

Example 1: How MediSave payable is computed if you are a self-employed person with two sources of trade income

Breakdown	\$
Trade I: Sole proprietorship/self-employed income I (for year ended 31 Dec 2025)	
Net profit from business	70,000
Less: Expenses	14,400
Net trade income I [A]	55,600
Trade II: Sole proprietorship/self-employed income II (for year ended 31 Dec 2025)	
Net profit from business	21,000
Less: Expenses	12,600
Net trade income II [B]	8,400
Total net trade income (trades I & II) [C] = [A] + [B]	64,000
Net trade income subject to MediSave [C]	64,000
MediSave payable ¹ by self-employed persons below 35 years and earning net trade income above \$18,000 (1 Jan – 31 Dec 2025) at 8% of \$64,000	5,120

¹Refer to the MediSave contributions rate [here](#)

Example 2: How MediSave payable is computed if you are both a self-employed person **and** a platform worker (from 1 Jan 2025)

Breakdown	\$
Trade I: Sole proprietorship/self-employed income (non-platform work) (for year ended 31 Dec 2025)	
Net profit from business	70,000
Less: Expenses	14,400
Net trade income I [A]	55,600
Trade II: Income earned from platform work (ride-hail and/or delivery services) (for year ended 31 Dec 2025)	
Net profit from business	10,102
Less: Expenses (60% Deemed Expenses)	6,062
Net trade income II [B]	4,040
Total net trade income (trades I & II) [C] = [A] + [B]	59,640
Net earnings from platform work as declared to CPF Board by platform operator(s) [D]	4,040
Net trade income subject to MediSave ² (Total income [C] less net earnings from platform work [D])	55,600
MediSave payable ³ by self-employed persons below 35 years and earning net trade income above \$18,000 (1 Jan – 31 Dec 2025) at 8% of \$55,600	4,448

²Net trade income used in the computation of MediSave payable **excludes** net earnings from platform work as declared to CPF Board by platform operator(s).

³Refer to the MediSave contributions rate [here](#)