

# What You Need To Know About Investing Your Supplementary Retirement Scheme (SRS) Funds

Did you know that funds from your Supplementary Retirement Scheme (SRS) account can be used to invest in stocks, bonds, ETFs and REITs listed on SGX? In this infographic, we explain what SRS is about and how you can invest your SRS funds in securities listed on SGX.

## 1 What is SRS?

A government-led initiative to help Singaporeans prepare for old age by building their retirement nest in advance. The SRS complements the Central Provident Fund and is voluntary.

You can choose to contribute any cash amount to your SRS account (subject to an annual cap of \$15,300 for Singapore Citizens & PRs). Funds in your SRS account may then be used to purchase various investment instruments.



DID YOU KNOW

According to the Ministry of Finance, about 34% (S\$2.4 billion) of SRS monies are un-invested\*. This earns a negligible interest of 0.05% p.a.

## 2 Benefits of SRS

### Enjoy Personal Income Tax Relief

Contributions to SRS are eligible for a dollar-to-dollar tax relief, up to a cap of \$80,000 per Year of Assessment.

[Read more](#)

### Enjoy Tax-Free Investment Returns

Investment returns accumulated are tax-free and only 50% of the withdrawals from SRS are taxable at retirement.

[Read more](#)



## 3 Types of SGX Investment Products

SRS funds can be invested into stocks, bonds, exchange-traded funds (ETFs) and real estate investment trusts (REITs) listed on SGX.



Stocks



Bonds



ETFs



REITs

## 4 3 Steps to Invest Your SRS funds



### 1 Apply for a SRS account

Register an account with any of the three SRS operators (DBS/POSB, UOB & OCBC). [Click here](#) for an overview of the promotions offered by the respective banks.



### 2 Link your SRS account & Trading account

Reach out to your current stock broker - link your SRS account to your current trading account.



### 3 Execute Your Trade

Purchase the security you have in mind via your stock broker. Indicate SRS when you execute the trade.



Find out more about SRS and attend upcoming events!

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