The Singapore Property Retirement Scorecard

8 questions · 5 minutes · Find out if your property is on track to fund your retirement

Circle your answer for each question. Note the points value next to each option.

QUESTION 1 OF 8

How old are you?

Time is your most powerful wealth-building tool in property.

- Under 40 **4 pts**
- 40 – 49 **3 pts**
- 50 – 59 **2 pts**
- 60 or above **1 pts**

MY SCORE ______

QUESTION 2 OF 8

What do you currently own?

One property gives you a home. Two gives you a retirement engine.

- Two or more private properties **4 pts**
- One private condo (freehold) **3 pts**
- One private condo (99-year leasehold) **2 pts**
- HDB flat only **1 pts**

MY SCORE ______

QUESTION 3 OF 8

How old is your property?

Freehold: select first option. HDB/condo owners: answer by property age.

- Freehold — not applicable **4 pts**
- Less than 10 years old **4 pts**
- 10 – 20 years old **3 pts**
- 20 – 30 years old **2 pts**
- More than 30 years old **1 pts**

MY SCORE ______

QUESTION 4 OF 8

How much of your home loan is still outstanding?

Your equity is what you have to work with.

- Fully paid off **4 pts**
- Less than 30% of property value remaining **3 pts**
- 30 – 60% of property value remaining **2 pts**
- More than 60% of property value remaining **1 pts**

MY SCORE ______

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QUESTION 5 OF 8

At what age do you plan to retire?

The earlier your target, the more urgently your property needs to work for you.

- ◯ 70 or later 4 pts
- ◯ 65 – 69 3 pts
- ◯ 60 – 64 2 pts
- ◯ Before 60 1 pts

MY SCORE ______

QUESTION 6 OF 8

Do you own any property other than your home?

A second property often separates a comfortable retirement from a stressful one.

- ◯ Yes — I have at least one investment property 4 pts
- ◯ No — but I have a clear plan to acquire one 2 pts
- ◯ No — and I have not seriously considered it yet 1 pts

MY SCORE ______

QUESTION 7 OF 8

How much has your current property grown since you bought it?

Past growth tells you whether you are in the right vehicle.

- ◯ More than 50% 4 pts
- ◯ 20 – 50% 3 pts
- ◯ Less than 20% 2 pts
- ◯ It has not grown much — or I honestly do not know 1 pts

MY SCORE ______

QUESTION 8 OF 8

Do you have a clear plan for how property will fund your retirement?

Hope is not a retirement plan. A clear blueprint changes outcomes dramatically.

- ◯ Yes — I have a multi-property strategy mapped out 4 pts
- ◯ I have a rough idea but nothing concrete yet 2 pts
- ◯ Not really — I am hoping it works out 1 pts

MY SCORE ______

Add Up Your Total Score

Page 1 score (Q1+Q2+Q3+Q4) ______

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Circle your answer for each question. Note the points value next to each option.

What Does Your Score Mean?

Find your total score in the band below to understand where you stand.

24 – 32 points **ON TRACK**

Your property is working for you. You are ahead of most Singaporeans approaching retirement.
Focus on protecting your position and optimising for the next growth cycle.

15 – 23 points **AT RISK**

You have time, but the window is closing. Two or three smart moves in the next few years
can completely change your retirement picture. Do not wait for the perfect moment.

8 – 14 points **BEHIND**

Your property is not yet funding your retirement — but there is still time to act.
I have helped clients restructure at 55 and 58 and completely change their trajectory.

Book a free chat

Want to talk through your result?

rebrand.ly/chatproperties

Scan the QR code to book a free 15–30 min chat.
No commitment, no sales pitch — just an honest look.

Lille Low

Senior Marketing Director · ERA Realty Network Pte Ltd

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