

Illustrations of Support

GST Support



Example 1: Family with Young Children (4-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme: **\$458 per year**
- Assurance Package: **\$3,850 over 5 years**, offsets ~5 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – U-Save	\$300
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$158
Total per year	\$458

Assurance Package

Cash Payout	\$2,100
Additional GSTV – U-Save	\$450
MediSave Top-up	\$900
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$3,850

Additional GST expense per year	\$810
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Husband	37 years old, earning \$4,500 per month
Wife	34 years old, earning \$3,500 per month
Daughter	6 years old, in pre-school
Son	4 years old, in pre-school



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Example 2: Family with Young Children (3-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme: **\$1,455 per year**
- Assurance Package: **\$5,010 over 5 years**, offsets ~12 years of additional GST expenses

Enhanced Permanent GSTV

GSTV — Cash (fully enhanced in 2023)	\$1,000
GSTV — U-Save	\$340
GSTV — Service Conservancy Charges (S&CC) Rebate	\$115
Total per year	\$1,455

Assurance Package

Cash Payout	\$3,200
Additional GST Voucher — U-Save	\$510
MediSave Top-up	\$900
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$5,010

Additional GST expense per year	\$400
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Husband	34 years old, earning \$2,300 per month
Wife	32 years old, homemaker
Daughter	4 years old, in pre-school
Son	2 years old, toddler



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Example 3: Three-Generation Family (5-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme: **\$1,168** per year
- Assurance Package **\$6,740** over 5 years, offsets ~7 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – Cash (fully enhanced in 2023)	\$500
GSTV – MediSave	\$250
GSTV – U-Save	\$260
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$158
Total per year	\$1,168

Assurance Package

Cash Payout	\$3,700
Additional GST Voucher – U-Save	\$390
GSTV – Cash (Seniors' Bonus)	\$900
MediSave Top-up	\$1,350
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$6,740

Additional GST expense per year	\$910
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Grandma	72 years old, retired
Husband	45 years old, earning \$5,500 per month
Wife	42 years old, earning \$3,500 per month
Daughter	13 years old, secondary school student
Son	10 years old, primary school student



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Example 4: Elderly Couple (3-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme: **\$1,955** per year
- Assurance Package: **\$6,810** over 5 years, offsets more than 30 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – Cash (fully enhanced in 2023)	\$1,000
GSTV – MediSave	\$500
GSTV – U-Save	\$340
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$115
Total per year	\$1,955

Assurance Package

Cash Payout	\$3,200
Additional GST Voucher – U-Save	\$510
GSTV – Cash (Seniors' Bonus)	\$1,800
MediSave Top-up	\$900
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$6,810

Additional GST expense per year	\$210
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Husband 70 years old, retired
Wife 66 years old, retired



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Example 5: Elderly Couple (Private Property)

This family will receive:

- Assurance Package: **\$4,500** over 5 years, offsets more than 5 years of additional GST expenses

Assurance Package

Cash Payout	\$3,200
MediSave Top-up	\$900
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$4,500

Additional GST expense per year	\$680
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Husband 70 years old, retired
Wife 66 years old, retired



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Example 6: Family with Teenagers (4-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme: **\$1,458** per year
- Assurance Package: **\$6,700** over 5 years, offsets ~13 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – Cash (fully enhanced in 2023)	\$1,000
GSTV – U-Save	\$300
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$158
Total per year	\$1,458

Assurance Package

Cash Payout	\$4,600
Additional GST Voucher – U-Save	\$450
GSTV – Cash (Seniors' Bonus)	\$500
MediSave Top-up	\$750
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$6,700

Additional GST expense per year	\$520
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Husband	53 years old, earning \$2,300 per month
Wife	49 years old, earning \$2,300 per month
Daughter	19 years old, university student
Son	15 years old, secondary school student



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Example 7: Family with Adult Children (4-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme, **\$1,458** per year
- Assurance Package, **\$8,550** over 5 years, offsets ~11 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – Cash (fully enhanced in 2023)	\$1,000
GSTV – U-Save	\$300
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$158
Total per year	\$1,458

Assurance Package

Cash Payout	\$5,300
Additional GST Voucher – U-Save	\$450
GSTV – Cash (Seniors' Bonus)	\$1,500
MediSave Top-up	\$900
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$8,550

Additional GST expense per year **\$810**

Husband	59 years old, earning \$2,000 per month
Wife	58 years old, homemaker
Daughter	26 years old, earning \$3,000 per month
Son	25 years old, earning \$3,000 per month



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Example 8: Single Adult with Elderly Parent (3-room HDB)

This family will receive:

- Permanent GST Voucher (GSTV) scheme, **\$1,705** per year
- Assurance Package: **\$5,460** over 5 years, offsets ~18 years of additional GST expenses

Enhanced Permanent GSTV

GSTV – Cash (fully enhanced in 2023)	\$1,000
GSTV – MediSave	\$250
GSTV – U-Save	\$340
GSTV – Service and Conservancy Charges (S&CC) Rebate	\$115
Total per year	\$1,705

Assurance Package

Cash Payout	\$3,200
Additional GST Voucher – U-Save	\$510
GSTV – Cash (Seniors' Bonus)	\$900
MediSave Top-up	\$450
Community Development Council (CDC) Vouchers	\$400
Total over 5 years	\$5,460

Additional GST expense per year	\$300
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Mother 72 years old, retired
Daughter 44 years old, earning \$2,600 per month

