

ANNEX E-5: BUDGET 2026 CPF TOP-UP

The Budget 2026 CPF Top-Up (“B2026 CPF Top-Up”) aims to provide additional support to boost the retirement adequacy of Singaporeans aged 50 and above in 2026 (i.e., born in 1976 or earlier) if they meet the following criteria:

- (a) CPF retirement savings below the 2026 Basic Retirement Sum (“BRS”) of \$110,200 as at 31 December 2025;
- (b) Live in a residence with Annual Value (“AV”) of \$31,000 and below as at 31 December 2025; and
- (c) Own not more than one property as at 31 December 2025.

The B2026 CPF Top-Up will be tiered by recipients’ CPF retirement savings and AV of their residential property (see Table 1).

Table 1: Quanta of the B2026 CPF Top-Up

CPF retirement savings ^a	Singaporeans born in 1976 or earlier	
	Own not more than one property	
	AV not more than \$21,000	AV more than \$21,000 but not exceeding \$31,000
Less than \$60,000	\$1,500	\$500
At least \$60,000 but less than \$110,200 (2026 BRS)	\$1,000	

Note:

- a. CPF retirement savings will be based on the sum of the CPF Retirement Account (“RA”) and CPF LIFE balances, or the sum of Ordinary Account and Special Account (“SA”) balances if RA has not yet been created.

The B2026 CPF Top-Up will be credited in December 2026 to recipients’ CPF RA, or SA if the RA has not been created.

More Information

Measure	Contact Details
Budget 2026 CPF Top-Up	Please contact the Budget 2026 CPF Top-Up Hotline at 1800-2222-888