

**CPF Contribution and Allocation Rates from 1 September 2011 to 31 August 2012**

From 1 September 2011, the employers' CPF contribution rate is increased by 0.5 percentage point. For employees who are above 35 years old and earning monthly wages of up to \$1,500, the higher employer CPF contribution rate will continue to be phased in from 0% at the wage of \$50 to the new full rate at the wage of \$1,500. The increased contribution will be credited to the employees' Special Account (including those above 55 years of age).

However, the additional 0.5 percentage point does not apply to graduated employer and employee rates for first or second year Singapore Permanent Residents (SPR) and their employers.

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 September 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 ≥ \$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	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	12	18	30	13	8	9
Above 55-60	9	12.5	21.5	11.5	1	9
Above 60-65	6.5	7.5	14	3.5	1	9.5
Above 65	6.5	5	11.5	1	1	9.5

Note:

- i. The Ordinary Wage Ceiling is \$5,000.
- ii. The CPF contribution rates for employees earning monthly wages of <\$1,500 are found in **Annex A**.
- iii. To determine CPF allocation in terms of 'ratio of contribution' for all employees, including those earning monthly wages of <\$1,500 and SPRs, refer to **Annex B**.

**Table A2. Contribution rates from 1 September 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 <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 September 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	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	9	13.5	22.5	9.75	6	6.75
Above 55-60	6.75	9.375	16.125	8.625	0.75	6.75
Above 60-65	4.875	5.625	10.5	3	0.75	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 September 2011 for public sector pensionable employees being:**

- SPR during the first two years of obtaining SPR status

<b>Employee Type</b>	<b>1<sup>st</sup> year SPR</b>	<b>2<sup>nd</sup> year SPR</b>
<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:

- i. 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).

## ANNEX A

**PRIVATE SECTOR / NON-PENSIONABLE EMPLOYEES (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)****CPF Contribution Rate (From 1 September 2011) Table for Employees who are Singapore Citizens or Singapore Permanent Residents (3<sup>rd</sup> 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	16% (TW)	Nil	0.1063 (TW - \$50)	Nil	0.0797 (TW - \$50)	Nil
\$500.01 – \$750	16% (TW) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.1063 (TW - \$50) + 0.48 (TW - \$500)	0.48 (TW - \$500)	0.0797 (TW - \$50) + 0.432 (TW - \$500)	0.432 (TW - \$500)
\$750.01 – \$1200	16% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$74.475 + 0.2171 (TW - \$750) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$55.8 + 0.1504 (TW - \$750) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
\$1200.01 – \$1500	16% (TW) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$172.2 + 0.226 (TW - \$1,200) + \$120 + 0.24 (TW - \$750)	\$120 + 0.24 (TW - \$750)	\$123.48 + 0.1884 (TW - \$1,200) + \$108 + 0.216 (TW - \$750)	\$108 + 0.216 (TW - \$750)
> \$1500	[36% (OW)]* + 36% (AW) * Up to a maximum of \$1,800	[20% (OW)]* + 20% (AW) * Up to a maximum of \$1,000	[36% (OW)]* + 36% (AW) * Up to a maximum of \$1,800	[20% (OW)]* + 20% (AW) * Up to a maximum of \$1,000	[30% (OW)]* + 30% (AW) * Up to a maximum of \$1,500	[18% (OW)]* + 18% (AW) * Up to a maximum of \$900

	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	0.0597 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil
\$500.01 – \$750	0.0597 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0431 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0431 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1200	\$41.85 + 0.099 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1200.01 – \$1500	\$86.4 + 0.162 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1500	[21.5% (OW)]* + 21.5% (AW) * Up to a maximum of \$1075	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$625	[14% (OW)]* + 14% (AW) * Up to a maximum of \$700	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$375	[11.5% (OW)]* + 11.5% (AW) * Up to a maximum of \$575	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

**Notes:**

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$5,000.

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 (Ministries, Statutory Bodies & Aided Schools)****CPF Allocation Rates from 1 September 2011**

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	0.4334	0.2666	0.3
Above 55 – 60	0.5349	0.0465	0.4186
Above 60 – 65	0.2501	0.0714	0.6785
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 September 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 \$450	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[9% (OW)]* + 9% (AW) * Up to a maximum of \$450	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[9% (OW)]* + 9% (AW) * Up to a maximum of \$450	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

	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 \$450	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$425	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$425	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

**Notes:**

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$5,000.

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 September 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 \$1,200	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750	[24% (OW)]* + 24% (AW) * Up to a maximum of \$1,200	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750	[24% (OW)]* + 24% (AW) * Up to a maximum of \$1,200	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750

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 \$925	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$625	[11% (OW)]* + 11% (AW) * Up to a maximum of \$550	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$375	[8.5% (OW)]* + 8.5% (AW) * Up to a maximum of \$425	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

**Notes:**

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$5,000.

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 (MINISTRIES, STATUTORY BODIES & AIDED SCHOOLS)****Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 September 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	16% (TW)	Nil	0.1063 (TW - \$50)	Nil	0.0797 (TW - \$50)	Nil
\$500.01 – \$750	16% (TW) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.1063 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0797 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	16% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$74.475 + 0.2171 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$55.8 + 0.1504 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	16% (TW) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$172.2 + 0.226 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$123.48 + 0.1884 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[21% (OW)]* + 21% (AW) * Up to a maximum of \$1050	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[21% (OW)]* + 21% (AW) * Up to a maximum of \$1050	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[17% (OW)]* + 17% (AW) * Up to a maximum of \$850	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

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	0.0597 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil
\$500.01 – \$750	0.0597 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0431 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)	0.0431 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$41.85 + 0.099 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$86.4 + 0.162 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[14% (OW)]* + 14% (AW) * Up to a maximum of \$700	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[11.5% (OW)]* + 11.5% (AW) * Up to a maximum of \$575	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250	[11.5% (OW)]* + 11.5% (AW) * Up to a maximum of \$575	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

**Notes:**

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$5,000.  
 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 September 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	16% (TW)	Nil	0.1063 (TW - \$50)	Nil	0.0797 (TW - \$50)	Nil
\$500.01 – \$750	16% (TW) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.1063 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)	0.0797 (TW - \$50) + 0.36 (TW - \$500)	0.36 (TW - \$500)
\$750.01 – \$1,200	16% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$74.475 + 0.2171 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$55.80 + 0.1504 (TW - \$750) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
\$1,200.01 – \$1,500	16% (TW) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$172.20 + 0.226 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)	\$123.48 + 0.1884 (TW - \$1,200) + \$90 + 0.18 (TW - \$750)	\$90 + 0.18 (TW - \$750)
> \$1,500	[31% (OW)]* + 31% (AW) * Up to a maximum of \$1,550	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750	[31% (OW)]* + 31% (AW) * Up to a maximum of \$1,550	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750	[27% (OW)]* + 27% (AW) * Up to a maximum of \$1,350	[15% (OW)]* + 15% (AW) * Up to a maximum of \$750

	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	0.0597 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil	0.0431 (TW - \$50)	Nil
\$500.01 – \$750	0.0597 (TW - \$50) + 0.3 (TW - \$500)	0.3 (TW - \$500)	0.0431 (TW - \$50) + 0.18 (TW - \$500)	0.18 (TW - \$500)	0.0431 (TW - \$50) + 0.12 (TW - \$500)	0.12 (TW - \$500)
\$750.01 – \$1,200	\$41.85 + 0.099 (TW - \$750) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$30.225 + 0.0541 (TW - \$750) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
\$1,200.01 – \$1,500	\$86.4 + 0.162 (TW - \$1,200) + \$75 + 0.15 (TW - \$750)	\$75 + 0.15 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$45 + 0.09 (TW - \$750)	\$45 + 0.09 (TW - \$750)	\$54.6 + 0.143 (TW - \$1,200) + \$30 + 0.06 (TW - \$750)	\$30 + 0.06 (TW - \$750)
> \$1,500	[21.5% (OW)]* + 21.5% (AW) * Up to a maximum of \$1075	[12.5% (OW)]* + 12.5% (AW) * Up to a maximum of \$625	[14% (OW)]* + 14% (AW) * Up to a maximum of \$700	[7.5% (OW)]* + 7.5% (AW) * Up to a maximum of \$375	[11.5% (OW)]* + 11.5% (AW) * Up to a maximum of \$575	[5% (OW)]* + 5% (AW) * Up to a maximum of \$250

**Notes:**

OW: Ordinary Wages. CPF is computed up to OW Ceiling of \$5,000.

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 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 & STATUTORY BODIES)****CPF Contribution Rate (From 1 September 2011) Table for Employees who are Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

<b>Employee Age (Years)</b>	<b>Total CPF contributions (Employer's share and Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
35 & below	[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
Above 35 – 50	[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
Above 50 – 55	[22.5% (OW- NPE) + 30% (NPE)]* + 30% (AW) * up to a maximum of \$1,500	[13.5% (OW- NPE) + 18% (NPE)]* + 18% (AW) * up to a maximum of \$900
Above 55 – 60	[16.125% (OW- NPE) + 21.5% (NPE)]* + 21.5% (AW) * up to a maximum of \$1,075	[9.375% (OW- NPE) + 12.5% (NPE)]* + 12.5% (AW) * up to a maximum of \$625
Above 60 – 65	[10.5% (OW- NPE) + 14% (NPE)]* + 14% (AW) * up to a maximum of \$700	[5.625% (OW- NPE) + 7.5% (NPE)]* + 7.5% (AW) * up to a maximum of \$375
Above 65	[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. CPF is computed up to OW Ceiling of \$6,666.67.

NPE: Non-Pensionable Element of OW

AW: 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.

**Pensionable Employees (Ministries & Statutory Bodies)****CPF Allocation Rates from 1 September 2011  
(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	0.4334	0.2666	0.3
Above 55 – 60	0.5349	0.0465	0.4186
Above 60 – 65	0.2858	0.0714	0.6428
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 September 2011) Table for Singapore Permanent Residents (SPRs) during 1st Year of Obtaining SPR Status**

<b>Employee Age (Years)</b>	<b>Total CPF contributions (Employer's share and Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
35 & below	[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
Above 35 – 50	[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
Above 50 – 55	[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
Above 55 – 60	[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
Above 60 – 65	[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
Above 65	[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. CPF is computed up to OW Ceiling of \$6,666.67.

NPE: Non-Pensionable Element of OW

AW: 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.

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

<b>Employee Age (Years)</b>	<b>Total CPF contributions (Employer's share and Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
35 & below	[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
Above 35 – 50	[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
Above 50 – 55	[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
Above 55 – 60	[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
Above 60 – 65	[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
Above 65	[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. CPF is computed up to OW Ceiling of \$6,666.67.

NPE: Non-Pensionable Element of OW

AW: 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.

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

<b>Employee Age (Years)</b>	<b>Total CPF contributions (Employer's share and Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
35 & below	[15.75% (OW- NPE) + 21% (NPE)]* + 21% (AW) * up to a maximum of \$1,050	[3.75% (OW- NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
Above 35 – 50	[15.75% (OW- NPE) + 21% (NPE)]* + 21% (AW) * up to a maximum of \$1,050	[3.75% (OW- NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
Above 50 – 55	[12.75% (OW- NPE) + 17% (NPE)]* + 17% (AW) * up to a maximum of \$850	[3.75% (OW- NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
Above 55 – 60	[10.5% (OW- NPE) + 14% (NPE)]* + 14% (AW) * up to a maximum of \$700	[3.75% (OW- NPE) + 5% (NPE)]* + 5% (AW) * up to a maximum of \$250
Above 60 – 65	[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
Above 65	[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. CPF is computed up to OW Ceiling of \$6,666.67.

NPE: Non-Pensionable Element of OW

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

<b>Employee Age (Years)</b>	<b>Total CPF contributions (Employer's share and Employee's share) for the calendar month</b>	<b>Employee's share of CPF contributions for the calendar month</b>
35 & below	[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
Above 35 – 50	[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
Above 50 – 55	[20.25% (OW- NPE) + 27% (NPE)]* + 27% (AW) * up to a maximum of \$1,350	[11.25% (OW- NPE) + 15% (NPE)]* + 15% (AW) * up to a maximum of \$750
Above 55 – 60	[16.125% (OW- NPE) + 21.5% (NPE)]* + 21.5% (AW) * up to a maximum of \$1,075	[9.375% (OW- NPE) + 12.5% (NPE)]* + 12.5% (AW) * up to a maximum of \$625
Above 60 – 65	[10.5% (OW- NPE) + 14% (NPE)]* + 14% (AW) * up to a maximum of \$700	[5.625% (OW- NPE) + 7.5% (NPE)]* + 7.5% (AW) * up to a maximum of \$375
Above 65	[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. CPF is computed up to OW Ceiling of \$6,666.67.

NPE: Non-Pensionable Element of OW

AW: 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 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.