

## Annex A – Factsheet on features of ‘PLAN with CPF’

CPF members can access **personalised** content and resources on ‘PLAN with CPF’ (with Singpass login).

### 1. Personalised dashboard

- (i) CPF members can conveniently access various planning tools, monitor their **planning progress** at a glance, and get a tailored suggestion on their next step.

**PLAN with CPF dashboard**

**Your planning progress**

Different financial planning areas identified by their icons

**Completion status**

- Needs attention (indicated by a red dot)
- Up to date
- Not applicable

Click an icon to view the relevant planning area

Retirement payouts (Needs attention)

Home purchase (Not applicable)

Health insurance (Up to date)

CPF nomination (Needs attention)

Financial fitness beyond CPF (Needs attention)

Continue your planning

[Create retirement payout plan](#)

Tailored suggestion on the 'Next Step' members can take

**Your planning areas**

**Retirement payouts**

Start your retirement payout planning early. Set your retirement goal and aim to achieve it.

[Create plan](#)

[View curated resources](#)

Use planner to start planning

Access curated resources for each planning area

**Financial fitness beyond CPF**

In collaboration with MoneySense

While CPF provides a firm foundation, financial fitness goes beyond CPF. Assess your financial fitness today.

[Start self-assessment](#)

Access the Financial fitness beyond CPF questionnaire

**QUESTION 1/6**

**How much savings do you have available in case of an emergency (e.g. losing your job, hospital bills)?**

- 1 - 2 months worth of expenses
- 3 - 6 months worth of expenses
- More than 6 months worth of expenses
- I have no cash set aside for emergencies
- I do not know

[Change response](#)

Here's what we think

**Immediate guidance tip on the topic of each question**

**Aim to set aside at least 3 to 6 months' worth of expenses for emergency purposes. If your income is irregular, consider saving at least 12 months' of emergency funds.**

You can start by setting achievable savings goals to gradually increase your emergency fund.

[Next >](#)

- (ii) CPF members can click on the individual icon or scroll down to view the planning progress in each of their **planning areas** with relevant messages on what actions they could take and curated resources to deepen their understanding.

## Planning area of retirement payouts

*For members who have not planned their retirement payouts*



### Retirement payouts

- 1 Start your retirement payout planning early. Set your retirement goal and aim to achieve it.
- 2 [Create plan](#)
- 3 [View curated resources](#)

*For members who last updated their retirement payout plan less than a year ago*



### Retirement payouts

- 1 Well done on completing this planner. Review your plan regularly and stay on track towards your goal.

**Planning status**

Plan updated on  
20 Jun 2025

Payout goal  
\$2,345 per month  
Starting age 65

Projected payout  
\$1,000 per month  
Starting age 65

- 2 [Update plan](#)
- 3 [View curated resources](#)

*For members who last updated their retirement payout plan more than a year ago*



### Retirement payouts

- 1 Review your plan regularly. Ensure that your CPF savings stay on track towards your retirement payout goal.

**Planning status**

Plan updated on  
3 Nov 2025

Payout goal  
\$2,345 per month  
Starting age 65

 **It has been more than a year since you updated your plan.**  
Update now to see your latest payout projection.

- 2 [Update plan](#)
- 3 [View curated resources](#)

- 1 Message to start planning early or encourage regular review
- 2 Convenient link to Retirement Payout Planner\* to start planning or update plan
- 3 Curated resources on retirement planning

**Curated resources**

### 3 ways to get a head start on retirement planning

Here's how you can get started on growing your savings for retirement!

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[Find out more >](#)

### Key facts of CPF LIFE you should know

CPF LIFE ensures regular payouts no matter how long you live. Find out how!

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[Find out more >](#)

\* Members who are eligible to start their monthly payouts will be directed to use Plan my monthly payouts service.

Access curated resources on retirement planning →

# Planning area of home purchase

For members who have indicated interest in home purchase planning but have not planned their purchase



### Home purchase

- 1 Complete the planner to budget for your next home.
- 2 [Go to planner](#)
- 3 [View curated resources](#)

For members who planned their home purchase before



### Home purchase

- 1 Use the planner to revise your budget with your latest CPF balances. Or view resources for loan financing tips.
- 2 [Go to planner](#)
- 3 [View curated resources](#)

**Planning status**

Last used on  
17 Jun 2025

- 1 Message to start planning early or review plan (if required)
- 2 Convenient link to Home Purchase Planner to start planning or update plan
- 3 Curated resources on home purchase planning

Access curated resources on home purchase planning

### Curated resources

**Quick tips to effectively manage your home budget**

Get tips on how to manage your home budget and home financing effectively.

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[Find out more >](#)

**What happens to the sales proceeds after selling your home**

If you are planning to upgrade your home, find out how much CPF savings you would need to refund upon the sale of your current home.

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[Find out more >](#)

# Planning area of health insurance

For members who have not planned their health insurance



### Health insurance

- 1 Review your health insurance coverage and evaluate the long-term affordability of your policies.
- 2 [Go to planner](#)
- 3 [View curated resources](#)

For members who have planned their health insurance



### Health insurance

- 1 Health insurance needs change at different stages of your life. Review your health insurance coverage regularly.

**Planning status**

Last used on  
10 Jun 2025

- 2 [Go to planner](#)
- 3 [View curated resources](#)

- 1 Message to start planning early or review regularly
- 2 Convenient link to Health Insurance Planner to start planning or update plan
- 3 Curated resources on healthcare financing

Access curated resources on healthcare financing

### Curated resources

#### How much does health insurance in Singapore cost?

The Health Insurance Planner can help you assess whether your health insurance coverage meets your preferences and financial means – both now and in the future.

[Find out more >](#)

#### Get peace of mind for your healthcare needs

Your CPF helps you pay for your medical expenses and health insurance premiums.

[Find out more >](#)

# Planning area of CPF nomination

For members who have not made a CPF nomination



### CPF nomination

- 1 Make a nomination so that your CPF savings are distributed to your loved ones according to your wishes.
- 2 [Make nomination](#)
- 3 [View curated resources](#)

For members who have last reviewed or updated their CPF nomination more than 5 years ago



### CPF nomination

- 1 Review your nomination annually so that it continues to meet your intentions.

**Nomination status**

Effective as of  
5 May 2018



It has been more than 5 years since you updated your nomination.

- 2 [Go to dashboard](#)
- 3 [View curated resources](#)

- 1 Message to start making a nomination or review nomination regularly
- 2 Convenient link to online nomination form to make a nomination
- 3 Curated resources on legacy planning

Access curated resources on legacy planning

### Curated resources

**What does your CPF nomination cover?**  
Find out which assets are covered under a CPF nomination.  
.....  
[Find out more >](#)

**3 simple steps to making a CPF nomination**  
Find out how to make a CPF nomination with these quick steps.  
.....  
[Find out more >](#)

**How to secure your future with CPF nomination & LPA**

## 2. Financial Fitness beyond CPF questionnaire

As financial well-being covers more than CPF savings, CPF members can complete a short questionnaire, developed in collaboration with MoneySense, based on the Monetary Authority of Singapore's (MAS) Basic Financial Planning Guide, to gain a holistic view of their financial health beyond CPF savings.

