

CPF Contribution and Allocation Rates from 1 March 2011 to 31 August 2011

The key changes to the CPF contribution rates are:

- Increase in employer CPF contribution rate by 0.5% to the Special Account. This applies to all employees except for:
 - employees who are above 35 years old and earning monthly wages of less than \$1,500; and
 - employees who are in their first or second year of obtaining the Singapore Permanent Resident (SPR) status and contributing to CPF at graduated employer and employee rates.
- For employees who are above 35 years old and earning monthly wages of less than \$1,500, the employer CPF contribution rates will continue to start from 0% at the wage of \$50 and gradually increase to the full rate at the wage of \$1,500.

Sections A and B below show the CPF contribution and allocation rates for the various types of employees.

SECTION A.

Table A1. Contribution rates from 1 March 2011 for private sector employees and public sector non-pensionable employees being:

- Singapore Citizen
- SPR from the third year 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-full employee rates

Employee's Age (Years)	Contribution Rate (for monthly wages \geq \$1,500)			Credited to		
	Contribution by Employer (% of wage)	Contribution by Employee (% of wage)	Total Contribution (% of wage)	Ordinary Account (% of wage)	Special Account (% of wage)	Medisave Account (% of wage)
35 & below	15.5	20	35.5	23	5.5	7
Above 35-45	15.5	20	35.5	21	6.5	8
Above 45-50	15.5	20	35.5	19	7.5	9
Above 50-55	11.5	18	29.5	13	7.5	9
Above 55-60	8.5	12.5	21	11.5	0.5	9
Above 60-65	6	7.5	13.5	3.5	0.5	9.5
Above 65	6	5	11	1	0.5	9.5

Note:

- i. The Ordinary Wage Ceiling is \$4,500.
- ii. The CPF contribution rates for employees earning monthly wages of <\$1,500 are found in **Annex A**.

Table A2. Contribution rates from 1 March 2011 for private sector employees and public sector non-pensionable employees being:

- SPR during the first two years of obtaining SPR status

Employee Type	1 st year SPR	2 nd year SPR
Graduated employer-graduated employee rates for: <ul style="list-style-type: none"> • Private sector employees • Public sector non-pensionable employees working in statutory boards and aided schools 	Refer to Annex B	Refer to Annex C
Full employer-graduated employee rates for: <ul style="list-style-type: none"> • Public sector non-pensionable employees working in Ministries • Public sector 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 D	Refer to Annex E

Note:

- The Ordinary Wage Ceiling is \$4,500.

SECTION B

Table B1. Contribution rates from 1 March 2011 for public sector pensionable employees being:

- Singapore Citizen
- SPR from the third year 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-full employee rates

Employee's Age (Years)	Contribution Rate (for pensionable component only)			Credited to		
	Contribution by Employer (% of wage)	Contribution by Employee (% of wage)	Total Contribution (% of wage)	Ordinary Account (% of wage)	Special Account (% of wage)	Medisave Account (% of wage)
35 & below	11.625	15	26.625	17.25	4.125	5.25
Above 35-45	11.625	15	26.625	15.75	4.875	6
Above 45-50	11.625	15	26.625	14.25	5.625	6.75
Above 50-55	8.625	13.5	22.125	9.75	5.625	6.75
Above 55-60	6.375	9.375	15.75	8.625	0.375	6.75
Above 60-65	4.5	5.625	10.125	3	0.375	6.75
Above 65	4.5	3.75	8.25	0.75	0.375	7.125

Note:

- The Ordinary Wage Ceiling is \$6,000.

Table B2. Contribution rates from 1 March 2011 for public sector pensionable employees being:

- SPR during the first two years of obtaining SPR status

Employee Type	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 F	Refer to Annex G
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 H	Refer to Annex I

Note:

- i. The Ordinary Wage Ceiling is \$6,000.

If you have further enquiries on CPF contribution rates, please call CPF Call Centre at 1800-227-1188 or email to employer@cpf.gov.sg.

ANNEX A

PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)**CPF Contribution Rate (From 1 March 2011) Table for Employees who are Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

	35 years and below		Above 35-50 years		Above 50-55 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	15.5% (TW)	Nil	0.1030 (TW - \$50)	Nil	0.0763 (TW - \$50)	Nil
\$500.01 – \$750	15.5% (TW) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.1030 (TW - \$50) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.0763 (TW - \$50) + 0.432 (TW - \$500)	0.432 (TW - \$500)
\$750.01 – \$1200	15.5% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$72.15 + 0.2103 (TW - \$750) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$53.475 + 0.1441 (TW - \$750) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
\$1200.01 – \$1500	15.5% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$166.8 + 0.219 (TW - \$1,200) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$118.32 + 0.1806 (TW - \$1,200) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
> \$1500	[35.5% (OW)]* + 35.5% (AW) * Up to a maximum of \$1,597.50	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[35.5% (OW)]* + 35.5% (AW) * Up to a maximum of \$1,597.50	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[29.5% (OW)]* + 29.5% (AW) * Up to a maximum of \$1,327.50	[18% (OW)]* + 18% (AW) * Up to a maximum of \$810

	Above 55-60 years		Above 60-65 years		Above 65 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	0.0564 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil
\$500.01 – \$750	0.0564 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0398 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0398 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1200	\$39.525 + 0.0935 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$27.9 + 0.05 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$27.9 + 0.05 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1200.01 – \$1500	\$81.6 + 0.153 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$50.4 + 0.132 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$50.4 + 0.132 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1500	[21% (OW)]* + 21% (AW) * Up to a maximum of \$945	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$562.50	[13.5% (OW)]* + 13.5% (AW) * Up to a maximum of \$607.50	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$337.50	[11% (OW)]* + 11% (AW) * Up to a maximum of \$495	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Notes:

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$4,500.

AW: Additional Wages

TW: Total Wages (Ordinary Wages + Additional Wages)

You can determine the total CPF contributions payable by following these steps:

1. Calculate the total CPF contributions. The total CPF contributions should be rounded off to the nearest dollar. An amount of 50 cents should be regarded as an additional dollar.
2. Calculate the employee's share of CPF contributions. The cents should be dropped for the employee's share of CPF contributions.
3. To calculate the employer's share, take the total CPF contributions and subtract the employee's share of CPF contributions i.e. Employer's share = Total CPF contributions - Employee's share.

PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (STATUTORY BODIES & AIDED SCHOOLS)**Graduated Employer & Employee (G/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status**

	35 years and below		Above 35 – 50 years		Above 50 – 55 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	4% (TW)	Nil	0.0265 (TW - \$50)	Nil	0.0265 (TW - \$50)	Nil
\$500.01 – \$750	4% (TW) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0265 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0265 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	4% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$18.60 + 0.0541 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$18.60 + 0.0498 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	4% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$42.96 + 0.0568 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$41.04 + 0.0632 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[9% (OW)]* + 9% (AW) * Up to a maximum of \$405	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[9% (OW)]* + 9% (AW) * Up to a maximum of \$405	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[9% (OW)]* + 9% (AW) * Up to a maximum of \$405	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

	Above 55 – 60 years		Above 60 – 65 years		Above 65 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	0.0265 (TW - \$50)	Nil	0.0232 (TW - \$50)	Nil	0.0232 (TW - \$50)	Nil
\$500.01 – \$750	0.0265 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0232 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0232 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$18.60 + 0.044 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$16.275 + 0.0291 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$16.275 + 0.0291 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$38.40 + 0.072 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$29.40 + 0.077 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$29.40 + 0.077 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[9% (OW)]* + 9% (AW) * Up to a maximum of \$405	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$382.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$382.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Notes:

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$4,500.

AW: Additional Wages

TW: Total Wages (Ordinary Wages + Additional Wages)

You can determine the total CPF contributions payable by following these steps:

1. Calculate the total CPF contributions. The total CPF contributions should be rounded off to the nearest dollar. An amount of 50 cents should be regarded as an additional dollar.
2. Calculate the employee's share of CPF contributions. The cents should be dropped for the employee's share of CPF contributions.
3. To calculate the employer's share, take the total CPF contributions and subtract the employee's share of CPF contributions i.e. Employer's share = Total CPF contributions - Employee's share.

PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (STATUTORY BODIES & AIDED SCHOOLS)**Graduated Employer & Employee (G/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status**

Employee's total wages for the calendar month	35 years and below		Above 35 – 50 years		Above 50 – 55 years	
	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	9% (TW)	Nil	0.0597 (TW - \$50)	Nil	0.0597 (TW - \$50)	Nil
\$500.01 – \$750	9% (TW) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.0597 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.0597 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)
\$750.01 – \$1,200	9% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$41.85 + 0.1219 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$41.85 + 0.1126 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
\$1,200.01 – \$1,500	9% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$96.72 + 0.1276 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$92.52 + 0.1416 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
> \$1,500	[24% (OW)]* + 24% (AW) * Up to a maximum of \$1,080	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[24% (OW)]* + 24% (AW) * Up to a maximum of \$1,080	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[24% (OW)]* + 24% (AW) * Up to a maximum of \$1,080	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675

Employee's total wages for the calendar month	Above 55 – 60 years		Above 60 – 65 years		Above 65 years	
	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	0.0398 (TW - \$50)	Nil	0.0232 (TW - \$50)	Nil	0.0232 (TW - \$50)	Nil
\$500.01 – \$750	0.0398 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0232 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0232 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$27.90 + 0.066 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$16.275 + 0.0291 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$16.275 + 0.0291 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$57.60 + 0.108 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$29.40 + 0.077 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$29.40 + 0.077 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[18.5% (OW)]* + 18.5% (AW) * Up to a maximum of \$832.50	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$562.50	[11% (OW)]* + 11% (AW) * Up to a maximum of \$495	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$337.50	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$382.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Notes:

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$4,500.

AW: Additional Wages

TW: Total Wages (Ordinary Wages + Additional Wages)

You can determine the total CPF contributions payable by following these steps:

1. Calculate the total CPF contributions. The total CPF contributions should be rounded off to the nearest dollar. An amount of 50 cents should be regarded as an additional dollar.
2. Calculate the employee's share of CPF contributions. The cents should be dropped for the employee's share of CPF contributions.
3. To calculate the employer's share, take the total CPF contributions and subtract the employee's share of CPF contributions i.e. Employer's share = Total CPF contributions - Employee's share.

ANNEX D

PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)**Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status**

Employee's total wages for the calendar month	35 years and below		Above 35 – 50 years		Above 50 – 55 years	
	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	15.5% (TW)	Nil	0.1030 (TW - \$50)	Nil	0.0763 (TW - \$50)	Nil
\$500.01 – \$750	15.5% (TW) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.1030 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0763 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	15.5% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$72.15 + 0.2103 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$53.475 + 0.1441 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	15.5% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$166.80 + 0.219 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$118.32 + 0.1806 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[20.5% (OW)]* + 20.5% (AW) * Up to a maximum of \$922.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[20.5% (OW)]* + 20.5% (AW) * Up to a maximum of \$922.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[16.5% (OW)]* + 16.5% (AW) * Up to a maximum of \$742.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Employee's total wages for the calendar month	Above 55 – 60 years		Above 60 – 65 years		Above 65 years	
	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	0.0564 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil
\$500.01 – \$750	0.0564 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0398 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0398 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$39.525 + 0.0935 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$27.90 + 0.05 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$27.90 + 0.05 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$81.60 + 0.153 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$50.40 + 0.132 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$50.40 + 0.132 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[13.5% (OW)]* + 13.5% (AW) * Up to a maximum of \$607.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[11% (OW)]* + 11% (AW) * Up to a maximum of \$495	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[11% (OW)]* + 11% (AW) * Up to a maximum of \$495	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Notes:

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$4,500.

AW: Additional Wages

TW: Total Wages (Ordinary Wages + Additional Wages)

You can determine the total CPF contributions payable by following these steps:

1. Calculate the total CPF contributions. The total CPF contributions should be rounded off to the nearest dollar. An amount of 50 cents should be regarded as an additional dollar.
2. Calculate the employee's share of CPF contributions. The cents should be dropped for the employee's share of CPF contributions.
3. To calculate the employer's share, take the total CPF contributions and subtract the employee's share of CPF contributions i.e. Employer's share = Total CPF contributions - Employee's share.

These rates are only applicable 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.

PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)**Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status**

	35 years and below		Above 35 – 50 years		Above 50 – 55 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	15.5% (TW)	Nil	0.1030 (TW - \$50)	Nil	0.0763 (TW - \$50)	Nil
\$500.01 – \$750	15.5% (TW) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.1030 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.0763 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)
\$750.01 – \$1,200	15.5% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$72.15 + 0.2103 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$53.475 + 0.1441 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
\$1,200.01 – \$1,500	15.5% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$166.80 + 0.219 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$118.32 + 0.1806 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
> \$1,500	[30.5% (OW)]* + 30.5% (AW) * Up to a maximum of \$1,372.50	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[30.5% (OW)]* + 30.5% (AW) * Up to a maximum of \$1,372.50	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[26.5% (OW)]* + 26.5% (AW) * Up to a maximum of \$1,192.50	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675

	Above 55 – 60 years		Above 60 – 65 years		Above 65 years	
Employee's total wages for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month	Total CPF contributions (Employer's share and Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
≤ \$50	Nil	Nil	Nil	Nil	Nil	Nil
\$50.01 – \$500	0.0564 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil	0.0398 (TW - \$50)	Nil
\$500.01 – \$750	0.0564 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0398 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0398 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$39.525 + 0.0935 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$27.90 + 0.05 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$27.90 + 0.05 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$81.60 + 0.153 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$50.40 + 0.132 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$50.40 + 0.132 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[21% (OW)]* + 21% (AW) * Up to a maximum of \$945	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$562.50	[13.5% (OW)]* + 13.5% (AW) * Up to a maximum of \$607.50	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$337.50	[11% (OW)]* + 11% (AW) * Up to a maximum of \$495	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225

Notes:

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$4,500.

AW: Additional Wages

TW: Total Wages (Ordinary Wages + Additional Wages)

You can determine the total CPF contributions payable by following these steps:

1. Calculate the total CPF contributions. The total CPF contributions should be rounded off to the nearest dollar. An amount of 50 cents should be regarded as an additional dollar.
2. Calculate the employee's share of CPF contributions. The cents should be dropped for the employee's share of CPF contributions.
3. To calculate the employer's share, take the total CPF contributions and subtract the employee's share of CPF contributions i.e. Employer's share = Total CPF contributions - Employee's share.

These rates are only applicable 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.

PENSIONABLE EMPLOYEES (STATUTORY BODIES & AIDED SCHOOLS)**Graduated Employer & Employee (G/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 1st Year of Obtaining SPR Status**

Employee Age (Years)	Employer's Share (% of wage)	Employee's Share (% of wage)	Total Contribution (% of wage)
35 & below	3	3.75	6.75
Above 35 – 45	3	3.75	6.75
Above 45 – 50	3	3.75	6.75
Above 50 – 55	3	3.75	6.75
Above 55 – 60	3	3.75	6.75
Above 60 – 65	2.625	3.75	6.375
Above 65	2.625	3.75	6.375

PENSIONABLE EMPLOYEES (STATUTORY BODIES & AIDED SCHOOLS)**Graduated Employer & Employee (G/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 2nd Year of Obtaining SPR Status**

Employee Age (Years)	Employer's Share (% of wage)	Employee's Share (% of wage)	Total Contribution (% of wage)
35 & below	6.75	11.25	18
Above 35 – 45	6.75	11.25	18
Above 45 – 50	6.75	11.25	18
Above 50 – 55	6.75	11.25	18
Above 55 – 60	4.5	9.375	13.875
Above 60 – 65	2.625	5.625	8.25
Above 65	2.625	3.75	6.375

PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 1st Year of Obtaining SPR Status

Employee Age (Years)	Employer's Share (% of wage)	Employee's Share (% of wage)	Total Contribution (% of wage)
35 & below	11.625	3.75	15.375
Above 35 – 45	11.625	3.75	15.375
Above 45 – 50	11.625	3.75	15.375
Above 50 – 55	8.625	3.75	12.375
Above 55 – 60	6.375	3.75	10.125
Above 60 – 65	4.5	3.75	8.25
Above 65	4.5	3.75	8.25

PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 March 2011) Table for Singapore Permanent Residents (SPRs) during 2nd Year of Obtaining SPR Status

Employee Age (Years)	Employer's Share (% of wage)	Employee's Share (% of wage)	Total Contribution (% of wage)
35 & below	11.625	11.25	22.875
Above 35 – 45	11.625	11.25	22.875
Above 45 – 50	11.625	11.25	22.875
Above 50 – 55	8.625	11.25	19.875
Above 55 – 60	6.375	9.375	15.75
Above 60 – 65	4.5	5.625	10.125
Above 65	4.5	3.75	8.25