

CPF Allocation Rates from 1 January 2023
Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

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	0.4055	0.3108	0.2837
Above 55 – 60	0.4069	0.2372	0.3559
Above 60 – 65	0.1709	0.317	0.5121
Above 65 – 70	0.0646	0.258	0.6774
Above 70	0.08	0.08	0.84

Note: The CPF allocation is first computed for 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, the allocation of his CPF contribution will be computed as:

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)