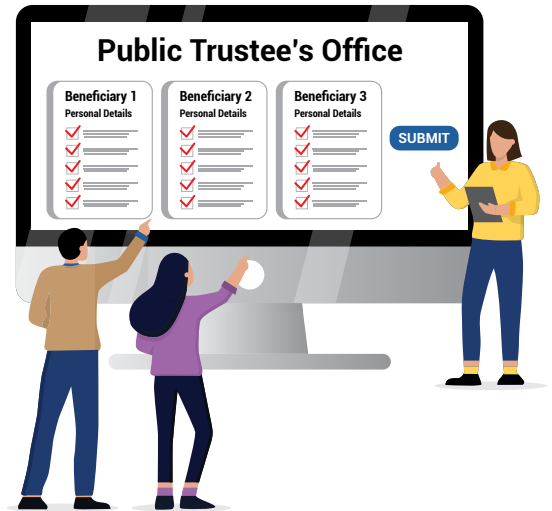


Simplified Approach to Claims for Un-nominated CPF Monies

The Beneficiary Representative (BR) approach allows a single representative to make a consolidated claim for a deceased CPF member's un-nominated CPF monies on behalf of all eligible beneficiaries. This will:

- Simplify the disbursement process for un-nominated CPF monies (for claims not exceeding \$10,000) of a deceased CPF member
- Relieve the administrative burden on the other beneficiaries
- Reduce the time needed for disbursement of the CPF monies from 3-6 months to 1-3 months



How to apply

STEP 1 A BR can log in to the e-Services portal of the Public Trustee's Office (PTO) at <https://go.gov.sg/pto-eservices> via SingPass to submit his/her supporting documents and the necessary details for all eligible beneficiaries.

STEP 2 Eligible beneficiaries will receive an email at their email addresses provided by the BR, seeking their consent to the BR's appointment.

Beneficiaries will need to click on the link provided in the email and log in to the PTO's e-Services portal via SingPass to provide their confirmation.

STEP 3 Once **all** beneficiaries have provided confirmation, the PTO will proceed to process the payment and disburse the CPF monies to the BR.

The BR will then distribute the monies to the other beneficiaries in accordance with the relevant law, subject to any instructions which the beneficiaries may give regarding their entitlements.

Scenario

Eligible Beneficiaries

DECEASED CPF MEMBER

WAS SINGLE OR DIVORCED

WITH NO CHILDREN

- Parent
- Sibling (if both parents had passed away)
- Child of the deceased's sibling (if the sibling had passed away)
- Grandparent (if both parents had passed away and the deceased had no sibling)
- Uncle or aunt (if both parents and grandparents had passed away and the deceased had no sibling)

DECEASED CPF MEMBER

WAS MARRIED

WITH NO CHILDREN

- Parent and Spouse

DECEASED CPF MEMBER

WAS MARRIED

WITH CHILDREN

- Spouse and child
- Grandchild (if the child had passed away)

DECEASED CPF MEMBER

WAS DIVORCED

WITH CHILDREN

- Child
- Grandchild (if the child had passed away)