

## **ANNEX B – About ‘Save & Sound: 70 Years of CPF’**

‘Save & Sound: 70 Years of CPF’ was written by The Nutgraf, a Singapore-based content and communications agency. The book chronicles the history and evolution of CPF, a cornerstone of the nation's social security system. Through interviews with key stakeholders – from political leaders to employees and members – it offers an inside look at how the CPF system has adapted and grown alongside Singapore's development.

The narrative is structured to mirror a person's life milestones, reflecting how CPF supports Singaporeans at different life stages. The book is divided into four main sections:

- **PROVIDENCE: New Beginnings** – Details the CPF's challenging beginnings and its establishment as a retirement savings scheme, including its early digitalisation efforts
- **PRUDENCE: A Home for Everyone** – Explores the CPF's expansion into home financing and its crucial role during the economic crises of the 1980s and 1990s
- **PROGRESS: Cheers to Health and Wealth** – Covers the CPF's move into healthcare financing, including the introduction of MediShield, and the implementation of self-investment schemes
- **PURPOSE: A Lasting Legacy** – Examines recent innovations from the 2000s onwards, including CPF LIFE, MediShield Life, and CareShield Life, as well as the CPF Board's role in disbursing government grants

Complementing these chapters are special features that showcase how CPF has made a difference in members' lives, alongside seven staff accounts that reveal the dedication and human touch behind the institution's service to Singaporeans.