

**Table 1: MediSave Contribution Rates for SEPs (Non-Pensioners)
– Applicable from 2016 onwards**

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
Above \$6,000 to \$12,000	4.00%	4.50%	5.00%	5.25%
Above \$12,000 to \$18,000	Phased in** from 4.00% to 8.00%	Phased in** from 4.50% to 9.00%	Phased in** from 5.00% to 10.00%	Phased in** from 5.25% to 10.50%
Above \$18,000	8.00% (Maximum \$5,760)	9.00% (Maximum \$6,480)	10.00% (Maximum \$7,200)	10.50% (Maximum \$7,560)

** Phase in rates are calculated using the following formulas:

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
	% of NTI	% of NTI	% of NTI	% of NTI
Above \$12,000 to \$18,000	$[480+0.1600(NTI-12000)] \times 100 / NTI$	$[540+0.1800(NTI-12000)] \times 100 / NTI$	$[600+0.2000(NTI-12000)] \times 100 / NTI$	$[630+0.2100(NTI-12000)] \times 100 / NTI$

**Table 2: MediSave Contribution Rates for SEPs (Government Pensioners)
– Applicable from 2016 onwards**

Net Trade Income	Age as at 1 January			
	Below 35 years	35 to below 45 Years	45 to below 50 Years	50 Years and above
Above \$6,000 to \$12,000	4.00%	4.50%	5.00%	5.25%
Above \$12,000 to \$18,000	4.00% 6.00%**	4.50% - 6.00%**	5.00% to 6.00%**	5.25% to 6.00%**
Above \$18,000	6.00% (Maximum \$4,320)	6.00% (Maximum \$4,320)	6.00% (Maximum \$4,320)	6.00% (Maximum \$4,320)

** Phase in rates are calculated using the following formulas:

Net Trade Income	Age as at 1 January			
	Below 35 years	35 to below 45 Years	45 to below 50 Years	50 Years and above
	% of NTI	% of NTI	% of NTI	% of NTI
Above \$12,000 to \$18,000	$[480+0.1(NTI-12000)] \times 100 / NTI$	$[540+0.09(NTI-12000)] \times 100 / NTI$	$[600+0.08(NTI-12000)] \times 100 / NTI$	$[630+0.075(NTI-12000)] \times 100 / NTI$