

**INVESTMENT PRODUCTS INCLUDED UNDER CPF INVESTMENT SCHEME (CPFIS)**

Investment products included under CPFIS	You can invest using your CPF savings from		Product Information	Service/ Product Providers
	OA	SA		
Unit Trusts (UTs)	✓	✓  Higher risk UTs are not included	<ul style="list-style-type: none"> <li>• <a href="#">List A UTs</a> (PDF, 0.1MB)</li> <li>• <a href="#">Performance Reports</a></li> <li>• <a href="#">Admission Criteria</a> (PDF, 0.2MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Fund Management Companies</a> (PDF, 0.2MB)</li> <li>• <a href="#">Investment Administrators</a> (PDF, 0.2MB)</li> </ul>
Investment-linked insurance products (ILPs)	✓	✓  Higher risk UTs are not included	<ul style="list-style-type: none"> <li>• <a href="#">List A ILPs</a> (PDF, 0.3MB)</li> <li>• <a href="#">Performance Reports</a></li> <li>• <a href="#">Admission Criteria</a> (PDF, 0.2MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Insurance Companies</a> (PDF, 0.2MB)</li> </ul>
Annuities	✓	✓		
Endowment policies	✓	✓		
Singapore Government Bonds (SGBs)	✓	✓	<ul style="list-style-type: none"> <li>• <a href="#">List of SGBs</a></li> <li>• <a href="#">List of T-bills</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Bond Dealers</a> (PDF, 0.2MB)</li> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>
Treasury Bills (T-bills)	✓	✓	<ul style="list-style-type: none"> <li>• <a href="#">Admission Criteria</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Bond Dealers</a> (PDF, 0.2MB)</li> </ul>
Exchange Traded Funds (ETFs)	✓	No products currently available  Higher risk ETFs are not included	<ul style="list-style-type: none"> <li>• <a href="#">List A ETF</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>
Fund Management Accounts	✓	✗	<ul style="list-style-type: none"> <li>• <a href="#">Admission Criteria</a> (PDF, 0.2MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Fund Management Companies (superscripted with "2")</a> (PDF, 0.2MB)</li> </ul>
Fixed Deposits (FDs)	No products currently available		<ul style="list-style-type: none"> <li>• <a href="#">Admission Criteria</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Fixed Deposit Banks</a> (PDF, 0.2MB)</li> </ul>
Statutory Board Bonds	No products currently available		<ul style="list-style-type: none"> <li>• <a href="#">Admission Criteria</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Bond Dealers</a> (PDF, 0.2MB)</li> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>
Bonds Guaranteed by Singapore Government	No products currently available			<ul style="list-style-type: none"> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>

Up to 35% of <a href="#">investible savings</a> (PDF, 0.1MB) can be invested in:				
Shares	✓	X	<ul style="list-style-type: none"> <li>• <a href="#">List of shares and property funds</a></li> </ul> (Shares and property funds included under CPFIS are indicated by a 'Y' under "CPFIS" column)  Admission Criteria: <ul style="list-style-type: none"> <li>• <a href="#">Shares</a> (PDF, 0.1MB)</li> <li>• <a href="#">Property funds</a> (PDF, 0.1MB)</li> <li>• <a href="#">Corporate Bonds</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>
Property funds	✓	X		
Corporate Bonds	No products currently available	X		
Up to 10% of <a href="#">investible savings</a> (PDF, 0.1MB) can be invested in:				
Gold ETFs	✓	X	<ul style="list-style-type: none"> <li>• Only SPDR Gold Shares is included.</li> <li>• <a href="#">Admission Criteria</a> (PDF, 0.1MB)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Brokers</a> (PDF, 0.1MB)</li> </ul>
Other Gold products (such as Gold certificates, Gold savings accounts, Physical Gold)	✓	X	Please approach UOB for the list of gold products offered.	<ul style="list-style-type: none"> <li>• UOB</li> </ul> Note: Your Investment Account must be opened with UOB.