

## How do I make a nomination?

[Make a nomination online at cpf.gov.sg](https://cpf.gov.sg)

CPF nomination can be made online at [cpf.gov.sg](https://cpf.gov.sg) at your own convenience. Please refer to the 3-step guide on 'Making a CPF Nomination Online'.

[Alternatively, you can make a nomination at CPF Service Centres. Please make an appointment at cpf.gov.sg/appt before visiting our Service Centres.](https://cpf.gov.sg)

Remember to bring along your NRIC/passport and photocopies of your nominees' identification documents (such as NRIC) to make your nomination.

## How can I check whether I have made a nomination?

Check your nomination details online at [cpf.gov.sg/viewNOMdetails](https://cpf.gov.sg/viewNOMdetails) with your Singpass.

If you are not able to view your nomination details, it may be due to your nomination was made some time ago, and the details are not readily available online. To obtain the information, please submit a request via [cpf.gov.sg/myrequests](https://cpf.gov.sg/myrequests).

Alternatively, consider making a new nomination online at [cpf.gov.sg/nomination](https://cpf.gov.sg/nomination). Once it is processed, the details of your nomination would be available online henceforth.

# Making a CPF Nomination Online



### Get ready:

1. Your Singpass
2. Your nominees' NRIC particulars
3. Two witnesses' NRIC particulars (your witnesses should have a valid Singpass)

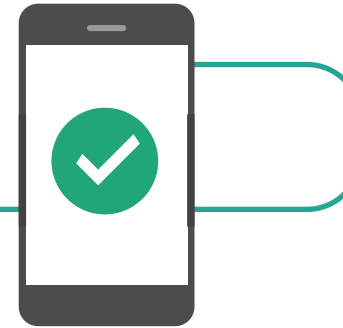


- Log in to [cpf.gov.sg/makeCPFNOM](https://cpf.gov.sg/makeCPFNOM) to make an online nomination.



- Your two witnesses will be notified via SMS and/or email to witness your CPF nomination.
- Both witnesses must log in to [cpf.gov.sg/witnessNOM](https://cpf.gov.sg/witnessNOM) with Singpass within 7 days to confirm your intent to nominate.

### Step 3



- CPF Board will process your online nomination after both your witnesses have witnessed the nomination. We may also contact you if we require more information regarding your application.
- CPF Board will notify you via SMS and/or email on the status of your nomination.

### Things to Note

- Inform the witnesses of your intention to make CPF nomination as they will be required to declare how they were informed to witness your nomination.
- The identities of your nominees will not be disclosed to your witnesses to protect your privacy.

Scan the QR Code to understand the importance of making a CPF nomination:



Scan the QR Code to find out how you can make an online CPF nomination:



## CPF Nomination

A guide to planning the distribution of your CPF savings

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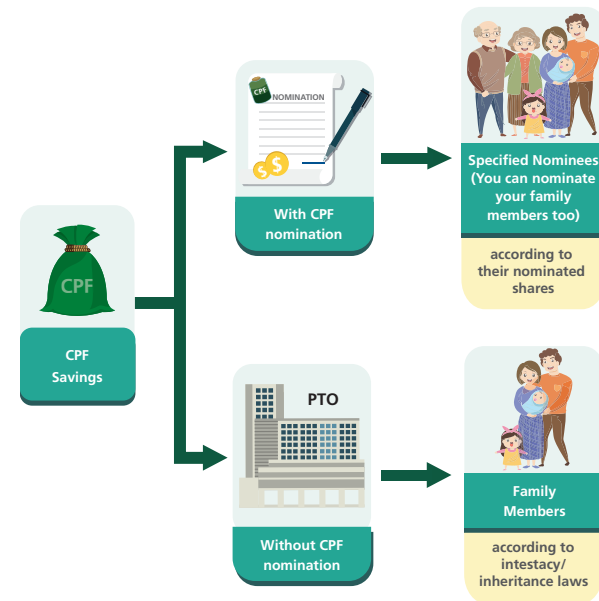


## Planning the distribution of your CPF savings

We want to be assured that our loved ones are taken care of even when we are no longer around. Making a CPF nomination<sup>1</sup> ensures that your CPF savings will be distributed according to your wishes when you pass on. A CPF nomination provides you with the option to specify who will receive your CPF savings, and how much each nominee should receive.

Without a nomination, your CPF savings will be distributed by the Public Trustee's Office (PTO) to the legally entitled beneficiaries (who are usually family members and next-of-kin) according to existing intestacy or Muslim inheritance laws. PTO charges a fee for the distribution of your un-nominated CPF savings.

Your CPF savings do not form your estate and cannot be distributed via a will. This arrangement protects your CPF savings from creditor claims on any outstanding debts that you may have.



<sup>1</sup> By default, your CPF savings will be paid in cash

## Who can I nominate?

You can nominate any person or organisation<sup>2</sup> to be the beneficiary of your CPF savings. There is no limit to the number of nominees<sup>3</sup> you can appoint. However, do consider the following treatment of your CPF savings for nominees who are:

Below 18 years old	The monies will be held in trust by PTO until your nominee turns 18.
Of unsound mind	The monies will be handled by their court appointed deputies.
Bankrupt	The monies will be transferred to the Official Assignee.

## What does a CPF nomination cover?

- |                                                                                                                                                                                                                  |                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>✔ CPF savings in your Ordinary, Special, MediSave and Retirement Accounts</li> <li>✔ Unused CPF LIFE premiums</li> <li>✔ Discounted Singtel shares<sup>4</sup></li> </ul> | <ul style="list-style-type: none"> <li>✘ Properties bought with your CPF savings</li> <li>✘ Payout from Dependants' Protection Scheme (DPS)</li> <li>✘ Investments under CPF Investment Scheme (CPFIS)</li> </ul> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

<sup>2</sup> Organisations must be a legal entity that is capable of receiving monies in its own right.

<sup>3</sup> You can indicate up to 15 nominees when making a nomination online. If you wish to nominate more than 15, please visit our CPF Service Centres to make a nomination.

<sup>4</sup> Discounted SingTel shares will form part of your estate if you do not make a CPF nomination.

## What happens to the assets that are not covered under CPF nomination?

### Properties bought with your CPF savings

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.

### Payout from Dependants' Protection Scheme (DPS)

You can make a DPS nomination with your DPS insurer or make a will to determine the beneficiaries of the DPS claim benefits. Without a DPS nomination or will, the benefits will be paid to the proper claimant(s). A proper claimant can be the executor of the deceased's estate or a family member.

### Investments

CPF Investment Scheme (CPFIS) investments are not covered under CPF nomination. When a member passes away, his CPFIS investments and any cash balance in his Investment Account will form part of his estate<sup>5</sup>.

You can find out more about estate planning at [moneysense.gov.sg](http://moneysense.gov.sg)

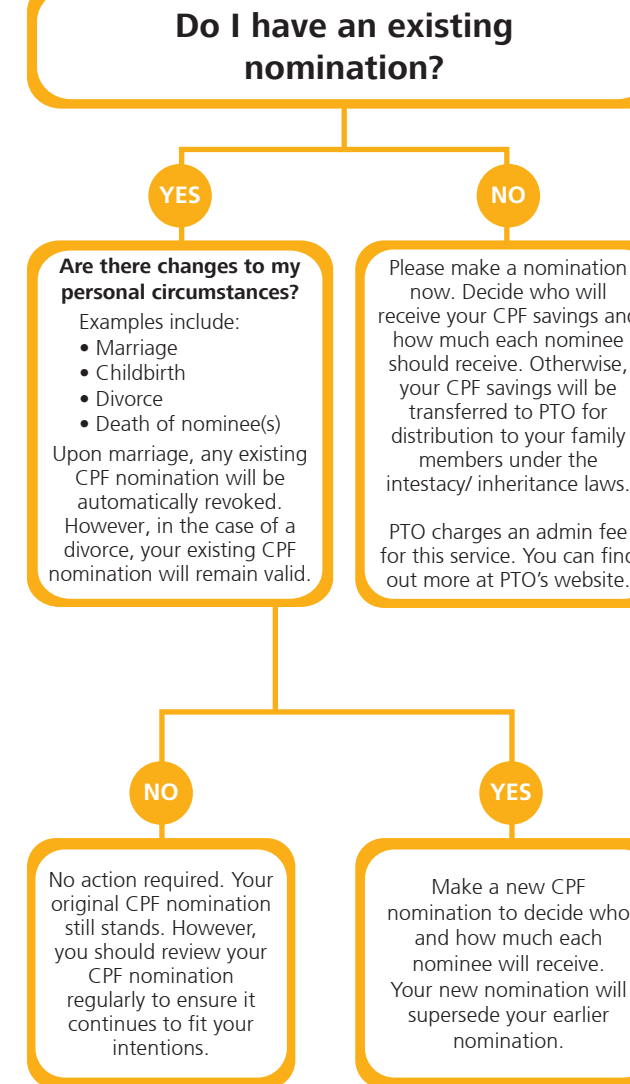
## When should I review my CPF nomination?

To ensure that your CPF savings are distributed according to your wishes when you pass on, it is important to review your CPF nomination regularly, especially at key life milestones :

- ✔ Marriage
- ✔ Divorce
- ✔ Childbirth
- ✔ Death of nominee(s)

<sup>5</sup> Except for insurance policies where the member had an insurance nomination with the respective insurance companies.

Use this guide to help you plan the distribution of your CPF savings.



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