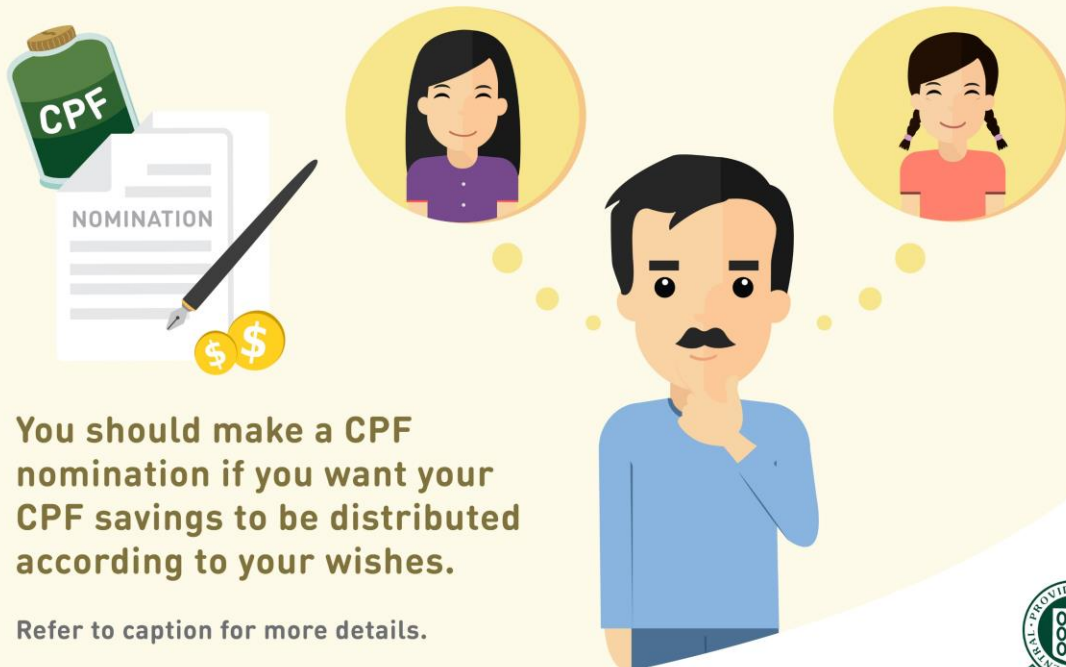


What happens if a CPF member has not made a nomination?

Q: What happens to my CPF savings if I have not made a nomination?

A: Your CPF savings will be paid to the Public Trustee's Office for distribution according to the intestacy laws or the Inheritance Certificate (for Muslims).



You should make a CPF nomination if you want your CPF savings to be distributed according to your wishes.

Refer to caption for more details.



CAPTION

If you have yet to make a CPF nomination, here's what will happen to your CPF savings upon your death.

Your CPF savings will be transferred to the Public Trustee's Office (PTO) for distribution to your family member(s) in accordance with the intestacy laws or the Inheritance Certificate (for Muslims). For more information about how they will be distributed by the Public Trustee, please refer to:

<https://www.mlaw.gov.sg/content/pto/en/deceased-cpf-estate-monies/information-for-next-of-kin-cpf-monies.html>

You should make a CPF nomination if you want your CPF savings to be distributed according to your wishes. There are no costs involved in making a nomination. Find out how to do so here:

<https://www.cpf.gov.sg/Members/Schemes/schemes/other-matters/cpf-nomination-scheme>