

PLAN AHEAD


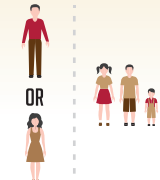
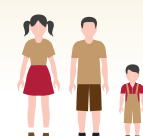
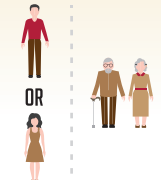

- LEAVE A CLEAR LEGACY FOR YOUR LOVED ONES

Make a CPF nomination to decide who to give your CPF savings to, and how much each nominee would receive, when you are no longer around. You can do this online at cpf.gov.sg/MakeCPFNom¹. The process of nominating and distributing your CPF savings to your nominee(s) will not incur charges.

What will happen to your CPF savings if you do not make a nomination?

The Public Trustee's Office will distribute un-nominated CPF savings according to Intestacy or Muslim Inheritance laws. Beneficiaries will need to provide documentation to prove their relationship with the deceased CPF member to be considered as an eligible beneficiary. As time and effort is required to identify and verify the eligible beneficiaries, **the entire process may take up to 6 months**² and **will incur an administrative fee**. Please note that CPF savings cannot be distributed by a will.

This is how un-nominated CPF savings will be distributed based on Intestacy Laws³:

RULE 1	RULE 2	RULE 3	RULE 4	RULE 5
No Parent No Children	Spouse Children	Children No Spouse	Spouse Parent No Children	Parents No Spouse No Children
				
WHOLE SHARE to surviving spouse.	<ul style="list-style-type: none">• ½ SHARE to surviving spouse.• ½ SHARE to be shared equally among children and, where they have already died, their children.• Parents are not entitled.	<ul style="list-style-type: none">• WHOLE SHARE to be shared equally among children and, where they have already died, their children.• Parents are not entitled.	<ul style="list-style-type: none">• ½ SHARE to surviving spouse.• ½ SHARE to be shared equally among surviving parents.	WHOLE SHARE to be shared equally among surviving parents.

If there are no surviving parents, spouse or children:

- Money will be shared equally among siblings and if they have passed on, their children.
- If no siblings, money goes to grandparents.
- If no siblings or surviving grandparents, money goes to uncles and aunts.
- Otherwise, monies will be classified as ownerless, and transferred to the Government for safekeeping. Such monies are still claimable under certain circumstances, e.g. by next-of-kin with the necessary supporting documents, or anyone with a fair claim if there is no next-of-kin.

¹ We encourage you to make your CPF nomination online. Alternatively, you can make an appointment at cpf.gov.sg/appt to visit CPF Board to make a nomination. Please note that the appointment is to be made at least one day in advance. To find out more about how to make a CPF nomination, go to cpf.gov.sg/nomination

² With a CPF Nomination, upon notification of a member's death, the CPF Board will take around 6 weeks to distribute the member's CPF savings to his nominee(s).

³ To find out more about the intestacy rules, go to pto.mlaw.gov.sg/deceased-cpf-estate-monies/information-for-next-of-kin-cpf-monies