39
Total amount of CPF savings allowed for this property: \$405,000.00



CPF Statement of Account

Statement Period : Jan to Dec 2020

Name : MR MOORI ASHOK KUMAR REDDY

Account No. : S7863695E

Therefore, remaining amount of CPF savings from all owner(s) allowed for this property:
\$253,838.61

**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 are covered under basic ElderShield. For more details, please contact your insurer, Aviva Limited.

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



CPF Statement of Account

Statement Period : Jan to Dec 2020

Name : MR MOORI ASHOK KUMAR REDDY

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

+65-6222-3399 overseas

www.medishieldlife.sg

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