# Save & Sound

70 YEARS OF CPF

# 7 EMPLOYEES

share what it's like to work at one of the best social security systems in the world

If you ask the CPF Board employees what CPF stands for, it would probably be Caring, Passionate, and Fun.

Yet, the replies are usually more prosaic when the same question is posed to others outside of the organisation. In fact, among the younger generation, some even brand the social security agency as "very old," revealed Chief Executive Officer Ms Melissa Khoo.

But age is only a number. Even as the CPF Board turns 70 this year (2025), those who join the statutory board that is in charge of Singapore's social security system will realise that it is anything but old.

For a start, the median age of the employees is a youthful 38 and there is an intrinsic culture of innovation and curiosity, shared Ms Khoo.

"One distinct trait of our DNA is that there is a thirst for improvement. There is a constant drive to be and do better," she added.

Hear from seven employees – past and present – on what their work means to them, and the impact it has had on CPF members and the nation.

# 01.

## Woof-top walks

Mr Vijayakumar E. J.'s eyes trailed the side of the glittering, imposing building before the sun's glare interrupted his gaze.

The CPF Building, in all its 45 storeys of glory, was among the tallest skyscrapers in the Central Business District when he joined the CPF Board in 1979. "Most of the area was open space then," recalled Mr Vijayakumar.

It was day one of being a dog handler at the CPF Board. The organisation required guard dogs to protect the building premises which was occupied by the Ministry of Finance and Board of Commissioners of Currency up to the mid-1990s.

► Former CPF Board dog handler, Mr Vijayakumar E. J. (Source: CPF Board)

For a dog lover like Mr Vijayakumar, it was a dream job. The team's daily tasks included maintaining the kennel, training the guard dogs, and monitoring their health. Another task involved bringing his German Shepherd companion, Roy, up to the open space on the 42nd floor for walks.

"It was an open veranda where you could see the sea, where Marina Bay is now," he said.

Besides patrolling with Roy across day and night shifts, Mr Vijayakumar would double as a security officer. He was a familiar, friendly face to the CPF Board service staff who would call him for help when they had difficult situations. The dog handler had an intimidating presence. "I would tell rowdy customers off," he said.

His strapping, athletic physique was also tested when he represented the CPF Board in sports like football, netball, and squash in intra-government competitions in the 1980s.

Playing as a striker, he also recalled intense football matches against Malaysia's equivalent of the CPF, the Employees Provident Fund (EPF). "The only time we beat them was when they (the EPF team) came over to Singapore. Most of the time, we went over and got thrashed," he said, chuckling at the fond memories.

"I will always recall the friendly and sporty CPF culture," said the 69-year-old retiree, who till today keeps in close contact with his former colleagues.

# 02.

## From colleagues to soul mates

Mr Clement Prasobhan is used to the sound of faint, occasional hurried tap-tap of footsteps on the carpeted floor, being seated near the corridor leading to the CPF Board's communal restrooms.

One day, he noticed a female colleague who was always nodding her head when she made her way to the bathroom. "I thought there was something going on in her head and she was trying to react to it," said the Senior Deputy Director of the Compliance and Enforcement Department (CED), who joined the CPF Board in 1997.

But he never once approached Ms Sharon Ann Alexander to find out what was on her mind. Their paths would eventually cross two years later. In 2004, a colleague decided to play matchmaker.

▲ Mr Clement Prasobhan and Ms Sharon Ann Alexander with their family on vacation in Taiwan. (Source: Courtesy of Mr Clement Prasobhan and Ms Sharon Ann Alexander)

Grinning at the memory, Ms Alexander shared: "She said Clement wanted to pass his number to me." It was not the first set-up with Mr Prasobhan. A few other colleagues had found the two compatible and tried to bring them together too.

This time, she decided not to ignore fate. She sent him a simple message: "Hi Clement, this is Sharon."

Mr Prasobhan, who had no idea what was going on, was pleasantly surprised by her message. A few

messages later, they began to go on dates.

They clearly hit it off. After dating for two years, the couple tied the knot in 2006.

Today, the parents of four, who are celebrating 19 years of marriage in 2025, believe their differences help them maintain a good balance at work and at home.

"He's very light-hearted and always sees the unseriousness of things (unlike me), so that's a good balance in our relationship," said Ms Alexander, a senior investigation officer at CED.

Similarly, Mr Prasobhan admires her seriousness. "She is very detailed, while I tend to overlook things," he added.

"My kids find it very funny because they like the fact that both of us are so different from each other. It actually keeps the marriage interesting," said Ms Alexander, noting her introversion against Mr Prasobhan's extroversion.

While their job scopes do not overlap much, the couple always make time to be each other's work buddy – by having lunch together and listening to work issues.

Ms Alexander, who handles late CPF payment contribution enquiries, often struggled with scheduling interviews for affected parties. "When you need to interview employees for a court case, you need to schedule it accordingly and make sure that they don't clash (in timing)," she said.

When she expressed these concerns to Mr Prasobhan – who deals with late payment cases that end up in court – he thought of ways to simplify the process for her.

"I thought of (getting interviewees to) record their statement digitally," he said of the solution, which is currently a work-in-progress at the CPF Board.

But there is still one issue that he has no answers for – why did she keep nodding her head on the way to the toilet all those years ago?

"He did bring it up a couple of times, but I really have no answer. I didn't even know I was shaking my head," she said with a laugh.

# 03.

## Speaking up for change

Surrounded by Chief Information Officers (CIOs) and director-level civil servants, Mr Ng Hock Keong felt out of place. It was the year 2000 and he was a Manager in the CPF Board's Support Information Systems department. He was standing in for his boss, who was unwell, at an "e-payment committee" meeting at the Ministry of Finance (MOF).

The hot topic for the day was how to get Singaporeans to transact digitally with the Government. Various agencies were working in silos with their own authentication systems, and the results were unsatisfactory.

As the meeting went on, it was clear that it was going nowhere. More

Mr Ng Hock Keong, Deputy Chief Executive Officer of Infocomm Technology & Digital Services of the CPF Board. (Source: Courtesy of Mr Ng Hock Keong)

and more were voicing the challenges they were facing but no one had yet provided a solution. That was when Mr Ng raised his hand.

"Actually, if there's no authentication system, you can use the CPF-PAL PIN. We have 800,000 users," he said. CPF-PAL was an online service that allowed CPF members to check their e-statements online.

With that many users, the CPF-PAL PIN was a way to overcome the issue. But some laughed, seemingly disregarding his suggestion, and the meeting ended without a proper conclusion.

To his surprise, his suggestion would later be taken up. The CPF-PAL PIN was eventually used as a National PIN for the New Singapore Shares scheme in November 2001. This later evolved into the Singpass system, which allowed alphanumeric passwords, in December 2002.

His penchant for raising his hand and speaking up would show again 17 years later at yet another MOF meeting.

That day, the focus was on how to get Singaporeans to use the newly launched PayNow system, which allowed people to make cash transactions with just their mobile phone numbers.

The meeting chairman asked if anyone had a potential use case in their agency. And Mr Ng quickly replied, the CPF Board has one. This time, seated at the table with other CIOs, no one laughed.

Back at the office, he mulled over his idea of using PayNow for CPF withdrawals at the age of 55. Technically, CPF members were already able to get their money within five days through GIRO, which was already fast.

But Mr Ng felt that speeding it up further through PayNow would help the CPF Board send out an important message, especially during a time when negative sentiments against the organisation were still running high.

"The fact that I can allow you to take the money instantaneously means we can be trusted. There is no such myth that our Government has no money," shared Mr Ng.

Within eight months, the system was up with strong support from key partners like OCBC Bank and the Monetary Authority of Singapore, and it is widely used by CPF members today.

# 04.

## Public officers by day, *getai* starlets by night

Donning gold sequinned dresses and feathered head-dresses, they sashayed onto the stage in the heart of Ang Mo Kio, belting out Hokkien tunes with the confidence of seasoned performers. Anyone watching would find it hard to believe that before this, Ms Maple Chang and Ms Iris Sim had never performed on a public stage in their lives, let alone sung in front of an audience.

That night in August 2010, these officers from the CPF Board's Self-Employed Scheme and Workfare department stepped out from behind their computer screens into the flashy and garish world of *getai* for a very important reason – to explain the Workfare Income Supplement (WIS) scheme.

The Banana Sisters, Ms Iris Sim (left) and Ms Maple Chang. (Source: Courtesy of Ms Jean Qingwen Loo via Public Service Division)

Their target: elderly and low-income workers who were unable to read, and might have missed out on traditional communications from the CPF Board.

Calling themselves Ah Xiang and Ah Jiao, or the Banana Sisters, they put up a 10-minute skit, joined by a boisterous taxi driver, haughty *tai-tai* wannabe, and a coffee shop assistant who looked like TV personality Phua Chu Kang. They were all the CPF Board's staff.

Their antics were met with raucous cheers from the crowd, just the reaction they were hoping for. "We could see people sitting up and listening and laughing at the right juncture," said Ms Sim, who acted as Ah Jiao.

Putting themselves out there was not easy. "But I knew I couldn't just be behind the scenes directing, especially when I was 'forcing' other people to do it," said Ms Chang, who had mooted the idea.

This lightbulb moment came after Ms Chang and her colleagues in the Self-Employed Scheme and Workfare department had people coming up to them at roadshows, holding their vernacular letters about the WIS scheme and asking what they were about. "We knew we had to explore unconventional means," she explained.

Inspired by local filmmaker Royston Ng's movie *881*, they proposed doing a *getai*-like skit. But they had some convincing to do. The team acted out a snippet of the skit at a meeting with senior management and won them over.

The next month was a blur as the cast rehearsed for two hours every day after work while the rest of their department colleagues helped to create the props. It was worth the effort. Not only did they manage to engage a hard-to-reach audience, their campaign was also picked up by the media.

It was so successful that it did not stop at one iteration – the team performed from the August *getai* season all the way to Chinese New Year the following year.

"We were so invested and tweaked the script for every performance to customise it to the audience," said Ms Chang, who is currently Director of the CPF Board's Customer Contact Centre.

Looking back at that period in their career with the CPF Board, the pair said it was the camaraderie that kept them going. "The dedication and support of the team pushed me along," said Ms Sim.

# 05.

## Impacting lives, one CPF member at a time

When Ms Noor Afizah Mahfodz took on a temporary stint with the CPF Board during the school holidays in 1988, she never expected it would shape her career trajectory.

"I was still figuring out what to do. I was not sure whether I wanted to continue my studies or not," said the current Head of Training & Service Audit Management at the Service & Learning Excellence department.

Back then, the 20-year-old was stationed at the receipts and payment department, where she was responsible for removing staples from cheques that were bundled together. Aware of her career dilemma, her supervisor had encouraged her to apply for a full-time position with the CPF Board.

She heeded the advice and joined the employer services department. At that time, service staff were rather scattered throughout the CPF Building as each scheme was assigned its own service enquiry counter on different floors.

"Customers really needed to take the lift, go up and down the old CPF Building, and queue at all the different service counters," recalled Ms Afizah, who is now 58.

▲ Ms Noor Afizah Mahfodz, Head (Training & Service Audit Management) of Service & Learning Excellence in her younger days at the CPF Board. (Source: Ms Noor Afizah Mahfodz)

Soon after, the CPF Board decided it needed to transform its customer service. Instead of having multiple counters, they would consolidate them into a one-stop service counter.

In 1991, she was selected to be part of a pioneer team to man the new service counter and embarked on a journey in customer service.

"It ignited the passion in me to do public service because I realised how important the CPF system is to our members. I get to meet people from all walks of life, and they are very interesting," she said.

While the work was rewarding, she would face her own set of challenges. For example, she recalled an unpleasant experience with an unhappy member early in her career that has been etched in her memory.

"He wasn't very happy (with) the way I handled the situation, and I didn't know how to defuse the situation until my supervisor stepped in," she said.

Observing the way her supervisor handled the issue, it struck her that she needed to learn how to deliver service with the right customer mindset. Only then would she be able to attend to members' needs.

"You can be giving the same message, but it's a different way of giving that message. And that's the big difference," she said.

This lesson has stuck with her through her 36-year-long career at the CPF Board.

"I feel that (working in customer service) is such a noble cause and it touches people's lives. There's so much that one person can do if you put your heart to it," she said.

Mr Ong Chian Fuh, who is part of the CPF Board's outreach team. (Source: Courtesy of Mr Ong Chian Fuh)

# 06.

## Outreach amid outrage

Mr Ong Chian Fuh took in the applause from the stage. But this was not an ovation. It was hostile. The audience was clapping for a member who had posed a difficult, even inflammatory, question on the CPF system.

Why were their funds being "locked up"? Was the CPF Board trying to cheat people of their money?

All 500 pairs of eyes in the auditorium were now on him, the CPF Board representative at the organisation's public talk on retirement. This was in 2014 at the height of the "Return Our CPF" protest.

He remained calm throughout. Beneath his cool façade, however, was apprehension.

He grimaced as he recalled the rancour of 2014, when there were groups of people calling for greater transparency and higher returns from the CPF Board. "It was a very stressful period, with pressure from the public sentiment and people not trusting the Government and CPF system," he said.

As part of the CPF Board's outreach team, he often bore the brunt of such dissatisfaction. "Whenever I went to the ground, I had to brace myself for a scolding," he said. "We had to have a thick skin, and not take things personally."

In fact, 2015 was very much a turning point in how the CPF Board engaged members.

"We ramped up our communication efforts from that point," he said, citing roadshows at heartland areas as an example. "We were on the ground, open and upfront, and not shying away."

He has also reached out to educate many about the CPF system, estimating that he has organised or taken part in more than a thousand events and talks in his 14 years at the CPF Board.

"We no longer just focus on the number of people we reach. Rather, we focus on the quality of the engagement," he said.

"Public outreach is very *siong* (colloquial Hokkien word for tiring) as it is a very resource-intensive effort. We focus on the depth of the engagement," said Mr Ong. "But, it's very rewarding. Every positive perception of CPF is a win for us."

Besides the general public, his department has also engaged people at their workplaces. He has even made the journey to Jurong Island to give CPF talks to petrochemical companies.

There's also a pivot towards equipping partners such as unions and grassroots leaders, so that these groups can share about CPF confidently with their networks for a multiplier effect.

These efforts have made a difference in addressing misconceptions among the public about the CPF system.

"Over the past few years, we have seen a positive uptick in sentiment," he said, sharing that the one thing he would like people to know about the CPF system is that it is "always designed with Singaporeans at heart."

# 07.

## Made in CPF: Innovating like a tech company

What if creating lengthy official documents was as easy as filling out a form? This was one of the many ideas that the CPF Board's Frontier Products Team entertained and, more importantly, acted on.

Formed in 2022 and formerly led by Mr Tan Bing Wen, Senior Deputy Director of the Data Science Accelerator department, the team's main objective is to build

Mr Tan Bing Wen (right) and his Gen AI Core Team colleague Ms Pearlyn Chua presenting on the CPF Board's Gen AI pursuits at GovTech's Data Science Connect event. (Source: Courtesy of Ms Pearlyn Chua)

innovative software products within the organisation while harnessing new technologies. Or, in Mr Tan's words, "to make the CPF Board operate more like a tech company."

The idea eventually evolved into docCentral, a web application accessible to officers in the public sector that allows them to generate templated documents, such as employment contracts, simply by filling in a form. It has since reduced the time spent creating such documents by 60 per cent.

docCentral is just one of the growing suite of tools the team has developed. Others include formCentral, their first-ever product that aimed to integrate incompatible FormSG submissions with the CPF Board's backend systems, and draftCentral, which uses generative artificial intelligence (Gen AI) to help CPF Board officers write correspondences with citizens more efficiently.

How the team names its products is a deliberate branding strategy – "Central" is a direct reference to the CPF Board's name, while also emphasising the cross-disciplinary nature of its products.

And rather than simply innovating on an ad hoc project basis, the nine-strong multidisciplinary team comprising staff from both the tech and business departments takes a longer-term approach.

"Going forward, when we build digital services, it's better to adopt a product mindset. Rather than seeing things as individual projects with specific end states, we try to adopt a product mindset instead, where we continually improve a product that we own to generate more value from it," Mr Tan explained.

As the next big thing, Gen AI is undoubtedly the next frontier in its digital transformation journey. In fact, almost all of the Frontier Products Team's projects in the pipeline are Gen AI-related.

Most of them are designed to enhance internal productivity, but in the long run, they translate into higher customer service standards.

"If we use Gen AI to do something that was previously very manual and repetitive, officers can be freed up to think about how to serve citizens

better," he explained.

Of course, the team recognises that it cannot get carried away and end up in its own bubble – the larger organisation has to be on board too. This is why it also dedicates a significant portion of its efforts to sensitising the staff body to Gen AI through initiatives like simple prompt engineering workshops, which have been met with great enthusiasm.

"At the CPF Board, everybody invests in each other's success. If you have a good idea, you will be supported," Mr Tan said.