

Growing your money

Table 1: Saving \$10,000 a year

Year	1	5	10	15	20
Cash	10,000	50,050.03	100,225.30	150,526.14	200,952.86
Annual returns of 2.5%	10,000	52,563.29	112,033.82	179,319.27	255,446.58
Annual returns of 5.0%	10,000	55,256.31	125,778.93	215,785.64	330,659.54

S\$ ('000)

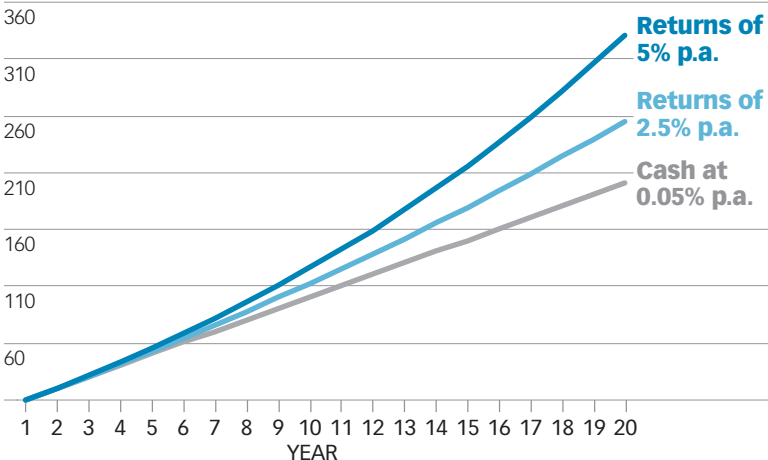


Table 2 : The share of SRS funds held in cash has fallen over the years, but remains substantial

COMPOSITION OF SRS INVESTMENT PORTFOLIO (%)	DECEMBER 2020	DECEMBER 2015	DECEMBER 2010
Cash	26	32	30
Unit trusts	11	9	11
Insurance	26	22	28
Singapore dollar fixed deposits	1	1	3
Shares, REITs, ETFs	29	28	19
Others	8	8	10