



Our heartfelt
condolences to you
and your family.

Losing A Loved One

A Guide to CPF Matters

FOR MORE INFORMATION



cpf.gov.sg



cpf.gov.sg/writetous



1800 227 1188 (local)
+65 6227 1188 (overseas)

To visit our Service Centres, please book an appointment at cpf.gov.sg/appt. You may wish to note that the appointment is to be made at least one day in advance.

As this can be a difficult period,
knowing the next steps help.
This brochure explains how your
loved one's CPF savings will be
managed in the event of his death
and what you need to do.



WHAT YOU NEED TO DO

Report Death

If your loved one is a



Singapore Citizen or Permanent Resident
You do not need to report his death to the CPF Board. We will be notified by the relevant public agency and will follow up on his CPF matters.



Foreigner with an existing CPF account
Report at any CPF Service Centre with the original death certificate, your identity card/passport and proof of relationship with your loved one.

Attend to Financial Matters



Settle Hospitalisation Bill

You can check with the hospital if your loved one had signed the Medical Claims Authorisation Form (MCAF) which will allow the hospital to use his MediSave, MediShield Life/Integrated Shield Plan to pay for his last hospital bill.

If your loved one has not signed the MCAF but you would like to make a MediSave withdrawal and/or MediShield Life/Integrated Shield Plan claim, your loved one's spouse, child or parent (at least 21 years old) can sign the MCAF at the hospital within two weeks from his death.



Claim Investments under CPF Investment Scheme (CPFIS)

If your loved one had investments under CPFIS, the administrators of his estate can contact his respective product provider (i.e. the financial institution who sells the investment product) or agent bank (either DBS, OCBC or UOB) to claim his investments and cash balances in his CPF Investment Account.

Distribute CPF Monies

If no CPF Nomination was made, your loved one's CPF monies will be distributed under the intestacy/inheritance laws of Singapore.

If there is a valid CPF Nomination, we will get in touch with the nominee(s) within 10 working days from the date the Board is notified of your loved one's death. The distribution of CPF monies include:



Balances from Ordinary, Special, MediSave and Retirement Accounts

(includes remaining Retirement Account savings deposited with a participating bank or used to buy an annuity from an approved insurer)



CPF LIFE premium balance



Discounted SingTel shares



Note: CPF Nomination details are kept confidential to protect the identities of the nominees.

Claim for Dependants' Protection Scheme (DPS)



If your loved one was insured under DPS, we will inform his DPS insurer and the insurer will send the claim application details to his correspondence address.

Waiver of CPF used for Housing



If your loved one had used his CPF savings for housing, we will automatically waive the need to refund the amount used for the property purchase.

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.

Waiver of CPF used for Education



If your loved one had used his own or other's CPF savings under the CPF Education Loan Scheme, we will automatically waive the loan repayment (i.e. CPF savings withdrawn and its accrued interest need not be refunded to the CPF account(s)).

Claim for Home Protection Scheme (HPS)



If your loved one had an outstanding mortgage loan and was insured under HPS, we will send the claim application details to his correspondence address.

Termination of MediShield Life (MSHL)/Integrated Shield Plan (IP) and CareShield Life (CSHL) Covers

If your loved one was insured under MSHL/IP and CSHL, the covers will be automatically terminated. Unused premiums, if any, will be refunded to the premium payer's MediSave Account.

Note: The terms 'he' and 'his' are used to refer to both male and female genders.

WHAT CPF BOARD WILL DO