



CENTRAL PROVIDENT FUND BOARD



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



00288905

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. From Feb 2020, you can login to CPF website (cpf.gov.sg) using your SingPass to make a nomination.

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

Dear MRS BOJJIREDDY SOUJANYA

Here is a personalised summary of all your CPF transactions from January to December 2019.

Total Balance across
all CPF accounts
(as at 31 December 2019)

\$20,831.87

● Ordinary Account (OA)	+	● Special Account (SA)	+	● MediSave Account (MA)	+	● Retirement Account (RA)
\$12,280.42		\$4,105.06		\$4,446.39		N.A.

BUILDING YOUR CPF SAVINGS

\$820.80

was credited[^] to your CPF accounts in 2019.

Total interest credited:

\$820.80

- Up to **3.5%** p.a.* on OA
- Up to **5.0%** p.a.* on SA, MA & RA
Inclusive of extra interest given by the Government, to enhance your retirement savings.

● Employment	\$	0.00	● Interest	\$	820.80
Working contributions from you and/or your employer(s)			Ordinary Account	\$	299.52
			Special Account	\$	309.48
			MediSave Account	\$	211.80
			Retirement Account		N.A.
● Government support	\$	0.00	● Voluntary top-ups	\$	0.00
E.g. GST Voucher – MediSave, Housing Grant, Pioneer Generation MediSave, Merdeka Generation MediSave, Workfare					
● Refund	\$	0.00	● Others	\$	0.00

Information is correct as at 31 December 2019.

[^] 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 2019 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

RETIREMENT



\$0.00

EXAMPLE

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

HEALTHCARE



\$0.00

EXAMPLE

- Personal medical expenses
- Immediate family members medical expenses
- MediShield Life premiums
- ElderShield premiums

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.*



CENTRAL PROVIDENT FUND BOARD

CPF Statement of Account

Statement Period : Jan to Dec 2019

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			11,980.90	3,795.58	4,234.59
31 DEC	INT			299.52	309.48	211.80
31 DEC	BAL			12,280.42	4,105.06	4,446.39

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. From Feb 2020, you can login to CPF website (cpf.gov.sg) 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 www.mlaw.gov.sg/pto for more information.



HEALTHCARE

You are covered under MediShield Life.



OTHERS

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

You do not have any outstanding MediSave liability as at 31 DEC 2019 as a self-employed person.



CENTRAL PROVIDENT FUND BOARD

CPF Statement of Account

Statement Period : Jan to Dec 2019

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

CONTACT US

CPF Board

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www.cpf.gov.sg

MediShield Life

Monday - Friday 0830 - 1730hrs
1800-222-3399 local
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Our Insurance Partners

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