

How do parents apply for SNSS?

Parents can download the SNSS application form from www.cel.sg. The completed form should be sent to CEL via mail, email or fax along with a copy of the:

- nominating applicant's NRIC (front and back)
- nominee's NRIC or birth certificate
- School Certification Letter if the nominee is attending/ had attended a SPED school, or a Doctor's Assessment Report

Who can we contact for further queries?

For enquiries on the SNSS, please contact the Centre for Enabled Living (CEL) at 1800- 8585 885 email: schemes@cel.sg or fax: 6266 2366

Mailing Address:
Centre For Enabled Living
No. 7 Maxwell Road #05-08
Annexe B MND Complex
Singapore 069111

For enquiries on CPF account nomination matters, please call the CPF hotline at 1800-227-1188.



The Centre for Enabled Living (CEL) is a first-stop centre for users of eldercare and disability services and their caregivers. CEL enables Persons Needing Care (PNCs) to live life with dignity.

You may wish to log on to www.cel.sg to find out more about us.

Special Needs Savings Scheme (SNSS)



LIVENABLED

CALL 1800-8585 885



What is the Special Needs Savings Scheme (SNSS)

The SNSS allows parents to set aside a portion of their CPF savings for the long-term care of their children with special needs. Under this scheme, parents can nominate their children to receive monthly disbursements from their parents' CPF savings after their demise.

How is the SNSS different from other nomination schemes under the existing CPF system?

Currently, when a CPF member passes away, his/her nominee can only receive the deceased member's CPF monies in the Ordinary, Special, Medisave and Retirement Accounts as a lump sum payment in cash or to the nominees' CPF account.

Under the SNSS, parents are allowed to nominate their special needs child to receive a stream of income instead of a lump sum payment upon their demise. Parents can also decide on the amount of monthly payouts at the point of nomination. Both parents of an eligible child with disabilities can participate in the scheme.

What are the eligibility criteria for the SNSS?

The SNSS is open to persons with varying disabilities such as physical disabilities, intellectual disabilities, autism spectrum disorder and so on, provided they meet the eligibility criteria.

The nominating applicant (parent or appointed legal guardian*) and the nominated person with disabilities must be Singaporeans or Singapore Permanent Residents at the time of application.

The person with disabilities must be attending or have attended a Special Education (SPED) School OR requires assistance in at least one Activity of Daily Living (washing, feeding, toileting, transferring, dressing or mobility) as assessed by an appointed medical practitioner. Please refer to the www.cel.sg for the list of appointed medical practitioners.

** For persons lacking mental capacity, an appointed legal guardian may be either a donee appointed under a Lasting Power of Attorney made under the Mental Capacity Act or a deputy appointed by the Court under the Act. For queries on the appointment of donees and/or deputies, please contact the Office of the Public Guardian (OPG) at 1800 226 6222 or visit www.publicguardian.gov.sg for more information.*

How does the SNSS work?

The minimum monthly CPF payout is \$250 for each nominated child with special needs. Parents may decide on a higher quantum. There is no minimum balance to sign up for SNSS. However, a participating parent's CPF savings upon his/her demise must be sufficient to support a year's worth of payouts (e.g. balance of \$3,000 for a monthly payout of \$250). Otherwise, the deceased parent's CPF savings will be disbursed as a lump sum.

How does the Special Need Trust company (SNTC) complement the SNSS to provide financial security for persons with special needs?

The SNSS and the SNTC are both savings options and complement each other. Caregivers who would like to have a more customised and case managed service for their special needs dependants can set up an SNTC trust account, while parents who do not have substantial savings outside of the CPF may prefer to opt for the SNSS instead.

The SNTC is a non-profit trust company supported by MCYS and NCSS to provide affordable trust services to persons with special needs. Parents/caregivers can set up an SNTC trust account and determine a care plan for their dependants, set out in a Letter of Intent.

They can top up the trust account any time with cash or nominate the trust they set up under SNTC as a beneficiary under their will or their insurance policies or CPF savings. For enquiries on SNTC Trust, please call SNTC at 6278 9598 or email: enquiries@sntc.org.sg, or visit www.sntc.org.sg.