

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)