

## **Annex A**

### **Instruments Included Under the CPF Investment Scheme (CPFIS)**

Instruments (except Gold products offered by CPF Agent Banks, Singapore Government Bonds and Singapore Government Treasury Bills) under the CPFIS are only included upon the product providers' applications and the Board's review. These instruments must meet the inclusion criteria.

All investments made under CPFIS must be in Singapore dollars except where otherwise stated. Investments under CPFIS cannot be assigned, pledged or used as collateral.

#### **1. Fixed Deposits**

- Must be placed with a CPF Fixed Deposit Bank.

#### **2. Singapore Government Treasury Bills**

- Can be bought from the primary and secondary markets
- Can be traded through bond dealers.

#### **3. Statutory Board Bonds\* and Singapore Government Bonds**

- Can be bought from the primary and secondary markets
- Can be traded through bond dealers or brokers

#### **4. Bonds Guaranteed by Singapore Government\***

- Can be bought from the primary and secondary markets.
- Can be traded through brokers.

#### **5. Annuities / Endowment Policies / Investment-Linked Insurance Products\*\***

- Must be offered by Insurance Companies included under CPFIS.
- Life insured must be the member himself.
- Only single premium or recurring single premium policies are allowed (new regular premium policies are not allowed from 1 January 2001).
- For endowment policies, maturity date must not be later than the member's 62nd birthday, or the prescribed minimum retirement age, whichever is later.

#### **6. Unit Trusts\*\***

- Must be managed by Fund Management Companies included under CPFIS.
- Fund managers are required to invest according to the Investment Guidelines set by CPF Board.

## 7. Exchange Traded Funds\*\*

- Must meet guidelines set by CPF Board and be listed on the Singapore Exchange-Securities Trading (SGX-ST).

## 8. Fund Management Accounts\*\* (CPFIS-OA only)

- Fund managers are required to invest according to the Investment Guidelines set by CPF Board.

## 9. Shares of Companies, Units of Property Funds or Property Trusts and Corporate Bonds (CPFIS-OA only)

- Must be offered by companies incorporated in Singapore.
- Must be fully paid ordinary or preference shares or corporate bonds listed on the Singapore Exchange-Securities Trading (SGX-ST).

## 10. Gold (CPFIS-OA only)

### (a) Gold ETFs\*\*

Must meet guidelines set by CPF Board and be listed on the Singapore Exchange Securities Trading (SGX-ST).

### (b) Other Gold products

Only UOB offers these gold products. If you wish to invest in gold, you need an investment account with UOB.

*\* Under CPFIS-SA, members can currently invest in Statutory Board Bonds and Bonds Guaranteed by the Singapore Government only in the secondary market.*

*\*\* Can be denominated in non-Singapore dollar currencies.*

### **Important Note:**

The CPF Board does not specifically endorse any product providers or investment products included under the CPF Investment Scheme (CPFIS). All investments come with risk and you may lose all or a portion of the amount invested. If you are not confident of investing on your own, you may consider leaving your money in your CPF accounts, which earns risk-free interest.