

Table 1: MediSave Contribution Rates for SEPs (Non-Pensioners) – Applicable for 2026

Net Trade Income ¹	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 \$7,680)	9.00% (Maximum \$8,640)	10.00% (Maximum \$9,600)	10.50% (Maximum \$10,080)

¹Excludes net earnings from platform work (if any) declared to CPF Board by your platform operator(s)

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

Net Trade Income ¹	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	$[[480+0.1600(NTI-12000)] \times 100 / NTI$	$[[540+0.1800(NTI-12000)] \times 100 / NTI$	$[[600+0.2000(NTI-12000)] \times 100 / NTI$	$[[630+0.2100(NTI-12000)] \times 100 / NTI$

¹Excludes net earnings from platform work (if any) declared to CPF Board by your platform operator(s)

Table 2: MediSave Contribution Rates for SEPs (Pensioners) – Applicable for 2026

Net Trade Income ¹	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 6.00%	Phased in** from 4.50% to 6.00%	Phased in** from 5.00% to 6.00%	Phased in** from 5.25% to 6.00%
Above \$18,000	6.00% (Maximum \$5,760)	6.00% (Maximum \$5,760)	6.00% (Maximum \$5,760)	6.00% (Maximum \$5,760)

¹Excludes net earnings from platform work (if any) declared to CPF Board by your platform operator(s)

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

Net Trade Income ¹	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	$[[480+0.1(NTI-12000)] \times 100 / NTI$	$[[540+0.09(NTI-12000)] \times 100 / NTI$	$[[600+0.08(NTI-12000)] \times 100 / NTI$	$[[630+0.075(NTI-12000)] \times 100 / NTI$

¹Excludes net earnings from platform work (if any) declared to CPF Board by your platform operator(s)