

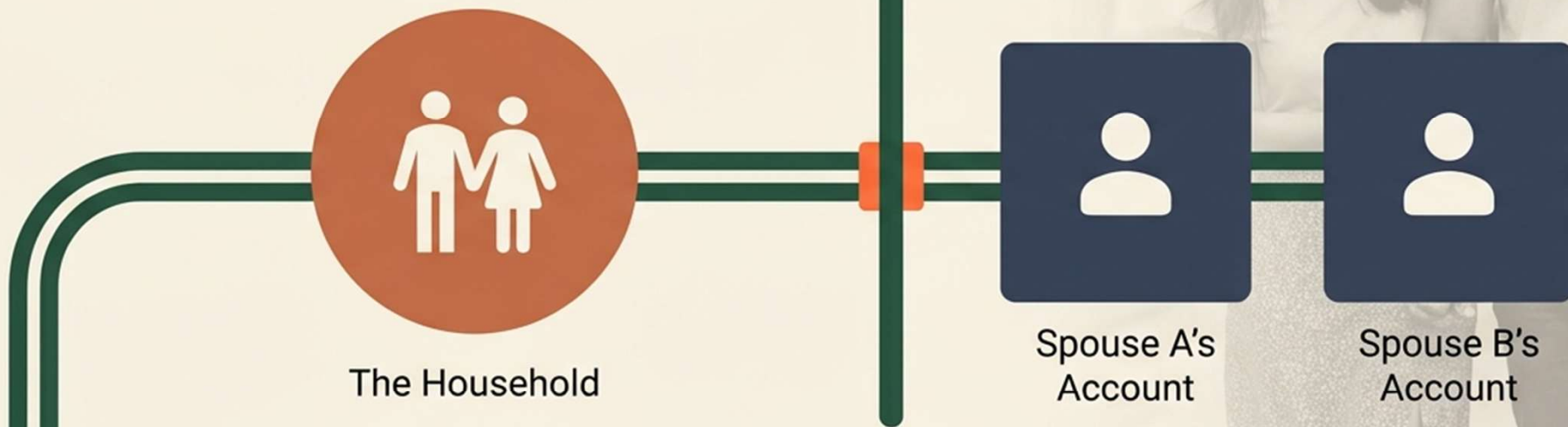
# Smart CPF Moves for Couples

A practical playbook to navigate the rules, maximize joint wealth, and protect each other.



# You plan as a household, but the system sees two individuals

CPF and marriage intersect at more points than most couples realize. However, your CPF accounts remain strictly solo. There is no joint account option in the CPF ecosystem.



To win as a team, you must master the art of parallel planning. The rules dictate what you can share, what you must keep separate, and how to bridge the gap.

# The definitive boundaries of your accounts

## ✓ What You CAN Do

- Cash top-up to spouse's SA/RA up to the Full Retirement Sum (\$220,400 in 2026).
- Earn up to \$8,000 in tax relief per year under the family cap.
- Pay for a spouse's MediShield Life premiums from your MediSave.
- Nominate your spouse to receive your CPF upon death.

## ✗ What You CANNOT Do

- Transfer your Ordinary Account (OA) balances to your spouse.
- Pool your OA balances together as a single lump sum for a property.
- Use your OA to service a mortgage for a property solely in your spouse's name.

# The most powerful tool for joint retirement

The CPF Retirement Sum Topping-Up Scheme (RSTU) allows direct cash contributions to your spouse's Special Account (SA) or Retirement Account (RA) to bridge career breaks or caregiving gaps.



## The Limit

Top up until the account reaches the FRS of \$220,400 (2026).

## The Return

Funds in the SA/RA earn a guaranteed 4% p.a.

## The Bonus

The contributing spouse claims up to \$8,000 in personal income tax relief per year.

# Transforming \$6,800 a year into lifelong household income

Scenario: You earn \$120,000. Your spouse earns \$0 (full-time caregiver, current SA: \$40k).

## The Input

+ \$8,000  
Cash Contribution

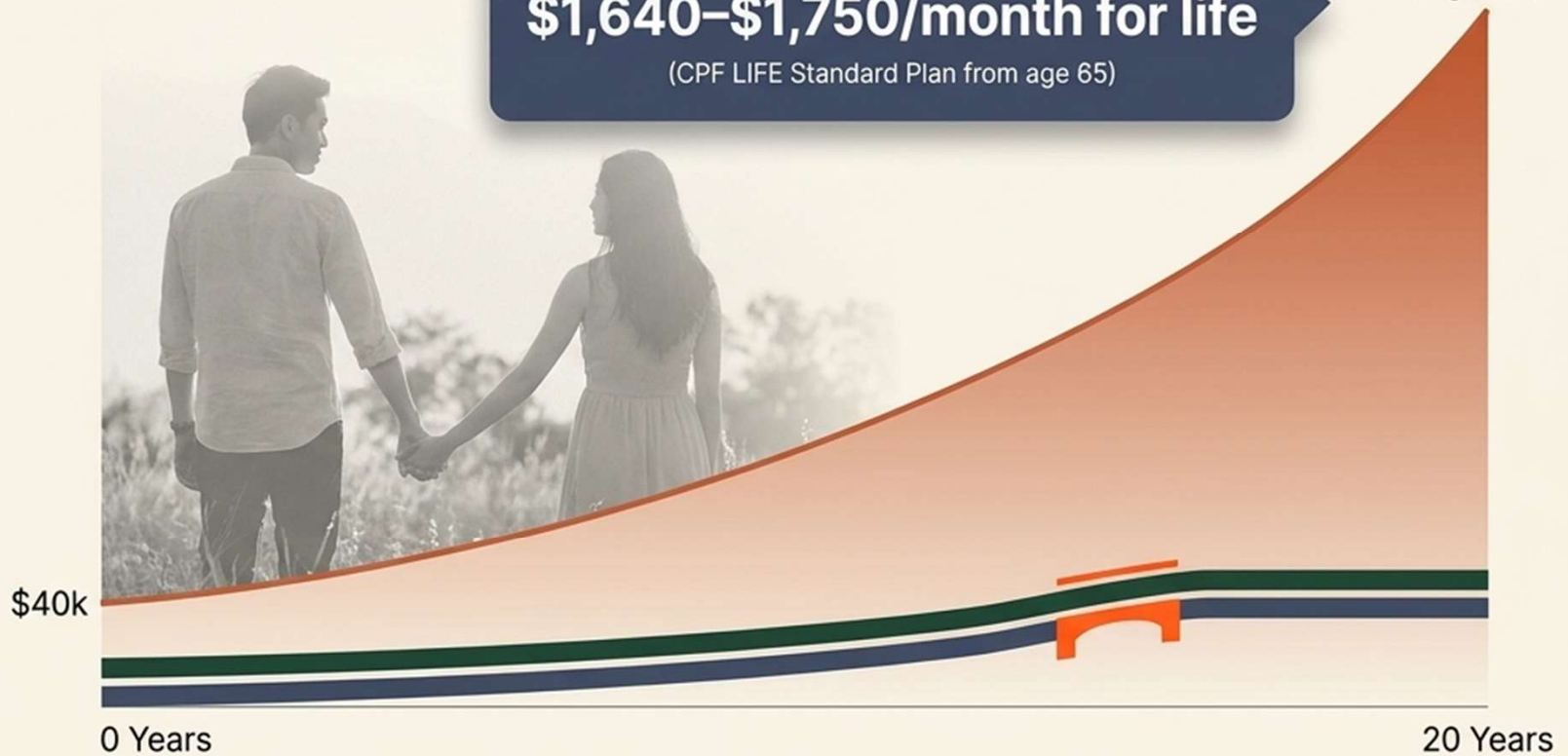
– \$1,200  
Tax Shield  
(15% bracket)

**Net Annual  
Cost:  
\$6,800**

## The Impact

**Generates  
\$1,640–\$1,750/month for life**  
(CPF LIFE Standard Plan from age 65)

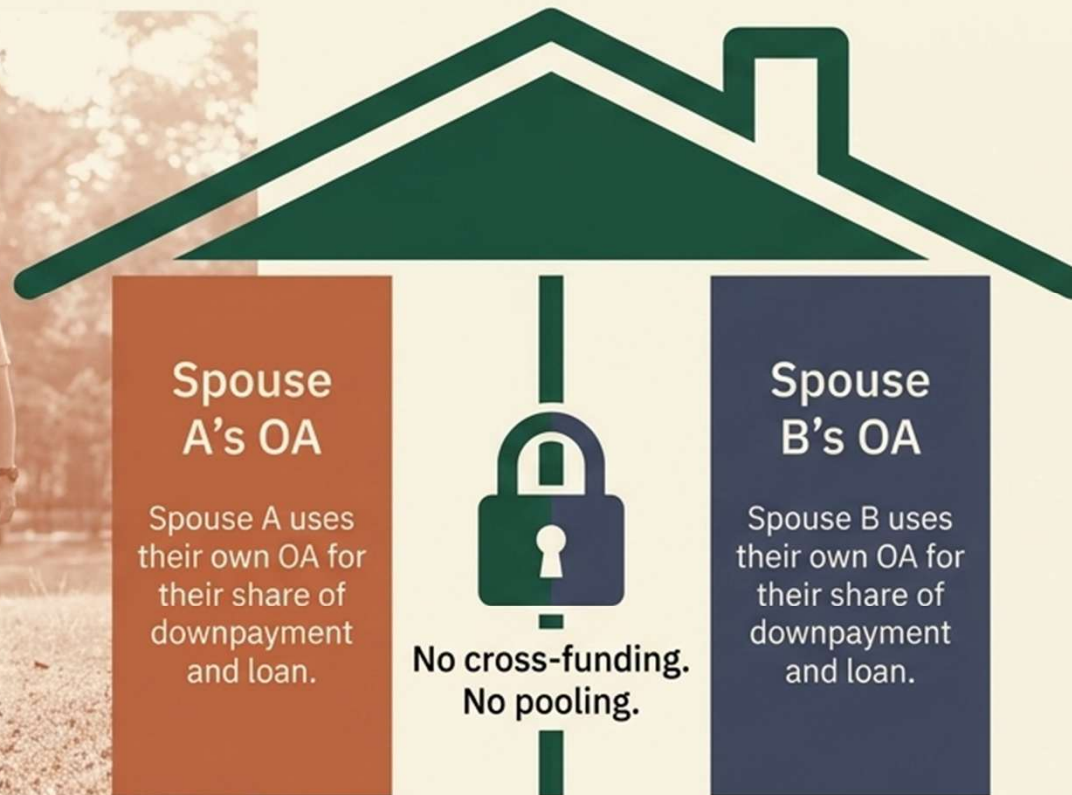
Over \$270,000  
(Age 62)



The household benefit substantially exceeds the net cash outflow.  
NotebookLM

# Joint property relies on parallel pockets

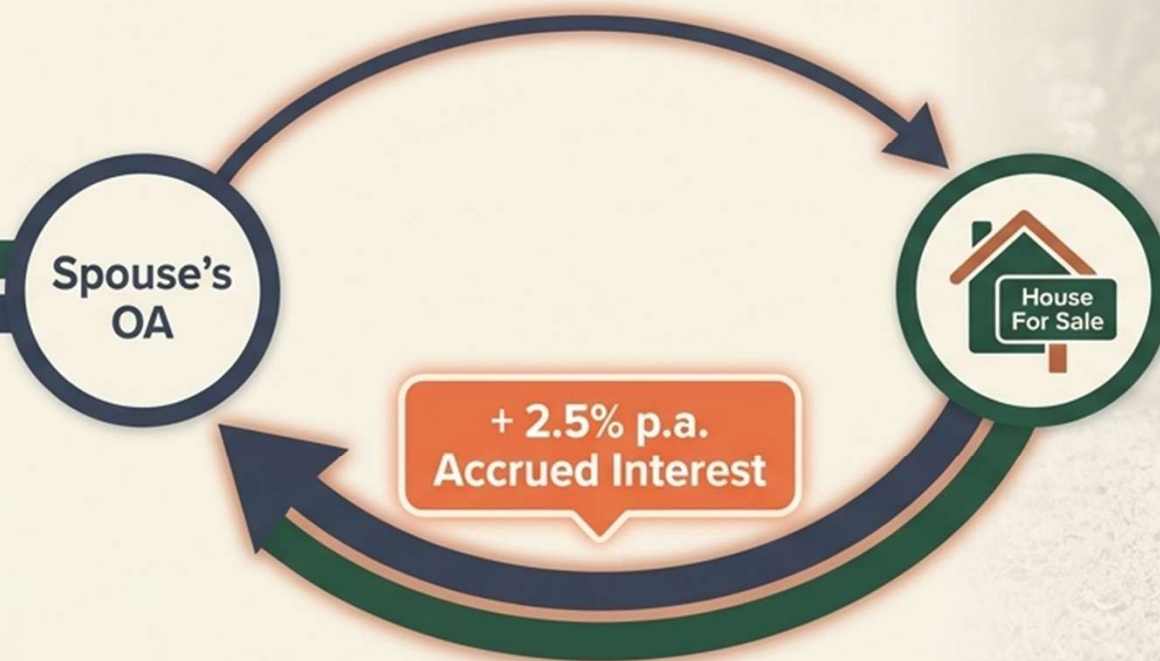
When funding a shared home, each co-owner draws exclusively from their own Ordinary Account. There is no cross-funding mechanism.



Note: If one spouse earns significantly more, adjust cash contributions outside of CPF to balance the household cash flow.

# Accrued interest is a restoration, not a penalty

When you sell a property, you must refund the CPF monies used back into your own OA. This restores what your money would have earned had it never left the system.

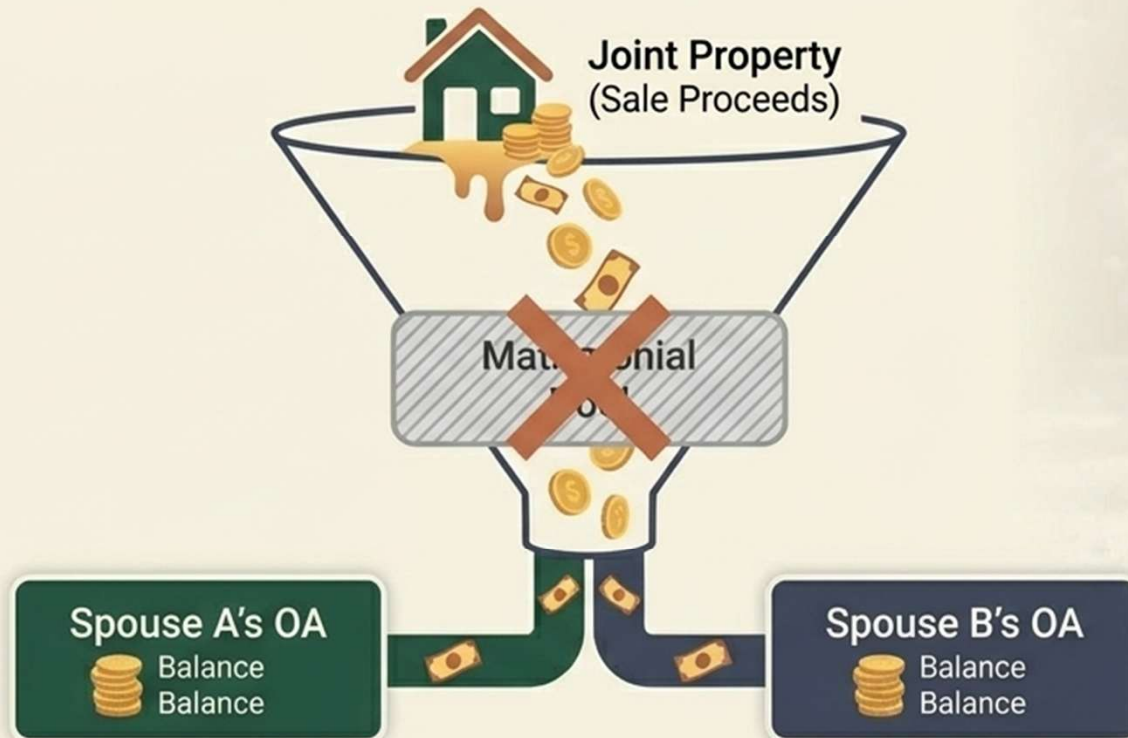


## Example Scenario:

- You withdrew **\$80,000** five years ago.
- At 2.5% p.a., the accrued interest is **~\$10,500**.
- You must refund **\$90,500** to your own OA from the sale proceeds before pocketing cash.
- Caution: If prices have fallen, this obligation can eat into your net cash.

# Untangling assets: The strict separation of divorce

CPF monies are not traditional matrimonial assets. The system inherently protects individual retirement balances during a separation.



- Housing withdrawals and accrued interest are refunded to each person's own OA first, before cash division occurs.

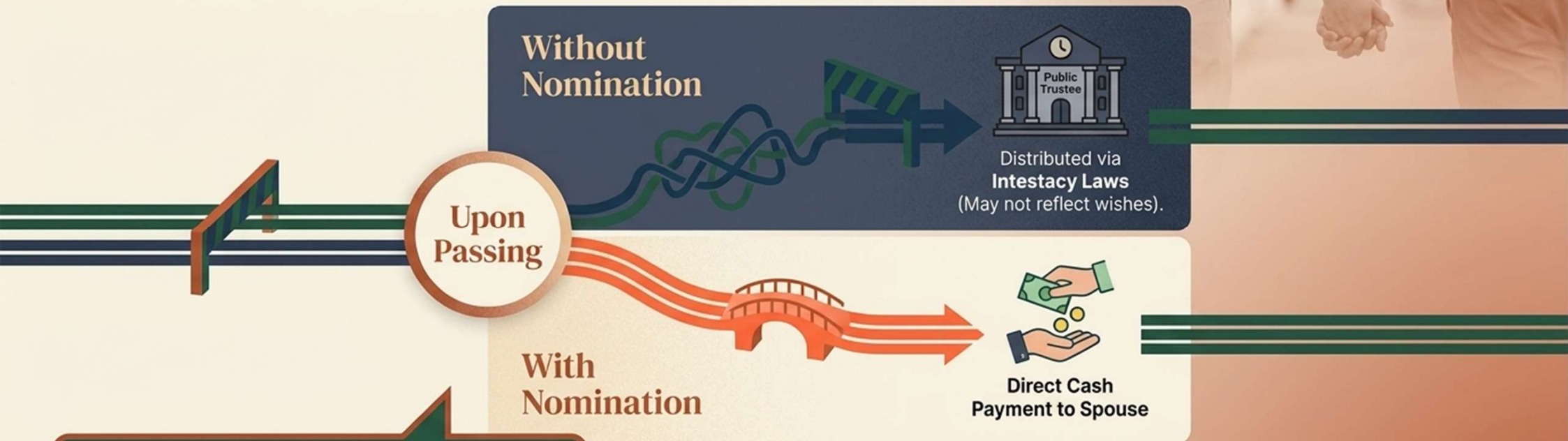
- The court cannot typically order your CPF balance to be transferred to your ex-spouse.



**Critical Alert:** A divorce does NOT automatically revoke a CPF death nomination. You must manually log in and update it.

# Securing the final safety net

CPF balances are not governed by your will. If you want your spouse to receive your savings, a formal CPF nomination is an absolute necessity.



A **nominated beneficiary** receives a **direct cash payment** of the balance at the **time of death**. The money does not stay locked inside the CPF system.

## Action Prompt



The nomination process takes less than 10 minutes online via [my.cpf.gov.sg](https://my.cpf.gov.sg) using Singpass.

# The Weekend Sync-Up Checklist

✓ Log into **my.cpf.gov.sg** and check your spouse's SA/RA gap to the \$220.4k FRS.

✓ Calculate the **higher earner's potential tax relief** (savings of \$560 to \$1,760 depending on bracket).

✓ Execute the **\$8,000 cash top-up** for the lower-earning spouse.

✓ Run the **CPF accrued interest calculator** to project refund obligations on your current home.

✓ **Review current CPF nominations** to ensure they reflect your exact wishes.

✓ **Update nominations** immediately following any change in marital status.

# DISCLAIMER

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