

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"> • List A UTs (PDF, 0.1MB) • Performance Reports • Admission Criteria (PDF, 0.2MB) 	<ul style="list-style-type: none"> • Fund Management Companies (PDF, 0.2MB) • Investment Administrators (PDF, 0.2MB)
Investment-linked insurance products (ILPs)	✓	✓ Higher risk UTs are not included	<ul style="list-style-type: none"> • List A ILPs (PDF, 0.3MB) • Performance Reports • Admission Criteria (PDF, 0.2MB) 	<ul style="list-style-type: none"> • Insurance Companies (PDF, 0.2MB)
Annuities	✓	✓		
Endowment policies	✓	✓		
Singapore Government Bonds (SGBs)	✓	✓	<ul style="list-style-type: none"> • List of SGBs • List of T-bills 	<ul style="list-style-type: none"> • Bond Dealers (PDF, 0.2MB) • Brokers (PDF, 0.1MB)
Treasury Bills (T-bills)	✓	✓	<ul style="list-style-type: none"> • Admission Criteria (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Bond Dealers (PDF, 0.2MB)
Exchange Traded Funds (ETFs)	✓	No products currently available Higher risk ETFs are not included	<ul style="list-style-type: none"> • List A ETF (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Brokers (PDF, 0.1MB)
Fund Management Accounts	✓	✗	<ul style="list-style-type: none"> • Admission Criteria (PDF, 0.2MB) 	<ul style="list-style-type: none"> • Fund Management Companies (superscripted with "2") (PDF, 0.2MB)
Fixed Deposits (FDs)	No products currently available		<ul style="list-style-type: none"> • Admission Criteria (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Fixed Deposit Banks (PDF, 0.2MB)
Statutory Board Bonds	No products currently available		<ul style="list-style-type: none"> • Admission Criteria (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Bond Dealers (PDF, 0.2MB) • Brokers (PDF, 0.1MB)
Bonds Guaranteed by Singapore Government	No products currently available			<ul style="list-style-type: none"> • Brokers (PDF, 0.1MB)

Up to 35% of investible savings (PDF, 0.1MB) can be invested in:				
Shares	✓	X	<ul style="list-style-type: none"> • List of Shares, Property Funds and Corporate Bonds Admission Criteria: <ul style="list-style-type: none"> • Shares (PDF, 0.1MB) • Property funds (PDF, 0.1MB) • Corporate Bonds (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Brokers (PDF, 0.1MB)
Property Funds	✓	X		
Corporate Bonds	✓	X		
Up to 10% of investible savings (PDF, 0.1MB) can be invested in:				
Gold ETFs	✓	X	<ul style="list-style-type: none"> • Only SPDR Gold Shares is included. • Admission Criteria (PDF, 0.1MB) 	<ul style="list-style-type: none"> • Brokers (PDF, 0.1MB)
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"> • UOB Note: Your Investment Account must be opened with UOB.

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.

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