# LARGE FAMILY LIFESG CREDITS FACTSHEET

The Large Family LifeSG Credits (LFLC) are given to CDA trustee(s) with three or more living eligible children (biological, adoptive and/or step) within his/her family nucleus as of the eligibility assessment date. Please refer to a summary on how the family nucleus is defined to determine eligibility.

| Parent's marital status                 | Children included in family nucleus calculation <sup>1</sup>   | Children excluded from family nucleus calculation <sup>2</sup> |
|---|--|--|
| Married                                 | Children under you and your current spouse's CDA trusteeship   | N/A  |
| Divorced                                | Children under your CDA trusteeship; and any child who does not have a CDA and whom you have care and control over   | Children under your<br>ex-spouse's CDA<br>trusteeship          |
| Widowed                                 | Children under you and your deceased spouse's CDA trusteeship; and any child who does not have a CDA but whom the both of you have care and control over               | N/A  |
| Re-married (2nd or subsequent marriage) | Children under you and your current spouse's CDA trusteeship; and any child who does not have a CDA but whom you and/or your current spouse have care and control over | Children under your<br>ex-spouse's CDA<br>trusteeship          |
| Single Unwed Parent                     | N/A  | N/A  |

<sup>&</sup>lt;sup>1</sup>Children in the 13th year of birth or without a CDA trustee will be counted towards the family nucleus of the parent with care and control.

<sup>&</sup>lt;sup>2</sup>Children with 3rd party CDA trustees will be excluded from the family nucleus calculation.





#### Family Archetypes – For Illustration

### a) [Existing large family] Couple with four children aged 1, 4, 7 and 9 as of 1 August 2025; has a 5<sup>th</sup> child in March 2026

For their 3<sup>rd</sup> and 4<sup>th</sup> children who are aged 6 or below, the family will receive \$2,000 annually in LFLC for three years from 2025 to 2027 (in the years that the 3<sup>rd</sup> child turns 4 to 6, and the 4<sup>th</sup> child turns 1 to 3), and \$1,000 annually for three additional years from 2028 to 2030 (in the years that the 4<sup>th</sup> child turns 4 to 6) (i.e. \$9,000 of LFLC in total).

Upon the birth of their 5<sup>th</sup> child, the family will also receive an additional \$1,000 annually in LFLC for six years from 2027 to 2032 (i.e. \$6,000 of LFLC in total for 5<sup>th</sup> child, in the years that the 5<sup>th</sup> child turns 1 to 6).

| Eligible              | LFLC Disbursement Timeline |         |         |         |         |         |         |         |
|-----------------------|----------------------------|---------|---------|---------|---------|---------|---------|---------|
| child                 | 2025                       | 2026    | 2027    | 2028    | 2029    | 2030    | 2031    | 2032    |
| 3 <sup>rd</sup> child | \$1,000                    | \$1,000 | \$1,000 |         |         |         |         |         |
| (Born in              |                            |         |         |         |         |         |         |         |
| 2021)                 |                            |         |         |         |         |         |         |         |
| 4 <sup>th</sup> child | \$1,000                    | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |         |         |
| (Born in              |                            |         |         |         |         |         |         |         |
| 2024)                 |                            |         |         |         |         |         |         |         |
| 5 <sup>th</sup> child |                            |         | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| (Born in              |                            |         |         |         |         |         |         |         |
| March                 |                            |         |         |         |         |         |         |         |
| 2026)                 |                            |         |         |         |         |         |         |         |
| Total                 | \$2,000                    | \$2,000 | \$3,000 | \$2,000 | \$2,000 | \$2,000 | \$1,000 | \$1,000 |

#### b) [Existing large family] Couple with three children aged 3, 8 and 9 as of 1 August 2025

As their 3<sup>rd</sup> child is aged 6 or below, the family will receive \$1,000 annually in LFLC for four years from 2025 to 2028 (in the years that the 3<sup>rd</sup> child turns 3 to 6, i.e. \$4,000 of LFLC in total).

| Eligible child        | LFLC Disbursement Timeline |         |         |         |  |  |  |
|-----------------------|----------------------------|---------|---------|---------|--|--|--|
|                       | 2025 2026 2027 2028        |         |         |         |  |  |  |
| 3 <sup>rd</sup> child | \$1,000                    | \$1,000 | \$1,000 | \$1,000 |  |  |  |
| (Born in 2022)        |                            |         |         |         |  |  |  |
|                       |                            |         |         |         |  |  |  |

#### c) Couple with two children aged 5 and 13 as of 1 August 2025; has a 3rd child in December 2025

Upon the birth of their 3<sup>rd</sup> child, the family will receive \$1,000 annually in LFLC for six years from 2026 to 2031 (in the years that the third child turns 1 to 6, i.e. \$6,000 of LFLC in total).

| Eligible              | LFLC Disbursement Timeline   |         |         |         |         |         |         |  |  |
|-----------------------|--|---------|---------|---------|---------|---------|---------|--|--|
| child                 | 2025         2026         2027         2028         2029         2030         2031 |         |         |         |         |         |         |  |  |
| 3 <sup>rd</sup> child | N/A  | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |  |  |
| (Born in              |  |         |         |         |         |         |         |  |  |
| April 2025)           |  |         |         |         |         |         |         |  |  |
|                       |  |         |         |         |         |         |         |  |  |

## d) Divorced parents with four children aged 2, 5, 7 and 10 as of 1 August 2025; Parent A is the CDA trustee<sup>1</sup> for the 2<sup>nd</sup>, 3<sup>rd</sup> and 4th children. Parent B is the CDA trustee for the oldest child.

In this scenario, Parent A is eligible for LFLC as he/she is deemed to be the primary caregiver of a family with 3 children, and with at least 1 child aged between 1 to 6 years old.

Parent A will receive \$1,000 annually in LFLC for five years in respect of the 3<sup>rd</sup> child (aged 2) from 2025 to 2029 (in the years that the youngest child turns 2 to 6), i.e. \$5,000 of LFLC in total.

| Eligible              | LFLC Disbursement Timeline |  |         |         |         |  |  |  |  |
|-----------------------|----------------------------|--|---------|---------|---------|--|--|--|--|
| child                 | 2025                       | 2025         2026         2027         2028         2029 |         |         |         |  |  |  |  |
| 3 <sup>rd</sup> child | \$1,000                    | \$1,000  | \$1,000 | \$1,000 | \$1,000 |  |  |  |  |
| (Born in              |                            |  |         |         |         |  |  |  |  |
| 2023)                 |                            |  |         |         |         |  |  |  |  |

e) A re-married couple caring for five children from their previous marriages, aged 1, 3, 7, 9 and 10 as of 1 August 2025; the father is CDA trustee for the 1st to 3rd children from a previous marriage; mother is CDA trustee for 4th and 5th children (aged 1 and 3) from a previous marriage.

As the remarried couple are collectively CDA trustees over 5 children, all 5 children would be counted in the same family nucleus.

<sup>&</sup>lt;sup>1</sup> The CDA Trustee is the proxy for the parent with Care and Control of the child.

For their  $4^{th}$  and  $5^{th}$  children who are aged 6 or below, the family will receive \$2,000 annually in LFLC for four years from 2025 to 2028 (in the years that the  $4^{th}$  child turns 3 to 6, and the  $5^{th}$  child turns 1 to 4), and \$1,000 annually for two additional years from 2029 to 2030 (in the years that the  $5^{th}$  child turns 5 to 6), i.e. \$10,000 of LFLC in total.

| Eligible              | LFLC Disbursement Timeline |         |         |         |         |         |  |  |
|-----------------------|----------------------------|---------|---------|---------|---------|---------|--|--|
| child                 | 2025                       | 2026    | 2027    | 2028    | 2029    | 2030    |  |  |
| 4 <sup>th</sup> child | \$1,000                    | \$1,000 | \$1,000 | \$1,000 |         |         |  |  |
| (Born in              |                            |         |         |         |         |         |  |  |
| 2022)                 |                            |         |         |         |         |         |  |  |
| 5 <sup>th</sup> child | \$1,000                    | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |  |  |
| (Born in              |                            |         |         |         |         |         |  |  |
| 2024)                 |                            |         |         |         |         |         |  |  |
| Total                 | \$2,000                    | \$2,000 | \$2,000 | \$2,000 | \$1,000 | \$1,000 |  |  |