

CPF Contribution and Allocation Rates from 1 September 2010 to 28 February 2011

The key changes to the CPF contribution rates are as follows:

- Increase in employer CPF contribution rate by 0.5%. This applies to all employees except for those who are above 35 years old and earning less than \$1,500 per calendar month. The 0.5% increase will go into the employee's Medisave Account.
- Less than full rates in employer CPF contributions for employees aged above 35 years and earning total wages of \$1,500 or less per month. The employer contribution rate will start from 0% at the wage of \$50 and gradually increase to the full rate at the wage of \$1,500.

Information on the CPF contribution and allocation rates for the various sectors of employees are shown in Sections A and B.

SECTION A.

Table A1. Contribution rates from 1 September 2010 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 (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	15	20	35	0.6572	0.1428	0.2000
Above 35-45	15	20	35	0.6001	0.1714	0.2285
Above 45-50	15	20	35	0.5429	0.2000	0.2571
Above 50-55	11	18	29	0.4484	0.2413	0.3103
Above 55-60	8	12.5	20.5	0.5610	0	0.4390
Above 60-65	5.5	7.5	13	0.2693	0	0.7307
Above 65	5.5	5	10.5	0.0953	0	0.9047

Note:

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

Table A2. Contribution rates from 1 September 2010 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 September 2010 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 (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	11.25	15	26.25	0.6572	0.1428	0.2000
Above 35-45	11.25	15	26.25	0.6001	0.1714	0.2285
Above 45-50	11.25	15	26.25	0.5429	0.2000	0.2571
Above 50-55	8.25	13.5	21.75	0.4484	0.2413	0.3103
Above 55-60	6	9.375	15.375	0.5610	0	0.4390
Above 60-65	4.125	5.625	9.75	0.3077	0	0.6923
Above 65	4.125	3.75	7.875	0.0953	0	0.9047

Note:

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

Table B2. Contribution rates from 1 September 2010 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 Sep 2010) 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% (TW)	Nil	0.0997 (TW - \$50)	Nil	0.073 (TW - \$50)	Nil
\$500.01 – \$750	15% (TW) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.0997 (TW - \$50) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.073 (TW - \$50) + 0.432 (TW - \$500)	0.432 (TW - \$500)
\$750.01 – \$1200	15% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$69.825 + 0.2035 (TW - \$750) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$51.15 + 0.1378 (TW - \$750) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
\$1200.01 – \$1500	15% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$161.4 + 0.212 (TW - \$1,200) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$113.16 + 0.1728 (TW - \$1,200) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
> \$1500	[35% (OW)]* + 35% (AW) * Up to a maximum of \$1,575	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[35% (OW)]* + 35% (AW) * Up to a maximum of \$1,575	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[29% (OW)]* + 29% (AW) * Up to a maximum of \$1,305	[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	0.0531 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil
\$500.01 – \$750	0.0531 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0365 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0365 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1200	\$37.2 + 0.088 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1200.01 – \$1500	\$76.8 + 0.144 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$46.2 + 0.121 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$46.2 + 0.121 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1500	[20.5% (OW)]* + 20.5% (AW) * Up to a maximum of \$922.50	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$562.50	[13% (OW)]* + 13% (AW) * Up to a maximum of \$585	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$337.50	[10.5% (OW)]* + 10.5% (AW) * Up to a maximum of \$472.50	[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 Sep 2010) 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 Sep 2010) 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 Sep 2010) 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	15% (TW)	Nil	0.0997 (TW - \$50)	Nil	0.073 (TW - \$50)	Nil
\$500.01 – \$750	15% (TW) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0997 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.073 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	15% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$69.825 + 0.2035 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$51.15 + 0.1378 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	15% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$161.4 + 0.212 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$113.16 + 0.1728 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[20% (OW)]* + 20% (AW) * Up to a maximum of \$900	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[16% (OW)]* + 16% (AW) * Up to a maximum of \$720	[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	0.0531 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil
\$500.01 – \$750	0.0531 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0365 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0365 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$37.2 + 0.088 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$76.8 + 0.144 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$46.2 + 0.121 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$46.2 + 0.121 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[13% (OW)]* + 13% (AW) * Up to a maximum of \$585	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[10.5% (OW)]* + 10.5% (AW) * Up to a maximum of \$472.50	[5% (OW)]* + 5% (AW) * Up to a maximum of \$225	[10.5% (OW)]* + 10.5% (AW) * Up to a maximum of \$472.50	[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.

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 Sep 2010) 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% (TW)	Nil	0.0997 (TW - \$50)	Nil	0.073 (TW - \$50)	Nil
\$500.01 – \$750	15% (TW) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.0997 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.073 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)
\$750.01 – \$1,200	15% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$69.825 + 0.2035 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$51.15 + 0.1378 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
\$1,200.01 – \$1,500	15% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$161.4 + 0.212 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$113.16 + 0.1728 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
> \$1,500	[30% (OW)]* + 30% (AW) * Up to a maximum of \$1,350	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[30% (OW)]* + 30% (AW) * Up to a maximum of \$1,350	[15% (OW)]* + 15% (AW) * Up to a maximum of \$675	[26% (OW)]* + 26% (AW) * Up to a maximum of \$1,170	[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	0.0531 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil	0.0365 (TW - \$50)	Nil
\$500.01 – \$750	0.0531 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0365 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0365 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$37.2 + 0.088 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$25.575 + 0.0458 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$76.8 + 0.144 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$46.2 + 0.121 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$46.2 + 0.121 (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	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$562.50	[13% (OW)]* + 13% (AW) * Up to a maximum of \$585	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$337.50	[10.5% (OW)]* + 10.5% (AW) * Up to a maximum of \$472.50	[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.

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 Sep 2010) 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 Sep 2010) 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 Sep 2010) 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	11.25	3.75	15
Above 35 – 45	11.25	3.75	15
Above 45 – 50	11.25	3.75	15
Above 50 – 55	8.25	3.75	12
Above 55 – 60	6	3.75	9.75
Above 60 – 65	4.125	3.75	7.875
Above 65	4.125	3.75	7.875

PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 Sep 2010) 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	11.25	11.25	22.5
Above 35 – 45	11.25	11.25	22.5
Above 45 – 50	11.25	11.25	22.5
Above 50 – 55	8.25	11.25	19.5
Above 55 – 60	6	9.375	15.375
Above 60 – 65	4.125	5.625	9.75
Above 65	4.125	3.75	7.875