

CPF Contribution and Allocation Rates from 1 January 2015

Though, increased [Singapore CPF](#) contribution rates will be applicable from 1 January 2015, there is no loss for the Singapore workers. It is an attempt by the Singapore government to ensure enough funds for the better healthcare and retirement needs of the workers.

The new rates will apply to wages earned from 1 January 2015:

□ Employer's CPF Contribution for 2015

From the start of next year, the employers in Singapore will contribute 1 percent more CPF for employees below 50 or above 65 years of age. The increase in contribution will be credited to the Medisave Account.

For employees aged above 50 to 55 years, there is 2 percent increase in employer contribution rates. For employees above 55 to 65 years, it is 1.5 percent. The increase in contribution will be credited to the Medisave and Special Accounts.

□ Employee's CPF Contribution for 2015

The employee contribution rates for employees aged above 50 to 55 years, will be increased by 0.5 percent. For employees earning \$500 - \$750, the contribution rates will continue to be phased-in. The increase in contribution will be credited to the Ordinary Account.

From 2015, \$31,450 will be the new CPF Annual Limit. There is no change in Ordinary Wage Ceiling.

The CPF contribution and allocation rates from 1 January 2015 for the various types of employees are shown in Sections A and B.

SECTION A

- For (1) Private Sector Employees
(2) Non-Pensionable Employees (Statutory Bodies & Aided Schools)
(3) Non-Pensionable Employees (Ministries)

Note: For (1), (2) and (3), the Ordinary Wage Ceiling is \$5,000.

Table A1

- For (a) Singapore Citizen
(b) Singapore Permanent Resident (SPR) in the 3rd year and onwards of obtaining SPR status
(c) SPR in the 1st and 2nd year of obtaining SPR status but who has jointly applied with employer to contribute at full employer and 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	17	20	37	23	6	8
Above 35-45	17	20	37	21	7	9

Above 45-50	17	20	37	19	8	10
Above 50-55	16	19	35	14	10.5	10.5
Above 55-60	12	13	25	12	2.5	10.5
Above 60-65	8.5	7.5	16	3.5	2	10.5
Above 65	7.5	5	12.5	1	1	10.5

Note:

- i. The CPF contribution rates for employees earning monthly wages of <\$750 are found in **Annex A**.
- ii. 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

For SPR in the 1st and 2nd year of obtaining SPR status

Employee	1st year SPR	2nd year SPR
<u>Graduated Employer & Employee rates:</u> - Private Sector Employees; & - Non-Pensionable Employees (Statutory Bodies & Aided Schools)	Refer to Annex C	Refer to Annex D
<u>Full Employer & Graduated Employee rates:</u> - Non-Pensionable Employees (Ministries); - Private Sector Employees who have jointly applied with employer to contribute at full employer rates; & - Non-Pensionable Employees (Statutory Bodies & Aided Schools) who have jointly applied with employer to contribute at full employer rates.	Refer to Annex E	Refer to Annex F

SECTION B

For (1) Pensionable Employees (Statutory Bodies)
(2) Pensionable Employees (Ministries)

Note: For (1) and (2), the Ordinary Wage Ceiling is \$6,666.67.

Table B1

For (a) Singapore Citizen
(b) SPR in the 3rd year and onwards of obtaining SPR status
(c) SPR in the 1st and 2nd year of obtaining SPR status but who has jointly applied with employer to contribute at full employer and 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	12.75	15	27.75	17.25	4.5	6
Above 35-45	12.75	15	27.75	15.75	5.25	6.75
Above 45-50	12.75	15	27.75	14.25	6	7.5
Above 50-55	12	14.25	26.25	10.5	7.875	7.875
Above 55-60	9	9.75	18.75	9	1.875	7.875
Above 60-65	6.375	5.625	12	3	1.5	7.5
Above 65	5.625	3.75	9.375	0.75	0.75	7.875

Note:

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

Table B2

For SPR in the 1st and 2nd year of obtaining SPR status

Employee	1st year SPR	2nd year SPR
<u>Graduated Employer & Employee rates:</u> - Pensionable Employees (Statutory Bodies)	Refer to Annex I	Refer to Annex J
<u>Full Employer & Graduated Employee rates:</u> - Pensionable Employees (Ministries); & - Pensionable Employees (Statutory Bodies) who have jointly applied with employer to contribute at full employer rates.	Refer to Annex K	Refer to Annex L

Annex A

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

**CPF Contribution Rate (From 1 January 2015) Table for
Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
50 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.6 (TW - \$500)	0.6 (TW - \$500)
	≥ \$750	[37% (OW)]* + 37% (AW) * Max. of \$1,850	[20% (OW)]* + 20% (AW) * Max. of \$1,000
Above 50 - 55	≤ \$50	Nil	Nil
	> \$50 to \$500	16% (TW)	Nil
	> \$500 to < \$750	16% (TW) + 0.57 (TW - \$500)	0.57 (TW - \$500)
	≥ \$750	[35% (OW)]* + 35% (AW) * Max. of \$1,750	[19% (OW)]* + 19% (AW) * Max. of \$950
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to < \$750	12% (TW) + 0.39 (TW - \$500)	0.39 (TW - \$500)
	≥ \$750	[25% (OW)]* + 25% (AW) * Max. of \$1,250	[13% (OW)]* + 13% (AW) * Max. of \$650
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	8.5% (TW)	Nil
	> \$500 to < \$750	8.5% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[16% (OW)]* + 16% (AW) *Max. of \$800	[7.5% (OW)]* + 7.5% (AW) * Max. of \$375
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625	[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 2015

Employee's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.6217	0.1621	0.2162
Above 35 – 45	0.5677	0.1891	0.2432
Above 45 – 50	0.5136	0.2162	0.2702
Above 50 – 55	0.4	0.3	0.3
Above 55 – 60	0.48	0.1	0.42
Above 60 – 65	0.2188	0.125	0.6562
Above 65	0.08	0.08	0.84

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:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$62.17 (\$100 – \$21.62 – \$16.21)	\$16.21 (\$100 x 0.1621)	\$21.62 (\$100 x 0.2162)

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
50 & below	≤ \$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
Above 50 - 55	≤ \$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
Above 55 - 60	≤ \$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
Above 60 - 65	≤ \$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
Above 65	≤ \$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

Annex D

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
50 & below	≤ \$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
Above 50 - 55	≤ \$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
Above 55 - 60	≤ \$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
Above 60 - 65	≤ \$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
Above 65	≤ \$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) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 1st Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
50 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[22% (OW)]* + 22% (AW) *Max. of \$1,100	[5% (OW)]* + 5% (AW) *Max. of \$250
Above 50 - 55	≤ \$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
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to < \$750	12% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[17% (OW)]* + 17% (AW) *Max. of \$850	[5% (OW)]* + 5% (AW) *Max. of \$250
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	8.5% (TW)	Nil
	> \$500 to < \$750	8.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[13.5% (OW)]* + 13.5% (AW) * Max. of \$675	[5% (OW)]* + 5% (AW) * Max. of \$250
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625	[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 to contribute to CPF at higher rates. Refer to <http://employer.cpf.gov.sg> for more information.

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
50 & below	≤ \$50	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to < \$750	17% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	≥ \$750	[32% (OW)]* + 32% (AW) * Max. of \$1,600	[15% (OW)]* + 15% (AW) * Max. of \$750
Above 50 - 55	≤ \$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
Above 55 - 60	≤ \$50	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to < \$750	12% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	≥ \$750	[24.5% (OW)]* + 24.5% (AW) * Max. of \$1,225	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625
Above 60 - 65	≤ \$50	Nil	Nil
	> \$50 to \$500	8.5% (TW)	Nil
	> \$500 to < \$750	8.5% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	≥ \$750	[16% (OW)]* + 16% (AW) * Max. of \$800	[7.5% (OW)]* + 7.5% (AW) * Max. of \$375
Above 65	≤ \$50	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to < \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	≥ \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$625	[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 2nd year SPR to contribute to CPF at higher rates. Refer to <http://employer.cpf.gov.sg> for more information.

Pensionable Employees (Ministries & Statutory Bodies)

**CPF Contribution Rate (From 1 January 2015) Table for
Singapore Citizens or Singapore Permanent Residents (3rd Year Onwards)**

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
50 & below	[27.75% (OW - NPE) + 37% (NPE)]* + 37% (AW) * Max. of \$1,850	[15% (OW - NPE) + 20% (NPE)]* + 20% (AW) * Max. of \$1,000
Above 50 – 55	[26.25% (OW - NPE) + 35% (NPE)]* + 35% (AW) * Max. of \$1,750	[14.25% (OW - NPE) + 19% (NPE)]* + 19% (AW) * Max. of \$950
Above 55 – 60	[18.75% (OW - NPE) + 25% (NPE)]* + 25% (AW) * Max. of \$1,250	[9.75% (OW - NPE) + 13% (NPE)]* + 13% (AW) * Max. of \$650
Above 60 – 65	[12% (OW - NPE) + 16% (NPE)]* + 16% (AW) * Max. of \$800	[5.625% (OW - NPE) + 7.5% (NPE)]* + 7.5% (AW) * Max. of \$375
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$625	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. 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 2015
(Pensionable Component Only)**

Employee's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	Medisave Account (Ratio of Contribution)
35 & below	0.6217	0.1621	0.2162
Above 35 – 45	0.5677	0.1891	0.2432
Above 45 – 50	0.5136	0.2162	0.2702
Above 50 – 55	0.4	0.3	0.3
Above 55 – 60	0.48	0.1	0.42
Above 60 – 65	0.25	0.125	0.625
Above 65	0.08	0.08	0.84

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:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$62.17 (\$100 – \$21.62 – \$16.21)	\$16.21 (\$100 x 0.1621)	\$21.62 (\$100 x 0.2162)

Pensionable Employees (Statutory Bodies)

Graduated Employer & Employee (G/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 1st Year of 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
50 & below	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * Max. of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 50 – 55	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * Max. of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 55 – 60	[6.75% (OW - NPE) + 9% (NPE)]* + 9% (AW) * Max. of \$450	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 60 – 65	[6.375% (OW - NPE) + 8.5% (NPE)]* + 8.5% (AW) * Max. of \$425	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 65	[6.375% (OW - NPE) + 8.5% (NPE)]* + 8.5% (AW) * Max. of \$425	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. 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 2015) Table for Singapore Permanent Residents (SPRs) during 2nd Year of 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
50 & below	[18% (OW - NPE) + 24% (NPE)]* + 24% (AW) * Max. of \$1,200	[11.25% (OW - NPE) + 15% (NPE)]* + 15% (AW) * Max. of \$750
Above 50 – 55	[18% (OW - NPE) + 24% (NPE)]* + 24% (AW) * Max. of \$1,200	[11.25% (OW - NPE) + 15% (NPE)]* + 15% (AW) * Max. of \$750
Above 55 – 60	[13.875% (OW - NPE) + 18.5% (NPE)]* + 18.5% (AW) * Max. of \$925	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$625
Above 60 – 65	[8.25% (OW - NPE) + 11% (NPE)]* + 11% (AW) * Max. of \$550	[5.625% (OW - NPE) + 7.5% (NPE)]* + 7.5% (AW) * Max. of \$375
Above 65	[6.375% (OW - NPE) + 8.5% (NPE)]* + 8.5% (AW) * Max. of \$425	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. 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)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 1st Year of 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
50 & below	[16.5% (OW - NPE) + 22% (NPE)]* + 22% (AW) * Max. of \$1,100	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 50 – 55	[15.75% (OW - NPE) + 21% (NPE)]* + 21% (AW) * Max. of \$1,050	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 55 – 60	[12.75% (OW - NPE) + 17% (NPE)]* + 17% (AW) * Max. of \$850	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 60 – 65	[10.125% (OW - NPE) + 13.5% (NPE)]* + 13.5% (AW) * Max. of \$675	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. of \$250
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$625	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. 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 to employees of Statutory Bodies after CPF Board approves the joint application by an employer and his 1st year SPR to contribute to CPF at higher rates. Refer to <http://employer.cpf.gov.sg> for more information.

Pensionable Employees (Ministries & Statutory Bodies)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2015) Table for Singapore Permanent Residents (SPRs) during 2nd Year of 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
50 & below	[24% (OW - NPE) + 32% (NPE)]* + 32% (AW) * Max. of \$1,600	[11.25% (OW - NPE) + 15% (NPE)]* + 15% (AW) * Max. of \$750
Above 50 – 55	[23.25% (OW - NPE) + 31% (NPE)]* + 31% (AW) * Max. of \$1,550	[11.25% (OW - NPE) + 15% (NPE)]* + 15% (AW) * Max. of \$750
Above 55 – 60	[18.375% (OW - NPE) + 24.5% (NPE)]* + 24.5% (AW) * Max. of \$1,225	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$625
Above 60 – 65	[12% (OW - NPE) + 16% (NPE)]* + 16% (AW) * Max. of \$800	[5.625% (OW - NPE) + 7.5% (NPE)]* + 7.5% (AW) * Max. of \$375
Above 65	[9.375% (OW - NPE) + 12.5% (NPE)]* + 12.5% (AW) * Max. of \$625	[3.75% (OW - NPE) + 5% (NPE)]* + 5% (AW) * Max. 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 to employees of Statutory Bodies after CPF Board approves the joint application by an employer and his 2nd year SPR to contribute to CPF at higher rates. Refer to <http://employer.cpf.gov.sg> for more information.