

CPF Contribution and Allocation Rates from 1 January 2016 New!

What are the changes from 1 January 2016?

- (a) The CPF contribution rates for employees aged above 50 years to 65 years will be increased to help them save more for retirement needs. The changes below will apply to wages earned from 1 January 2016:

Employee's Age (Years)	Increase in CPF Contribution Rates (% of Wages*)		
	Contribution by Employer	Contribution by Employee	Total
Above 50 to 55	+1	+1	+2
Above 55 to 60	+1	-	+1
Above 60 to 65	+0.5	-	+0.5

* For employees earning wages of \$750 or more. For those earning wages of more than \$500 but less than \$750, the employee contribution rates will continue to be phased in.

- **Increase in Employer CPF Contribution Rates**
The increase in CPF contribution will be allocated to the Special Account.
 - **Increase in Employee CPF Contribution Rates**
The increase in CPF contribution will be allocated to the Ordinary Account.
- (b) The Ordinary Wage (OW) Ceiling will be increased for wages earned from 1 January 2016:
- **Private Sector Employees and Public Sector Non-Pensionable Employees**
The OW Ceiling will be increased from \$5,000 per month to \$6,000 per month.
 - **Public Sector Pensionable Employees (with pensionable component only)**
The OW Ceiling will be increased from \$6,666.67 to \$8,000 per month.
- (c) With the change in OW Ceiling, the Additional Wage Ceiling (i.e. the amount of additional wages that will attract CPF contributions in a year) will be increased to:

(\$102,000*) – (Total OW subject to CPF for the year)

* equivalent to 17 months of the OW Ceiling of \$6,000

- (d) The CPF Annual Limit will be revised to \$37,740 for 2016.

What are the CPF contribution rates from 1 January 2016?

The CPF contribution rates from 1 January 2016 are shown in the tables below. Tables A1 and A2 show the contribution rates for private sector and public sector non-pensionable employees. Tables B1 and B2 show the contribution rates for public sector pensionable employees.

Table A1. Contribution rates from 1 January 2016 for private sector and public sector non-pensionable employees being:

- Singapore Citizen
- Singapore Permanent Resident (SPR) from the third year and onwards of obtaining SPR status
- SPR during the first two years of obtaining SPR status but who has jointly applied with employer to contribute at full employer and employee rates

Employee's Age (Years)	Contribution Rates from 1 Jan 2016 (for monthly wages \geq \$750)		
	By Employer (% of wage)	By Employee (% of wage)	Total (% of wage)
55 and below	17	20	37
Above 55 to 60	13	13	26
Above 60 to 65	9	7.5	16.5
Above 65	7.5	5	12.5

The CPF contribution rates for employees earning monthly wages of <\$750 are found in [Annex A](#).

Table A2. Contribution rates from 1 January 2016 for private sector and public sector non-pensionable employees being:

- SPR during the first two years of obtaining SPR status

Employee Type	Contribution Rates from 1 Jan 2016	
	1st year SPR	2nd year SPR
Graduated employer-graduated employee rates for: <ul style="list-style-type: none"> • Private sector employees • Non-pensionable employees working in Statutory Boards and Aided Schools 	Refer to Annex C	Refer to Annex D
Full employer-graduated employee rates for: <ul style="list-style-type: none"> • Non-pensionable employees working in Ministries • Non-pensionable employees working in Statutory Boards and Aided Schools who have jointly applied with their employers to pay at these rates • Private sector employees who have jointly applied with their employers to pay at these rates 	Refer to Annex E	Refer to Annex F

Table B1. Contribution rates from 1 January 2016 for public sector pensionable employees being:

- Singapore Citizen
- SPR from the third year and onwards of obtaining SPR status
- SPR during the first two years of obtaining SPR status but who has jointly applied with employer to contribute at full employer and employee rates

Employee's Age (Years)	Contribution Rates from 1 Jan 2016 (for pensionable wage component only)		
	By Employer (% of wage)	By Employee (% of wage)	Total (% of wage)
55 and below	12.75	15	27.75
Above 55 to 60	9.75	9.75	19.5
Above 60 to 65	6.75	5.625	12.375

Above 65	5.625	3.75	9.375
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The CPF contribution rates for public sector pensionable employees whose monthly wages comprise both pensionable and non-pensionable wage components are found in [Annex G](#).

Table B2. Contribution rates from 1 January 2016 for public sector pensionable employees being:

- SPR during the first two years of obtaining SPR status

Employee Type	Contribution Rates from 1 Jan 2016	
	1st year SPR	2nd year SPR
Graduated employer-graduated employee rates for: <ul style="list-style-type: none"> • Pensionable employees working in Statutory Boards and Aided Schools 	Refer to Annex I	Refer to Annex J
Full employer-graduated employee rates for: <ul style="list-style-type: none"> • Pensionable employees working in Ministries • Pensionable employees working in Statutory Boards and Aided Schools who have jointly applied with their employers to pay at these rates 	Refer to Annex K	Refer to Annex L

What are the CPF allocation rates from 1 January 2016?

CPF contributions are allocated first to the employee's Medisave Account, followed by the Special Account. The remainder is then allocated to the Ordinary Account. Table C1 shows the CPF allocation rates for private sector and public sector non-pensionable employees. Table C2 shows the allocation rates for public sector pensionable employees.

Table C1. CPF allocation rates from 1 January 2016 for private sector and public sector non-pensionable employees

Employee's Age (Years)	Allocation Rates from 1 Jan 2016 (for monthly wages \geq \$750)		
	Ordinary Account (% of wage)	Special Account (% of wage)	Medisave Account (% of wage)

35 and below	23	6	8
Above 35 to 45	21	7	9
Above 45 to 50	19	8	10
Above 50 to 55	15	11.5	10.5
Above 55 to 60	12	3.5	10.5
Above 60 to 65	3.5	2.5	10.5
Above 65	1	1	10.5

To determine CPF allocation in terms of 'ratio of contribution' for all employees including those earning monthly wages of <\$750, refer to [Annex B](#).

Table C2. CPF allocation rates from 1 January 2016 for public sector pensionable employees

Employee's Age (Years)	Allocation Rates from 1 Jan 2016 (for pensionable wage component only)		
	Ordinary Account (% of wage)	Special Account (% of wage)	Medisave Account (% of wage)
35 and below	17.25	4.5	6
Above 35 to 45	15.75	5.25	6.75
Above 45 to 50	14.25	6	7.5
Above 50 to 55	11.25	8.625	7.875
Above 55 to 60	9	2.625	7.875
Above 60 to 65	3	1.875	7.5
Above 65	0.75	0.75	7.875

To determine CPF allocation in terms of 'ratio of contribution' for pensionable employees (pensionable component only), refer to [Annex H](#).

Annex A

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

CPF Contribution Rate (From 1 January 2016) Table for Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.6 (TW - \$500)	0.6 (TW - \$500)

	≥ \$750	[37% (OW)]* + 37% (AW) * Max. of \$2,220	[20% (OW)]* + 20% (AW) * Max. of \$1,200
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to < \$750	13% (TW) + 0.39 (TW - \$500)	0.39 (TW - \$500)
	≥ \$750	[26% (OW)]* + 26% (AW) * Max. of \$1,560	[13% (OW)]* + 13% (AW) * Max. of \$780
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[16.5% (OW)]* + 16.5% (AW) *Max. of \$990	[7.5% (OW)]* + 7.5% (AW) * Max. of \$450
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$750	[5% (OW)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

Annex B

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

CPF Allocation Rates from 1 January 2016

Employee's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.6217	0.1621	0.2162
Above 35 – 45	0.5677	0.1891	0.2432

Above 45 – 50	0.5136	0.2162	0.2702
Above 50 – 55	0.4055	0.3108	0.2837
Above 55 – 60	0.4616	0.1346	0.4038
Above 60 – 65	0.2122	0.1515	0.6363
Above 65	0.08	0.08	0.84

Note: CPF contributions are first allocated to the Medisave Account, followed by the Special Account. The remainder will be allocated to the Ordinary Account.

Example:

If the CPF contribution of an employee (30 years old) is \$100, his CPF contributions will be allocated as follows:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$62.17 (\$100 – \$21.62 – \$16.21)	\$16.21 (\$100 x 0.1621)	\$21.62 (\$100 x 0.2162)

Annex C

Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	4% (TW)	Nil
	> \$500 to < \$750	4% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)

	≥ \$750	[9% (OW)]* + 9% (AW) * Max. of \$540	[5% (OW)]* + 5% (AW) * Max. of \$300
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	4% (TW)	Nil
	> \$500 to < \$750	4% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[9% (OW)]* + 9% (AW) * Max. of \$540	[5% (OW)]* + 5% (AW) * Max. of \$300
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to < \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$510	[5% (OW)]* + 5% (AW) * Max. of \$300
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to < \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$510	[5% (OW)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

Annex D

Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)

	≥ \$750	[24% (OW)]* + 24% (AW) * Max. of \$1,440	[15% (OW)]* + 15% (AW) * Max. of \$900
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	6% (TW)	Nil
	> \$500 to < \$750	6% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	≥ \$750	[18.5% (OW)]* + 18.5% (AW) * Max. of \$1,110	[12.5% (OW)]* + 12.5% (AW) * Max. of \$750
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to < \$750	3.5% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[11% (OW)]* + 11% (AW) * Max. of \$660	[7.5% (OW)]* + 7.5% (AW) * Max. of \$450
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to < \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$510	[5% (OW)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

Annex E

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)

	≥ \$750	[22% (OW)]* + 22% (AW) *Max. of \$1,320	[5% (OW)]* + 5% (AW) *Max. of \$300
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to < \$750	13% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[18% (OW)]* + 18% (AW) *Max. of \$1,080	[5% (OW)]* + 5% (AW) *Max. of \$300
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[14% (OW)]* + 14% (AW) * Max. of \$840	[5% (OW)]* + 5% (AW) * Max. of \$300
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$750	[5% (OW)]* + 5% (AW) *Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

These rates are only applicable to employees of Private Sector, Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 1st year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/employers> for more information.

Annex F

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)

	≥ \$750	[32% (OW)]* + 32% (AW) * Max. of \$1,920	[15% (OW)]* + 15% (AW) * Max. of \$900
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to < \$750	13% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	≥ \$750	[25.5% (OW)]* + 25.5% (AW) * Max. of \$1,530	[12.5% (OW)]* + 12.5% (AW) * Max. of \$750
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[16.5% (OW)]* + 16.5% (AW) * Max. of \$990	[7.5% (OW)]* + 7.5% (AW) * Max. of \$450
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$750	[5% (OW)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

These rates are only applicable to employees of Private Sector, Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 2nd year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/employers> for more information.

Annex G

Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

**CPF Contribution Rate (From 1 January 2016) Table for
Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
55 & below	[27.75% (OW - NPE) + 37% (NPE)]* + 37% (AW) * Max. of \$2,220	[15% (OW - NPE) + 20% (NPE)]* + 20% (AW) * Max. of \$1,200

Above 55 – 60	[19.5% (OW - NPE) + 26% (NPE)]* + 26% (AW) * Max. of \$1,560	[9.75% (OW - NPE) + 13% (NPE)]* + 13% (AW) * Max. of \$780
Above 60 – 65	[12.375% (OW - NPE) + 16.5% (NPE)]* + 16.5% (AW) * Max. of \$990	[5.625% (OW - NPE) + 7.5% (NPE)]* + 7.5% (AW) * Max. of \$450
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$750	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$8,000 and \$6,000 for pensionable and non-pensionable components respectively)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

Annex H

Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

**CPF Allocation Rates from 1 January 2016
(Pensionable Component Only)**

Employee's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.6217	0.1621	0.2162

Above 35 – 45	0.5677	0.1891	0.2432
Above 45 – 50	0.5136	0.2162	0.2702
Above 50 – 55	0.4055	0.3108	0.2837
Above 55 – 60	0.4616	0.1346	0.4038
Above 60 – 65	0.2425	0.1515	0.6060
Above 65	0.08	0.08	0.84

Note: CPF contributions are first allocated to the Medisave Account, followed by the Special Account. The remainder will be allocated to the Ordinary Account.

Example:

If the CPF contribution of an employee (30 years old) is \$100, his CPF contributions will be allocated as follows:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$62.17 (\$100 – \$21.62 – \$16.21)	\$16.21 (\$100 x 0.1621)	\$21.62 (\$100 x 0.2162)

Annex I

Pensionable Employees (Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
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55 & below	$[6.75\% (OW - NPE) + 9\% (NPE)]^* + 9\% (AW)$ * Max. of \$540	$[3.75\% (OW - NPE) + 5\% (NPE)]^* + 5\% (AW)$ * Max. of \$300
Above 55 – 60	$[6.75\% (OW - NPE) + 9\% (NPE)]^* + 9\% (AW)$ * Max. of \$540	$[3.75\% (OW - NPE) + 5\% (NPE)]^* + 5\% (AW)$ * Max. of \$300
Above 60 – 65	$[6.375\% (OW - NPE) + 8.5\% (NPE)]^* + 8.5\% (AW)$ * Max. of \$510	$[3.75\% (OW - NPE) + 5\% (NPE)]^* + 5\% (AW)$ * Max. of \$300
Above 65	$[6.375\% (OW - NPE) + 8.5\% (NPE)]^* + 8.5\% (AW)$ * Max. of \$510	$[3.75\% (OW - NPE) + 5\% (NPE)]^* + 5\% (AW)$ * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$8,000 and \$6,000 for pensionable and non-pensionable components respectively)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

Annex J

Pensionable Employees (Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
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55 & below	$[18\% (OW - NPE) + 24\% (NPE)]^* + 24\% (AW)$ * Max. of \$1,440	$[11.25\% (OW - NPE) + 15\% (NPE)]^* + 15\% (AW)$ * Max. of \$900
Above 55 – 60	$[13.875\% (OW - NPE) + 18.5\% (NPE)]^* + 18.5\% (AW)$ * Max. of \$1,110	$[9.375\% (OW - NPE) + 12.5\% (NPE)]^* + 12.5\% (AW)$ * Max. of \$750
Above 60 – 65	$[8.25\% (OW - NPE) + 11\% (NPE)]^* + 11\% (AW)$ * Max. of \$660	$[5.625\% (OW - NPE) + 7.5\% (NPE)]^* + 7.5\% (AW)$ * Max. of \$450
Above 65	$[6.375\% (OW - NPE) + 8.5\% (NPE)]^* + 8.5\% (AW)$ * Max. of \$510	$[3.75\% (OW - NPE) + 5\% (NPE)]^* + 5\% (AW)$ * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$8,000 and \$6,000 for pensionable and non-pensionable components respectively)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped)
- 3) Employer's share = Total contribution - Employee's share

Annex K

Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
55 & below	[16.5% (OW - NPE) + 22% (NPE)]* + 22% (AW) * Max. of \$1,320	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300
Above 55 – 60	[13.5% (OW - NPE) + 18% (NPE)]* + 18% (AW) * Max. of \$1,080	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300
Above 60 – 65	[10.5% (OW - NPE) + 14% (NPE)]* + 14% (AW) * Max. of \$840	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$750	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$8,000 and \$6,000 for pensionable and non-pensionable components respectively)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped)
- 3) Employer's share = Total contribution - Employee's share

These rates are only applicable to employees of Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 1st year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/employers> for more information.

Annex L

Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
55 & below	[24% (OW - NPE) + 32% (NPE)]* + 32% (AW) * Max. of \$1,920	[11.25% (OW - NPE) + 15% (NPE)]* + 15% (AW) * Max. of \$900
Above 55 – 60	[19.125% (OW - NPE) + 25.5% (NPE)]* + 25.5% (AW) * Max. of \$1,530	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$750
Above 60 – 65	[12.375% (OW - NPE) + 16.5% (NPE)]* + 16.5% (AW) * Max. of \$990	[5.625% (OW - NPE) + 7.5% (NPE)]* + 7.5% (AW) * Max. of \$450
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$750	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$300

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$8,000 and \$6,000 for pensionable and non-pensionable components respectively)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped)
- 3) Employer's share = Total contribution - Employee's share

These rates are only applicable to employees of Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 2nd year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/employers> for more information.