

**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