

## How do I make a nomination?

[Make a nomination online at cpf.gov.sg](https://cpf.gov.sg)

Make a nomination at your own convenience at [cpf.gov.sg](https://cpf.gov.sg). You will need to have a valid SingPass to make a nomination. You will also require two witnesses with a valid SingPass each to witness your nomination via the CPF website.

[Alternatively, make a nomination in person at CPF Service Centres](#)

Visit any of our CPF Service Centres and complete the nomination form in the presence of our Customer Service Executives. They can act as your witnesses and clarify any questions you may have. To ensure that you are served promptly, you can book an appointment through our CPF Appointment Service at [cpf.gov.sg](https://cpf.gov.sg).

Please bring along your NRIC or passport and the details (name and identification number) of your nominee(s) to assist in the completion of the form.

## How can I check whether I have made a nomination?

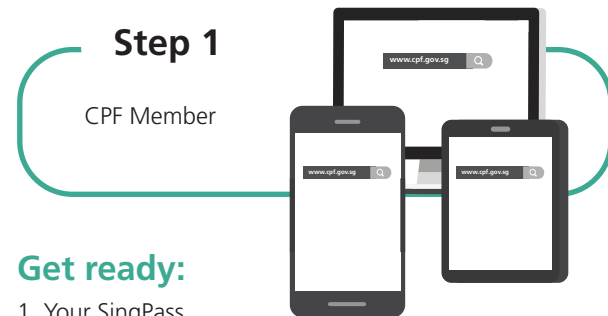
Check online at [cpf.gov.sg](https://cpf.gov.sg). Log in and view My Messages. A CPF nomination message will be displayed if you have made a nomination before.

To view your nomination details, click on My Requests > Nomination Details > View My Nomination Details.

If you are not able to view your nomination details, submit an online request via My Requests. Once your request has been processed, a web link will be sent to both your email and My Activities page. You can view your nomination details through the link.

Alternatively, you can visit our CPF Service Centres with your identity card/passport to enquire about your nomination details.

# Making a CPF Nomination Online



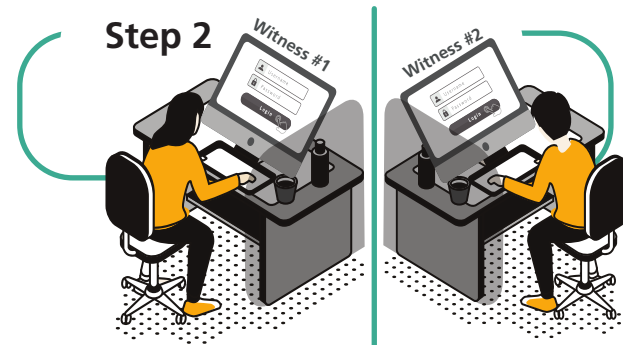
### Get ready:

1. Your SingPass
2. Your nominees' NRIC particulars
3. Two witnesses' NRIC particulars (your witnesses should each have a valid SingPass)

- Log in to *my cpf* Online Services with your SingPass to make an online nomination.



- Your nomination will be processed by CPF Board after the completion of the witnessing by both your witnesses.
- CPF Board will notify you via SMS and/or email on the status of your nomination.



- Your two witnesses will be notified via SMS and/or email to witness your nomination.
- Both witnesses must log in to *my cpf* Online Services with their individual SingPass within 7 days to confirm your intent to nominate.

### Things to Note

- Do ensure that you have the particulars of your nominees, witnesses and authorised persons on hand before starting your online nomination. This will help to ensure your nomination is completed correctly.
- The identities of your nominees and authorised persons will not be disclosed to your witnesses to protect the privacy of your nomination.
- Remember to inform your witnesses of your intention to make the nomination. Your witnesses will be required to declare that they have been informed by you to witness your nomination.

## Can I authorise the Board to disclose my CPF account information and nomination details to an authorised person(s) when I pass on?

You can instruct the Board to disclose your CPF account information and nomination details to authorised person(s) in your CPF nomination when you pass on. Upon request from the authorised person(s), the Board will disclose your CPF account information and nomination details to him/her. We encourage you to authorise the disclosure to your nominee(s) so that he/she can reconcile your CPF account information when receiving your CPF savings (upon your demise).

[CPF Board will disclose the following information to your authorised person\(s\) upon his/her request:](#)

- The names of your nominee(s) and witnesses
- The relationship between you, your nominee(s) and witnesses when making the nomination
- The proportion of your CPF savings that each nominee has been nominated to receive
- Your CPF statement(s) of account in and after the year of your death



**CPF Nomination**  
A guide to planning the distribution of your CPF savings

**AUTHORISED**

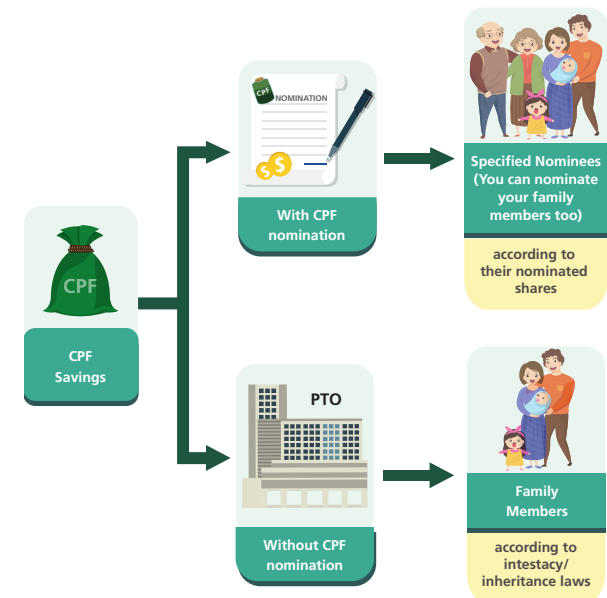


## Planning the distribution of your CPF savings

We want to be assured that our loved ones are taken care of even when we are no longer around. Making a CPF nomination<sup>1</sup> ensures that your CPF savings will be distributed according to your wishes when you pass on. A CPF nomination provides you with the option to specify who will receive your CPF savings, and how much each nominee should receive.

Without a nomination, your CPF savings will be distributed by the Public Trustee's Office (PTO) to the legally entitled beneficiaries (who are usually family members and next-of-kin) according to existing intestacy or Muslim inheritance laws. PTO charges a fee for the distribution of your un-nominated CPF savings.

Your CPF savings do not form your estate and cannot be distributed via a will. This arrangement protects your CPF savings from creditor claims on any outstanding debts that you may have.



<sup>1</sup> By default, your CPF savings will be paid in cash via cheque or GIRO. Alternatively, you can nominate your nominee(s) under the Enhanced Nomination Scheme (ENS) if you want them to receive your CPF savings in their CPF accounts. For more information on ENS, please visit [cpf.gov.sg](http://cpf.gov.sg).

## Who can I nominate?

You can nominate any person or organisation<sup>2</sup> to be the beneficiary of your CPF savings. There is no limit to the number of nominees<sup>3</sup> you can appoint. However, do consider the following treatment of your CPF savings for nominees who are:

Below 18 years old	The monies will be held in trust by PTO until your nominee turns 18.
Of unsound mind	The monies will be handled by their court appointed deputies.
Bankrupt	The monies will be forwarded to the Official Assignee.

## What does a CPF nomination cover?

- ✔ CPF savings in your Ordinary, Special, MediSave and Retirement Accounts
- ✔ Unused CPF LIFE premiums
- ✔ Discounted SingTel shares<sup>4</sup>
- ✘ Properties bought with your CPF savings
- ✘ Payout from Dependants' Protection Scheme (DPS)
- ✘ Investments under CPF Investment Scheme (CPFIS)

<sup>2</sup> Organisations must be a legal entity that is capable of receiving monies in its own right.

<sup>3</sup> You can indicate up to 8 nominees when making a nomination online. If you wish to nominate more than 8, please visit our CPF Service Centres to make a nomination.

<sup>4</sup> Discounted SingTel shares will form part of your estate if you do not make a CPF nomination.

## What happens to the assets that are not covered under CPF nomination?

### Properties bought with your CPF savings

The treatment of the deceased's share of the property is dependent on the manner of holding.

- A) Joint Tenancy — ownership of property will be transferred to the surviving owner(s).
- B) Tenancy-in-Common — the deceased's share of property will form part of his estate.

### Payout from Dependants' Protection Scheme (DPS)

You can make a DPS nomination with your DPS insurer or make a will to determine the beneficiaries of the DPS claim benefits. Without a DPS nomination or will, the benefits will be paid to the proper claimant(s). A proper claimant can be the executor of the deceased's estate or a family member.

### Investments

CPF investments and cash held in the CPF Investment Account will form part of your estate<sup>5</sup>.

You can find out more about estate planning at [moneysense.gov.sg](http://moneysense.gov.sg).

## When should I review my CPF nomination?

To ensure that your CPF funds are distributed according to your wishes, it is important to update your CPF nomination in the event of any change in your circumstances, such as during these key life stages:

- ♥ Marriage
- ♥ Divorce
- ♥ Childbirth
- ♥ Death of nominee(s)

<sup>5</sup> Except for insurance policies where if you have made a nomination with your insurance company, the death benefits from the policies will be paid to your nominated beneficiaries.

Use this guide to help you plan the distribution of your CPF savings.

## Do I have an existing nomination?

YES

### Are there changes to my personal circumstances?

Examples include:

- Marriage
- Childbirth
- Divorce
- Death of nominee(s)

Please note that your CPF nomination will be revoked upon marriage.

NO

No action required. Your original CPF nomination still stands. However, you should review your CPF nomination regularly to ensure it continues to fit your intentions.

NO

Please make a nomination and specify who will receive your CPF savings, and how much each nominee should receive. Otherwise, your CPF savings will be transferred to PTO for distribution to your family members under the intestacy/ inheritance laws.

PTO charges an admin fee for this service. You can find out more at PTO's website.

YES

Make a new CPF nomination to decide who and how much each nominee will receive. Your new nomination will supersede your earlier nomination.

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