

**CPF Contribution and Allocation Rates from 1 January 2014 to 31 December 2014**

From 1 January 2014, the CPF contribution rates for low-wage workers will be increased to help them save more for retirement. Private sector employees and government non-pensionable employees, including first and second year Singapore Permanent Residents (SPR), who are earning monthly wages of >\$50 to <\$1,500 will benefit from the changes. The following changes will apply to wages earned from 1 January 2014:

**(i) Increase in Employer’s CPF Contribution Rate**

The phased-in employer’s CPF contribution rates for all employees aged above 35 years old and earning wages of >\$50 to <\$1,500 will be increased to the full rates.

There is no change for employees aged 35 years and below and earning wages of >\$50 to <\$1,500 as the full employer’s CPF contribution rate already applies.

**(ii) Increase in Employee’s CPF Contribution Rate**

The phased-in employee’s CPF contribution rates for all employees earning wages of >\$500 to <\$750 will be increased. The phased-in employee's contribution rates for all employees earning wages of >\$750 to <\$1,500 will be increased to the full rates.

There is no change for employees earning wages of ≤\$500 as they are not required to make employee CPF contributions.

<b>Employee’s total wages</b>	<b>\$0</b>	<b>\$50</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,500</b>
<b>Employer’s contribution</b>	No contribution required	Full rates will apply			Full rates apply
<b>Employee’s contribution</b>	No contribution required		New phased-in rates will apply	Full rates will apply	Full rates apply

The CPF contribution and allocation rates from 1 January 2014 for the various types of employees are shown below in Sections A and B. The CPF contribution and allocation rates before 1 January 2014 can be found after Section B.

**SECTION A.**

**Table A1. Contribution rates from 1 January 2014 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 ≥ \$750)			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	16	20	36	23	6	7
Above 35-45	16	20	36	21	7	8
Above 45-50	16	20	36	19	8	9
Above 50-55	14	18.5	32.5	13.5	9.5	9.5
Above 55-60	10.5	13	23.5	12	2	9.5
Above 60-65	7	7.5	14.5	3.5	1.5	9.5
Above 65	6.5	5	11.5	1	1	9.5

Note:

- The Ordinary Wage Ceiling is \$5,000.
- The CPF contribution rates for employees earning monthly wages of <\$750 are found in **Annex A**.
- To determine CPF allocation in terms of 'ratio of contribution' for all employees, including those earning monthly wages of <\$750 and SPRs, refer to **Annex B**.

**Table A2. Contribution rates from 1 January 2014 for private sector employees and public sector non-pensionable employees being:**

- SPR during the first two years of obtaining SPR status

Employee Type	1 <sup>st</sup> year SPR	2 <sup>nd</sup> year SPR
<b>Graduated employer-graduated employee rates for:</b> <ul style="list-style-type: none"> <li>• Private sector employees</li> <li>• Public sector non-pensionable employees working in statutory boards and aided schools</li> </ul>	Refer to <b>Annex C</b>	Refer to <b>Annex D</b>
<b>Full employer-graduated employee rates for:</b> <ul style="list-style-type: none"> <li>• Public sector non-pensionable employees working in Ministries</li> <li>• Public sector non-pensionable employees working in statutory boards and aided schools who have jointly applied with their employers to pay at these rates</li> <li>• Private sector employees who have jointly applied with their employers to pay at these rates</li> </ul>	Refer to <b>Annex E</b>	Refer to <b>Annex F</b>

Note:

- The Ordinary Wage Ceiling is \$5,000.

## SECTION B

**Table B1. Contribution rates from 1 January 2014 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	12	15	27	17.25	4.5	5.25
Above 35-45	12	15	27	15.75	5.25	6
Above 45-50	12	15	27	14.25	6	6.75
Above 50-55	10.5	13.875	24.375	10.125	7.125	7.125
Above 55-60	7.875	9.75	17.625	9	1.5	7.125
Above 60-65	5.25	5.625	10.875	3	1.125	6.75
Above 65	4.875	3.75	8.625	0.75	0.75	7.125

Note:

- The Ordinary Wage Ceiling is \$6,666.67.
- The CPF contribution rates for pensionable employees whose monthly wages comprise both pensionable and non-pensionable components are found in **Annex G**.
- To determine CPF allocation in terms of 'ratio of contribution' for pensionable employees (pensionable component only), including SPRs, refer to **Annex H**.

**Table B2. Contribution rates from 1 January 2014 for public sector pensionable employees being:**

- SPR during the first two years of obtaining SPR status

Employee Type	1 <sup>st</sup> year SPR	2 <sup>nd</sup> year SPR
<b>Graduated employer-graduated employee rates for:</b> <ul style="list-style-type: none"> <li>• Pensionable employees working in statutory boards and aided schools</li> </ul>	Refer to <b>Annex I</b>	Refer to <b>Annex J</b>
<b>Full employer-graduated employee rates for:</b> <ul style="list-style-type: none"> <li>• Pensionable employees working in Ministries</li> <li>• Pensionable employees working in statutory boards and aided schools who have jointly applied with their employers to pay at these rates</li> </ul>	Refer to <b>Annex K</b>	Refer to <b>Annex L</b>

Note:

- The Ordinary Wage Ceiling is \$6,666.67.

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](mailto:employer@cpf.gov.sg).

**Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)****CPF Contribution Rate (From 1 January 2014) Table for  
Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

Employee's Age	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
<b>50 years and below</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	16% (TW)	Nil
	> \$500 to < \$750	16% (TW) + 0.6 (TW - \$500)	0.6 (TW - \$500)
	≥ \$750	[36% (OW)]* + 36% (AW) * Max. of \$1,800	[20% (OW)]* + 20% (AW) * Max. of \$1,000
<b>Above 50 to 55 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	14% (TW)	Nil
	> \$500 to < \$750	14% (TW) + 0.555 (TW - \$500)	0.555 (TW - \$500)
	≥ \$750	[32.5% (OW)]* + 32.5% (AW) * Max. of \$1,625	[18.5% (OW)]* + 18.5% (AW) * Max. of \$925
<b>Above 55 to 60 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	10.5% (TW)	Nil
	> \$500 to < \$750	10.5% (TW) + 0.39 (TW - \$500)	0.39 (TW - \$500)
	≥ \$750	[23.5% (OW)]* + 23.5% (AW) * Max. of \$1,175	[13% (OW)]* + 13% (AW) * Max. of \$650
<b>Above 60 to 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	7% (TW)	Nil
	> \$500 to < \$750	7% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[14.5% (OW)]* + 14.5% (AW) *Max. of \$725	[7.5% (OW)]* + 7.5% (AW) * Max. of \$375
<b>Above 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	6.5% (TW)	Nil
	> \$500 to < \$750	6.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[11.5% (OW)]* + 11.5% (AW) * Max. of \$575	[5% (OW)]* + 5% (AW) * Max. of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$5,000)

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

**Private Sector/ Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)****CPF Allocation Rates from 1 January 2014**

Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.639	0.1666	0.1944
Above 35 – 45	0.5834	0.1944	0.2222
Above 45 – 50	0.5278	0.2222	0.25
Above 50 – 55	0.4154	0.2923	0.2923
Above 55 – 60	0.5107	0.0851	0.4042
Above 60 – 65	0.2415	0.1034	0.6551
Above 65	0.0871	0.0869	0.826

Note: CPF contributions are first allocated to the Medisave Account, followed by the Special Account. The remainder will be allocated to the Ordinary Account.

**Example:**

If the CPF contribution of an employee (30 years old) is \$100, his CPF contributions will be allocated as follows:

Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$63.90 (\$100 – \$19.44 – \$16.66)	\$16.66 (\$100 x 0.1666)	\$19.44 (\$100 x 0.1944)

**Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)****Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status**

Employee's Age	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
<b>50 years and below</b>	≤ \$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 \$450	[5% (OW)]* + 5% (AW) * Max. of \$250
<b>Above 50 to 55 years</b>	≤ \$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 \$450	[5% (OW)]* + 5% (AW) * Max. of \$250
<b>Above 55 to 60 years</b>	≤ \$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 \$450	[5% (OW)]* + 5% (AW) * Max. of \$250
<b>Above 60 to 65 years</b>	≤ \$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 \$425	[5% (OW)]* + 5% (AW) * Max. of \$250
<b>Above 65 years</b>	≤ \$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 \$425	[5% (OW)]* + 5% (AW) * Max. of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$5,000)

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

**Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)****Graduated Employer & Employee (G/G) CPF Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status**

Employee's Age	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
<b>50 years and below</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	≥ \$750	[24% (OW)]* + 24% (AW) * Max. of \$1,200	[15% (OW)]* + 15% (AW) * Max. of \$750
<b>Above 50 to 55 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to < \$750	9% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	≥ \$750	[24% (OW)]* + 24% (AW) * Max. of \$1,200	[15% (OW)]* + 15% (AW) * Max. of \$750
<b>Above 55 to 60 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	6% (TW)	Nil
	> \$500 to < \$750	6% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	≥ \$750	[18.5% (OW)]* + 18.5% (AW) * Max. of \$925	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625
<b>Above 60 to 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to < \$750	3.5% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[11% (OW)]* + 11% (AW) * Max. of \$550	[7.5% (OW)]* + 7.5% (AW) * Max. of \$375
<b>Above 65 years</b>	≤ \$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 \$425	[5% (OW)]* + 5% (AW) * Max. of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$5,000)

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

**Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)****Full Employer & Graduated Employee (F/G) CPF Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status**

Employee's Age	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
<b>50 years and below</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	16% (TW)	Nil
	> \$500 to < \$750	16% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[21% (OW)]* + 21% (AW) *Max. of \$1,050	[5% (OW)]* + 5% (AW) *Max. of \$250
<b>Above 50 to 55 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	14% (TW)	Nil
	> \$500 to < \$750	14% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[19% (OW)]* + 19% (AW) *Max. of \$950	[5% (OW)]* + 5% (AW) *Max. of \$250
<b>Above 55 to 60 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	10.5% (TW)	Nil
	> \$500 to < \$750	10.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[15.5% (OW)]* + 15.5% (AW) *Max. of \$775	[5% (OW)]* + 5% (AW) *Max. of \$250
<b>Above 60 to 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	7% (TW)	Nil
	> \$500 to < \$750	7% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12% (OW)]* + 12% (AW) * Max. of \$600	[5% (OW)]* + 5% (AW) * Max. of \$250
<b>Above 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	6.5% (TW)	Nil
	> \$500 to < \$750	6.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[11.5% (OW)]* + 11.5% (AW) * Max. of \$575	[5% (OW)]* + 5% (AW) *Max. of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$5,000)

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

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) CPF Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status**

Employee's Age	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
<b>50 years and below</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	16% (TW)	Nil
	> \$500 to < \$750	16% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	≥ \$750	[31% (OW)]* + 31% (AW) * Max. of \$1,550	[15% (OW)]* + 15% (AW) * Max. of \$750
<b>Above 50 to 55 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	14% (TW)	Nil
	> \$500 to < \$750	14% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	≥ \$750	[29% (OW)]* + 29% (AW) * Max. of \$1,450	[15% (OW)]* + 15% (AW) * Max. of \$750
<b>Above 55 to 60 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	10.5% (TW)	Nil
	> \$500 to < \$750	10.5% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	≥ \$750	[23% (OW)]* + 23% (AW) * Max. of \$1,150	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625
<b>Above 60 to 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	7% (TW)	Nil
	> \$500 to < \$750	7% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[14.5% (OW)]* + 14.5% (AW) * Max. of \$725	[7.5% (OW)]* + 7.5% (AW) * Max. of \$375
<b>Above 65 years</b>	≤ \$50	Nil	Nil
	> \$50 to \$500	6.5% (TW)	Nil
	> \$500 to < \$750	6.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[11.5% (OW)]* + 11.5% (AW) * Max. of \$575	[5% (OW)]* + 5% (AW) * Max. of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$5,000)

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

These rates are only applicable after CPF Board approves the joint application by an employer and his 2<sup>nd</sup> year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/Employers> for more information.

**Pensionable Employees (Ministries And Statutory Bodies)****CPF Contribution Rate (From 1 January 2014) Table for  
Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

<b>Employee's Age (Years)</b>	<b>Total CPF contributions (Employer's &amp; Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
<b>50 years and below</b>	$[27\%(OW - NPE) + 36\%(NPE)]^* + 36\%(AW)$ * up to a maximum of \$1,800	$[15\%(OW - NPE) + 20\%(NPE)]^* + 20\%(AW)$ * up to a maximum of \$1,000
<b>Above 50 to 55 years</b>	$[24.375\%(OW - NPE) + 32.5\%(NPE)]^* + 32.5\%(AW)$ * up to a maximum of \$1,625	$[13.875\%(OW - NPE) + 18.5\%(NPE)]^* + 18.5\%(AW)$ * up to a maximum of \$925
<b>Above 55 to 60 years</b>	$[17.625\%(OW - NPE) + 23.5\%(NPE)]^* + 23.5\%(AW)$ * up to a maximum of \$1,175	$[9.75\%(OW - NPE) + 13\%(NPE)]^* + 13\%(AW)$ * up to a maximum of \$650
<b>Above 60 to 65 years</b>	$[10.875\%(OW - NPE) + 14.5\%(NPE)]^* + 14.5\%(AW)$ * up to a maximum of \$725	$[5.625\%(OW - NPE) + 7.5\%(NPE)]^* + 7.5\%(AW)$ * up to a maximum of \$375
<b>Above 65 years</b>	$[8.625\%(OW - NPE) + 11.5\%(NPE)]^* + 11.5\%(AW)$ * up to a maximum of \$575	$[3.75\%(OW - NPE) + 5\%(NPE)]^* + 5\%(AW)$ * up to a maximum of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$6,666.67)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

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

**Pensionable Employees (Ministries & Statutory Bodies)****CPF Allocation Rates from 1 January 2014  
(Pensionable Component Only)**

Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.639	0.1666	0.1944
Above 35 – 45	0.5834	0.1944	0.2222
Above 45 – 50	0.5278	0.2222	0.25
Above 50 – 55	0.4154	0.2923	0.2923
Above 55 – 60	0.5107	0.0851	0.4042
Above 60 – 65	0.276	0.1034	0.6206
Above 65	0.0871	0.0869	0.826

Note: CPF contributions are first allocated to the Medisave Account, followed by the Special Account. The remainder will be allocated to the Ordinary Account.

**Example:**

If the CPF contribution of an employee (30 years old) is \$100, his CPF contributions will be allocated as follows:

Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$63.90 (\$100 – \$19.44 – \$16.66)	\$16.66 (\$100 x 0.1666)	\$19.44 (\$100 x 0.1944)

**Pensionable Employees (Statutory Bodies)****Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 1st Year of Obtaining SPR Status**

<b>Employee's Age (Years)</b>	<b>Total CPF contributions (Employer's &amp; Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
<b>50 years and below</b>	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * up to a maximum of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
<b>Above 50 to 55 years</b>	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * up to a maximum of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
<b>Above 55 to 60 years</b>	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * up to a maximum of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
<b>Above 60 to 65 years</b>	[6.375% (OW - NPE) + 8.5% (NPE)]* + 8.5% (AW) * up to a maximum of \$425	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
<b>Above 65 years</b>	[6.375% (OW - NPE) + 8.5% (NPE)]* + 8.5% (AW) * up to a maximum of \$425	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$6,666.67)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

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

**Pensionable Employees (Statutory Bodies)****Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 2nd Year of Obtaining SPR Status**

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
<b>50 years and below</b>	$[18\%(OW - NPE) + 24\%(NPE)]^* + 24\%(AW)$ * up to a maximum of \$1,200	$[11.25\%(OW - NPE) + 15\%(NPE)]^* + 15\%(AW)$ * up to a maximum of \$750
<b>Above 50 to 55 years</b>	$[18\%(OW - NPE) + 24\%(NPE)]^* + 24\%(AW)$ * up to a maximum of \$1,200	$[11.25\%(OW - NPE) + 15\%(NPE)]^* + 15\%(AW)$ * up to a maximum of \$750
<b>Above 55 to 60 years</b>	$[13.875\%(OW - NPE) + 18.5\%(NPE)]^* + 18.5\%(AW)$ * up to a maximum of \$925	$[9.375\%(OW - NPE) + 12.5\%(NPE)]^* + 12.5\%(AW)$ * up to a maximum of \$625
<b>Above 60 to 65 years</b>	$[8.25\%(OW - NPE) + 11\%(NPE)]^* + 11\%(AW)$ * up to a maximum of \$550	$[5.625\%(OW - NPE) + 7.5\%(NPE)]^* + 7.5\%(AW)$ * up to a maximum of \$375
<b>Above 65 years</b>	$[6.375\%(OW - NPE) + 8.5\%(NPE)]^* + 8.5\%(AW)$ * up to a maximum of \$425	$[3.75\%(OW - NPE) + 5\%(NPE)]^* + 5\%(AW)$ * up to a maximum of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$6,666.67)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

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

**PENSIONABLE EMPLOYEES (MINISTRIES AND STATUTORY BODIES)****Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 1st Year of Obtaining SPR Status**

Employee's Age (Years)	Total CPF contributions (Employer's & Employee's share) for the calendar month	Employee's share of CPF contributions for the calendar month
<b>50 years and below</b>	$[15.75\%(\text{OW} - \text{NPE}) + 21\%(\text{NPE})]^* + 21\%(\text{AW})$ * up to a maximum of \$1,050	$[3.75\%(\text{OW} - \text{NPE}) + 5\%(\text{NPE})]^* + 5\%(\text{AW})$ * up to a maximum of \$250
<b>Above 50 to 55 years</b>	$[14.25\%(\text{OW} - \text{NPE}) + 19\%(\text{NPE})]^* + 19\%(\text{AW})$ * up to a maximum of \$950	$[3.75\%(\text{OW} - \text{NPE}) + 5\%(\text{NPE})]^* + 5\%(\text{AW})$ * up to a maximum of \$250
<b>Above 55 to 60 years</b>	$[11.625\%(\text{OW} - \text{NPE}) + 15.5\%(\text{NPE})]^* + 15.5\%(\text{AW})$ * up to a maximum of \$775	$[3.75\%(\text{OW} - \text{NPE}) + 5\%(\text{NPE})]^* + 5\%(\text{AW})$ * up to a maximum of \$250
<b>Above 60 to 65 years</b>	$[9\%(\text{OW} - \text{NPE}) + 12\%(\text{NPE})]^* + 12\%(\text{AW})$ * up to a maximum of \$600	$[3.75\%(\text{OW} - \text{NPE}) + 5\%(\text{NPE})]^* + 5\%(\text{AW})$ * up to a maximum of \$250
<b>Above 65 years</b>	$[8.625\%(\text{OW} - \text{NPE}) + 11.5\%(\text{NPE})]^* + 11.5\%(\text{AW})$ * up to a maximum of \$575	$[3.75\%(\text{OW} - \text{NPE}) + 5\%(\text{NPE})]^* + 5\%(\text{AW})$ * up to a maximum of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$6,666.67)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

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

These rates are only applicable after CPF Board approves the joint application by an employer and his 1<sup>st</sup> year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/Employers> for more information.

**Pensionable Employees (Ministries And Statutory Bodies)****Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2014) Table for Singapore Permanent Residents (SPRs) during 2nd Year of Obtaining SPR Status**

<b>Employee's Age (Years)</b>	<b>Total CPF contributions (Employer's &amp; Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
<b>50 years and below</b>	$[23.25\%(OW - NPE) + 31\%(NPE)]^* + 31\%(AW)$ * up to a maximum of \$1,550	$[11.25\%(OW - NPE) + 15\%(NPE)]^* + 15\%(AW)$ * up to a maximum of \$750
<b>Above 50 to 55 years</b>	$[21.75\%(OW - NPE) + 29\%(NPE)]^* + 29\%(AW)$ * up to a maximum of \$1,450	$[11.25\%(OW - NPE) + 15\%(NPE)]^* + 15\%(AW)$ * up to a maximum of \$750
<b>Above 55 to 60 years</b>	$[17.25\%(OW - NPE) + 23\%(NPE)]^* + 23\%(AW)$ * up to a maximum of \$1,150	$[9.375\%(OW - NPE) + 12.5\%(NPE)]^* + 12.5\%(AW)$ * up to a maximum of \$625
<b>Above 60 to 65 years</b>	$[10.875\%(OW - NPE) + 14.5\%(NPE)]^* + 14.5\%(AW)$ * up to a maximum of \$725	$[5.625\%(OW - NPE) + 7.5\%(NPE)]^* + 7.5\%(AW)$ * up to a maximum of \$375
<b>Above 65 years</b>	$[8.625\%(OW - NPE) + 11.5\%(NPE)]^* + 11.5\%(AW)$ * up to a maximum of \$575	$[3.75\%(OW - NPE) + 5\%(NPE)]^* + 5\%(AW)$ * up to a maximum of \$250

**Notes:**

OW: Ordinary Wages (capped at OW Ceiling of \$6,666.67)

NPE: Non-Pensionable Element of OW

AW: Additional Wages

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

These rates are only applicable after CPF Board approves the joint application by an employer and his 2<sup>nd</sup> year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/Employers> for more information.