



CENTRAL PROVIDENT FUND BOARD



MRS BOJJIREDDY SOUJANYA
359 TAMPINES ST 34
#02 - 433
SINGAPORE 520359



00294480

CPF NOMINATION

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

If you want to distribute your CPF savings according to your wishes upon your demise, do make a CPF nomination.

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

Dear MRS BOJJIREDDY SOUJANYA,

Here is a personalised summary of all your CPF transactions with us from January to December 2018.

As at 31 December 2018,
your total amount across
all your CPF accounts is

\$20,011.07

● Ordinary Account (OA)	● Special Account (SA)	● MediSave Account (MA)	● Retirement Account (RA)
\$11,980.90	\$3,795.58	\$4,234.59	N.A.

BUILDING YOUR CPF SAVINGS

\$785.88

was credited[^] to your CPF accounts in 2018.

Total interest credited:

\$785.88

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

● Employment	\$	0.00	● Interest	\$	785.88
Working contributions from you and/or your employer(s)			Ordinary Account	\$	292.20
			Special Account	\$	292.08
			MediSave Account	\$	201.60
			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	\$	0.00	● Others	\$	0.00

Information is correct as at 31 December 2018.

[^] Excludes transfers within your CPF accounts

* For more information, visit cpf.gov.sg.

PROVIDING FOR LIFE'S IMPORTANT NEEDS

\$0.00

was debited[^] from your CPF accounts in 2018 for your following needs:

[^] Excludes transfers within your CPF accounts

HOUSING



\$0.00

EXAMPLE

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

HEALTHCARE



\$0.00

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



\$0.00

FINANCIAL TIP

Build up your retirement savings by topping up your CPF account. With a \$7,000 top-up to your Special Account, this amount will grow up to:

\$10,000

 in 10 years.

Now

\$7,000

10 years later

\$10,000

Enjoy tax relief if you make a cash top-up to yourself.

All top-ups are irreversible. The top-up and tax relief are subject to terms and conditions. The projection is based on current SA and RA interest rate of 4% p.a.*



CPF Statement of Account

Statement Period : Jan to Dec 2018

Name : MRS BOJJIREDDY SOUJANYA

Account No. : S8477350F

YOUR TRANSACTIONS

DATE	CODE	FOR MTH/YR OF	REF	ORDINARY ACCOUNT (OA) \$	SPECIAL ACCOUNT (SA) \$	MEDISAVE ACCOUNT (MA) \$
01 JAN	BAL			11,688.70	3,503.50	4,032.99
31 DEC	INT			292.20	292.08	201.60
31 DEC	BAL			11,980.90	3,795.58	4,234.59

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.



HEALTHCARE

You are covered under MediShield Life.



OTHERS

You are not covered under the Dependants' Protection Scheme. To apply for cover, visit our website for more information.

You do not have any outstanding MediSave liability as at 31 DEC 2018 as a self-employed person.



CPF Statement of Account

Statement Period : Jan to Dec 2018

Name : MRS BOJJIREDDY SOUJANYA

Account No. : S8477350F

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	PMI	Private Medical Insurance / Additional private insurance coverage portion of an Integrated Shield Plan
CON	Contributions / Government Cash Grant / Government Top-up	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	SNS	Special Needs Savings Scheme
ESH	ElderShield	SE	Payment by self-employed person
HPC	Home Protection Scheme Claim	TFR	Transfer between accounts
HPS	Home Protection Scheme	WDL	Withdrawal of CPF savings (e.g. on attaining age 55 / medical grounds / leaving Singapore permanently)

CONTACT US

CPF Board

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MediShield Life

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1800-222-3399 local
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