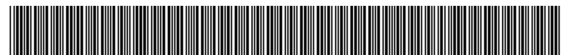




## CENTRAL PROVIDENT FUND BOARD



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



00026606

### 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](http://cpf.gov.sg)) using your SingPass to make a nomination.

For more information, visit [cpf.gov.sg/nomination](http://cpf.gov.sg/nomination).

Dear MR MOORI ASHOK KUMAR REDDY

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)

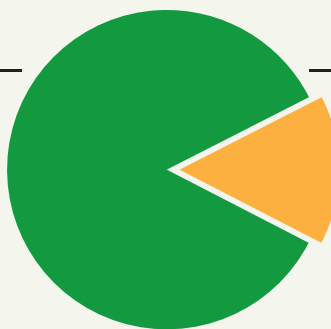
**\$126,910.72**

|                         |   |                        |   |                         |   |                           |
|-------------------------|---|------------------------|---|-------------------------|---|---------------------------|
| ● Ordinary Account (OA) | + | ● Special Account (SA) | + | ● MediSave Account (MA) | + | ● Retirement Account (RA) |
| \$5,666.24              |   | \$61,758.45            |   | \$59,486.03             |   | N.A.                      |

### BUILDING YOUR CPF SAVINGS

**\$33,983.15**

was credited<sup>^</sup> to your CPF accounts in 2019.



Total interest credited:

**\$5,123.15**

- 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.*

|                                                                                                                                                                    |    |                  |                            |    |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|------------------|----------------------------|----|-----------------|
| ● <b>Employment</b>                                                                                                                                                | \$ | <b>28,860.00</b> | ● <b>Interest</b>          | \$ | <b>5,123.15</b> |
| Working contributions from you and/or your employer(s)                                                                                                             |    |                  | Ordinary Account           | \$ | 99.35           |
| <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            | \$ | 2,737.77        |
|                                                                                                                                                                    |    |                  | MediSave Account           | \$ | 2,286.03        |
|                                                                                                                                                                    |    |                  | Retirement Account         |    | N.A.            |
| ● <b>Government support</b>                                                                                                                                        | \$ | <b>0.00</b>      | ● <b>Voluntary top-ups</b> | \$ | <b>0.00</b>     |
| E.g. GST Voucher – MediSave, Housing Grant, Pioneer Generation MediSave, Merdeka Generation MediSave, Workfare                                                     |    |                  |                            |    |                 |
| ● <b>Refund</b>                                                                                                                                                    | \$ | <b>0.00</b>      | ● <b>Others</b>            | \$ | <b>0.00</b>     |

Information is correct as at 31 December 2019.

<sup>^</sup> Excludes transfers within your CPF accounts

\* For more information, visit [cpf.gov.sg](http://cpf.gov.sg).

## PROVIDING FOR LIFE'S IMPORTANT NEEDS

# \$15,515.42

was debited<sup>^</sup> from your CPF accounts in 2019 for your following needs:

<sup>^</sup> Excludes transfers within your CPF accounts

### HOUSING



**\$14,337.71**

#### 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



**\$1,093.71**

#### EXAMPLE

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

### 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:

**\$700** 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 2020.*

Interest earned in OA: **\$764**

Interest earned in SA: **\$1,464**

**\$700**  
more interest

**CENTRAL PROVIDENT FUND BOARD**

# CPF Statement of Account

Statement Period : Jan to Dec 2019

Name : MR MOORI ASHOK KUMAR REDDY

Account No. : S7863695E

**YOUR TRANSACTIONS**

| DATE   | CODE | FOR MTH/YR<br>OF | REF | ORDINARY<br>ACCOUNT<br>(OA)<br>\$ | SPECIAL<br>ACCOUNT<br>(SA)<br>\$ | MEDISAVE<br>ACCOUNT<br>(MA)<br>\$ |
|--------|------|------------------|-----|-----------------------------------|----------------------------------|-----------------------------------|
| 01 JAN | BAL  |                  |     | 3,604.70                          | 50,420.93                        | 54,417.36                         |
| 07 JAN | CON  | NOV 2018         | A   | 1,260.30                          | 419.80                           | 539.90                            |
| 11 JAN | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 13 FEB | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 13 FEB | CON  | DEC 2018         | A   | 1,260.30                          | 419.80                           | 539.90                            |
| 10 MAR | MSL  |                  |     |                                   |                                  | -286.75                           |
| 13 MAR | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 18 MAR | CON  | JAN 2019         | A   | 1,260.30                          | 419.80                           | 539.90                            |
| 11 APR | CON  | FEB 2019         | A   | 1,260.30                          | 419.80                           | 539.90                            |
| 12 APR | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 22 APR | CON  | MAR 2019         | A   | 1,260.30                          | 419.80                           | 539.90                            |
| 13 MAY | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 16 MAY | CON  | APR 2019         | B   | 1,260.30                          | 589.81                           | 369.89                            |
| 01 JUN | HPS  |                  |     | -335.99                           |                                  |                                   |
| 13 JUN | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 18 JUN | CON  | MAY 2019         | B   | 1,260.30                          | 959.70                           |                                   |
| 22 JUN | DPS  |                  |     | -84.00                            |                                  |                                   |
| 12 JUL | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 18 JUL | CON  | JUN 2019         | B   | 1,260.30                          | 959.70                           |                                   |
| 13 AUG | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 15 AUG | CON  | JUL 2019         | B   | 1,260.30                          | 959.70                           |                                   |
| 19 AUG | ESH  |                  |     |                                   |                                  | -174.96                           |
| 08 SEP | MSL  |                  |     |                                   |                                  | -391.50                           |
| 13 SEP | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 24 SEP | CON  | AUG 2019         | B   | 1,260.30                          | 419.80                           | 539.90                            |
| 11 OCT | HSE  |                  |     | -1,166.81                         |                                  |                                   |
| 15 OCT | CON  | SEP 2019         | B   | 1,260.30                          | 933.14                           | 26.56                             |
| 10 NOV | MSL  |                  |     |                                   |                                  | -120.25                           |
| 10 NOV | MSL  |                  |     |                                   |                                  | -120.25                           |
| 13 NOV | HSE  |                  |     | -1,166.81                         |                                  |                                   |



# CPF Statement of Account

Statement Period : Jan to Dec 2019

Name : MR MOORI ASHOK KUMAR REDDY

Account No. : S7863695E

| DATE          | CODE       | FOR MTH/YR<br>OF | REF | ORDINARY<br>ACCOUNT<br>(OA)<br>\$ | SPECIAL<br>ACCOUNT<br>(SA)<br>\$ | MEDISAVE<br>ACCOUNT<br>(MA)<br>\$ |
|---------------|------------|------------------|-----|-----------------------------------|----------------------------------|-----------------------------------|
| 15 NOV        | CON        | OCT 2019         | B   | 1,260.30                          | 719.20                           | 240.50                            |
| 13 DEC        | HSE        |                  |     | -1,166.81                         |                                  |                                   |
| 17 DEC        | CON        | NOV 2019         | B   | 1,260.30                          | 959.70                           |                                   |
| 31 DEC        | INT        |                  |     | 99.35                             | 2,737.77                         | 2,286.03                          |
| <b>31 DEC</b> | <b>BAL</b> |                  |     | <b>5,666.24</b>                   | <b>61,758.45</b>                 | <b>59,486.03</b>                  |

REF A : SETH MARTENSEN PTE. LTD.

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



### HOUSING

You are covered under the Home Protection Scheme for \$273,939.30 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: \$137,124.27  
Total amount of CPF savings allowed for this property: \$405,000.00  
Therefore, remaining amount of CPF savings from all owner(s) allowed for this property:  
\$267,875.73



## CPF Statement of Account

Statement Period : Jan to Dec 2019

Name : MR MOORI ASHOK KUMAR REDDY

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".

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                                                  | 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                                                                                |     |                                                                                                        |



## CPF Statement of Account

Statement Period : Jan to Dec 2019

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](http://www.cpf.gov.sg)

#### MediShield Life

Monday - Friday 0830 - 1730hrs

1800-222-3399 local

+65-6222-3399 overseas

[www.medishieldlife.sg](http://www.medishieldlife.sg)

#### Our Insurance Partners

AIA Singapore Private Limited

Aviva Ltd

AXA Insurance Private Limited

Great Eastern Life Assurance Co Ltd

NTUC Income Insurance Co-Operative Ltd

Prudential Assurance Company Singapore Pte Limited

Raffles Health Insurance Private Limited

[www.aia.com.sg](http://www.aia.com.sg)

[www.aviva.com.sg](http://www.aviva.com.sg)

[www.axa.com.sg](http://www.axa.com.sg)

[www.greatasteernlife.com](http://www.greatasteernlife.com)

[www.income.com.sg](http://www.income.com.sg)

[www.prudential.com.sg](http://www.prudential.com.sg)

[www.raffleshealthinsurance.com](http://www.raffleshealthinsurance.com)