CPF Nomination: What It Covers and When It Is Revoked

Description

A CPF nomination directs covered CPF savings to chosen nominees; it is not a general will. It covers balances in the Ordinary, Special, MediSave and Retirement Accounts, any remaining CPF LIFE premium balance and discounted Singtel shares. It does not distribute property, Dependantsâ?? Protection Scheme proceeds or investments already bought under CPF investment schemes.

This guide is for a cpf member reviewing who should receive cpf savings after death. It resolves one practical task: make or update a nomination that covers the intended people and understand the assets outside it. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
Member marries after nomination	Existing nomination is revoked
Member divorces	Nomination is not automatically revoked
OA, SA, MA or RA balance	Covered by CPF nomination
CPFIS shares or unit trusts	Not covered; handled as investment assets
Online nomination	Name nominees and two eligible Singpass witnesses
No valid nomination	CPF distributes under intestacy or Muslim inheritance rules as applicable

Map the asset before naming the recipient

List each CPF component and each non-CPF asset separately. The nomination can deal with account balances and stated CPF-linked items, while a will or policy nomination may govern other property. This prevents a percentage allocation from being mistaken for control over the entire estate. The controlling reference is [CPF Board nomination guide].

Marriage is an automatic reset

CPF Board states that marriage revokes an earlier nomination. A newly married member should not assume the spouse has simply been added. Review and submit a fresh nomination if the intended distribution differs from the default legal route.

Divorce requires an active review

Divorce does not automatically revoke the CPF nomination. An ex-spouse can therefore remain a nominee if the member takes no action. Treat a final divorce order as a same-week trigger to review CPF, wills, insurance nominations and joint assets separately.

Witnesses do not decide the allocation

For the online route, two witnesses aged at least 21 with Singpass observe the memberâ??s declaration. They cannot be nominees in that nomination. Tell them to act promptly and verify their contact details, because an incomplete witness process does not create the intended valid record. Cross-check the operational detail against [CPF Board distribution after death].

Percentages need to total 100

A member can name up to 15 nominees in the online service and allocate percentages. Use a worksheet before entering them, especially for uneven shares or substitute estate plans. Record why the split was chosen, but keep sensitive reasoning out of messages sent to witnesses.

Confirm completion, then revisit life events

Save the confirmation and check that the nomination shows as completed. Review after marriage, divorce, a nomineeâ??s death, a childâ??s birth or a major change in relationships. A valid old instruction can still produce an outdated human outcome.

A worked decision

A member nominated a sibling, then married and later divorced. The marriage revoked the sibling nomination. The later divorce did not revive it and does not itself create a new nomination. The member should check current CPF status and submit a fresh instruction reflecting todayâ??s intentions rather than reasoning from the old document.

Complete these checks in order

1. List covered CPF balances and assets outside the nomination.

2. Choose nominees and percentage shares totalling 100.
3. Confirm no witness is also a nominee.
4. Submit through the CPF service and brief both witnesses.
5. Check that witness actions completed the nomination.
6. Save confirmation without sharing sensitive account values.
7. Review after every marriage, divorce, death or family change.

For the next financial decision, compare our CPF retirement-sum guide and ETF due-diligence checklist . Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Using a will as a substitute for a CPF nomination
- Assuming divorce removes an ex-spouse automatically
- Believing marriage merely adds the spouse
- Naming a nominee as a witness
- Forgetting investments already purchased through CPFIS sit outside the nomination

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to make or update a nomination that covers the intended people and understand the assets outside it. The two practical tools aboveâ??a covered-versus-outside asset map preventing false reliance on a will and a marriage-and-divorce sequence showing revocation without accidental revivalâ??are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

Does a will distribute CPF savings?

CPF savings are distributed under a valid CPF nomination or the applicable default route, not by a will.

Does divorce revoke a CPF nomination?

No. CPF Board states that divorce does not automatically revoke it.

How many witnesses are needed online?

Two eligible witnesses with Singpass, neither of whom may be a nominee in that nomination.

Primary references and limits

CPF Board nomination guide and CPF Board distribution after death were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

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