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what is cpf as mentioned earlier cpf stands for central provident fund it s a compulsory employment based savings scheme under the cpf scheme all singaporeans are required to make regular contributions to the fund which invests the proceeds on their behalf for their future benefit

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the central provident fund or cpf as it s commonly known is a compulsory savings and retirement scheme for working singapore citizens and prs the social security plan additionally covers healthcare home ownership family protection and asset enhancement why do we even need cpf

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this article details 5 ways to optimize your cpf and help with your journey to 1m65 or 4m65 for some these five steps are summarized in the below image with the accompanying rationale it s best to follow the below sequence step 1 to step 5 because of various rules and limits of the different accounts

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according to the budget 2022 cpf contribution rate for 60 to 65 year olds will be increased to 20.5 per cent from january 2023 onwards by the way if you re self employed none of the above

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we will cover the following topics related to cpf in this guide 1 a brief look at cpf what is cpf why is cpf required who is eligible for cpf contributions 2 calculating the cpf cpf allocations how does cpf contributions work how are ordinary wages ow different from additional wages aw what is the cpf contribution cap for employees

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what is the central provident fund the central provident fund cpf is a mandatory benefit account providing retirement earnings and healthcare for singaporeans

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the central provident fund cpf is singapore s social security savings scheme that is funded by you and your employer it will help you pay for your housing medical and most importantly your retirement needs the contributions you and your employer make go into three accounts the ordinary account special account and medisave account

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here is the ultimate cpf guide you must know for 2021 what is central provident fund in singapore why do we have a cpf account the process of cpf contributions the cpf contribution rates for singaporean employees employers the cpf contribution capping for employees the different cpf accounts the monthly cpf allocation rates for the accounts

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july 28 2023 topics bond etf bond investment cpf investment cpf scheme etf investment gold investment index fund singapore savings bond stock etf stock investment unit trust cpf central provident fund is one of the most important assets for retirement planning in singapore but it is often under invested

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cpf contribution plays a crucial role in planning for retirement savings the cpf system consists of different account types namely the ordinary account oa special account sa and medisave account ma each account type serves specific purposes and has different contribution rates

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