



FREE RESOURCE

Retire by 55 Planner

A simple worksheet to size your retirement number, project your CPF, and map your income stack.

| | |
|-------------------|--------------------------------------|
| FORMAT | PDF · A4 · printable worksheet |
| BEST FOR | Anyone planning to retire early |
| PAIRS WITH | Retirement Savings + FIRE Calculator |
| STEPS | 3 — target, projection, income stack |

Retiring early is a maths problem before it is anything else. This printable planner walks you through three steps — your target number, your CPF projection, and your retirement income stack — with space to fill in your own figures.

How to use this planner

This planner has three steps. Work through them in order — print it, fill in the blank cells with your own figures, and revisit it once a year.

1. **Step 1** sizes your retirement number — how much your own savings need to provide.
2. **Step 2** projects what CPF will contribute.
3. **Step 3** maps your full retirement income stack.

You will need: your current monthly expenses, your CPF balances (from the CPF website), and a rough idea of your monthly savings.

Step 1 — Your retirement number

Start from what you expect to spend, not a generic target. Fill in the blanks:

| Item | Your figure |
|---|-------------|
| Expected monthly expenses in retirement (today's dollars) | |
| × 12 = expected annual expenses | |
| Less: expected annual CPF LIFE payout (see Step 2) | |
| = annual income your own savings must provide | |
| × 25 = your target portfolio (the "25x rule") | |

The 25x rule assumes a roughly 4% sustainable withdrawal rate over a long retirement. Treat the result as a planning target to pressure-test — not a guarantee. Markets and inflation will move it.

Step 2 — Your CPF projection

CPF LIFE is your retirement floor: a monthly payout for life from age 65. How much depends on the retirement sum you reach by 55.

| Retirement sum (turning 55 in 2026) | Amount | Est. monthly payout from 65 |
|-------------------------------------|------------|-----------------------------|
| Basic Retirement Sum (BRS) | S\$110,200 | About S\$950 |
| Full Retirement Sum (FRS) | S\$220,400 | About S\$1,780 |
| Enhanced Retirement Sum (ERS) | S\$440,800 | About S\$3,180-S\$3,410 |

Now estimate your own position:

| Item | Your figure |
|--|-------------|
| Current CPF balance (OA + SA, or RA if 55+) | |
| Estimated annual CPF contributions until 55 | |
| Retirement sum you expect to reach (BRS / FRS / ERS) | |
| Expected monthly CPF LIFE payout | |

Project this properly with the Retirement Savings Calculator at smartcalculator.sg/retirement/retirement-savings-calculator — it does the year-by-year compounding for you.

Step 3 — Your retirement income stack

Few people retire on a single source of income. Map every layer:

| Income source | Expected monthly amount |
|--|-------------------------|
| CPF LIFE payout | |
| SRS withdrawals | |
| Investment income (dividends, withdrawals) | |
| Rental income | |
| Part-time or freelance income | |
| Total monthly retirement income | |

Compare the total against your Step 1 monthly expenses. If there is a gap, you have three levers: save more, spend less in retirement, or work a little longer. Small changes to any of them, made early, compound powerfully.

How to keep this planner useful

Revisit it every year. Your expenses, CPF balance and savings rate all move — and so should your plan. Model the detail with the calculators:

- **Retirement projection** — smartcalculator.sg/retirement/retirement-savings-calculator
- **Your FIRE number** — smartcalculator.sg/retirement/fire-calculator

Sources & disclaimer

All figures in this resource were verified in May 2026 against official Singapore government sources: the CPF Board (cpf.gov.sg), IRAS (iras.gov.sg) and HDB (hdb.gov.sg). Rates, thresholds, grant amounts and tax reliefs are revised regularly — usually each year.

This guide is for general financial education and reference only. It is not financial advice and does not account for your personal circumstances. Always confirm current figures and your own eligibility with the relevant government agency before making a financial decision.

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