



Central Provident Fund Board

Saving For Retirement

SELECTED QUESTION:



Q: What is covered by CPF Nomination?

A: If you have a valid CPF Nomination, the following will be distributed to your nominees for the properties stated in your nomination upon your death: [Printer Friendly Version](#)

(a) Savings in the Ordinary, Special, Medisave and Retirement Accounts; and

(b) Discounted SingTel (ST) shares.

The following are not covered by CPF Nomination:

(a) Cash and investments held in the CPF Investment Account under the CPF Investment Scheme-Ordinary Account (CPFIS-OA);

(b) Investments held under the CPF Investment Scheme-Special Account (CPFIS-SA);

(c) Dependants' Protection Scheme (DPS) claim proceeds * ; and

(d) Properties bought with CPF savings **.

Assets marked (a) and (b) form part of the deceased's estate.

* For DPS claim proceeds payable by NTUC Income, if a nomination has been made under the Co-Operative Societies Act, it would then be distributed according to the nomination under the Co-Operative Societies Act.

** These will be distributed according to the manner of holding. If the property is held as joint tenancy, the deceased's share of the property will pass by operation of law to the remaining surviving owner(s). Otherwise, the deceased's share of the property will form part of the deceased's estate.

Please click for the [CPF nomination form](#) and [instructions](#).

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