

CPF Allocation Rates from 1 January 2025
For Platform Workers born in or after 1995; or who opt in to increased CPF savings

Platform Worker's Age (Years)	Allocated to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
35 & below	0.3400	0.0886	0.5714
Above 35 - 45	0.3000	0.1000	0.6000
Above 45 - 50	0.2639	0.1111	0.6250
Above 50 - 55	0.2059	0.1578	0.6363
	Ordinary Account (Ratio of Contribution)	Retirement Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 - 60	0.2130	0.1507	0.6363
Above 60 - 65	0.0761	0.1739	0.7500
Above 65 - 70	0.0417	0.2083	0.7500
Above 70	0.0800	0.0800	0.8400

Upon the closure of Special Account, the contributions for members aged 55 and above will be fully allocated to the Retirement Account (RA), up to the Full Retirement Sum (FRS). If members have set aside the FRS in their RA, these contributions will be channelled to their Ordinary Account.

The CPF allocation is first computed for the MediSave Account, followed by the Special or Retirement Account. The remainder will be allocated to the Ordinary Account.

Example:

If the CPF contribution of a platform worker (30 years old) is \$100, the allocation of his CPF contribution will be computed as:

Platform Worker's Age (Years)	CPF Contribution	Ordinary Account	Special Account	MediSave Account
35 & below	\$100	\$34.00 (\$100 – \$8.86 – \$57.14)	\$8.86 (\$100 x 0.0886)	\$57.14 (\$100 x 0.5714)

CPF Allocation Rates from 1 January 2026
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Platform Worker's Age (Years)	Allocated to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
35 & below	0.4759	0.1241	0.4000
Above 35 - 45	0.4287	0.1428	0.4285
Above 45 - 50	0.3839	0.1616	0.4545
Above 50 - 55	0.3020	0.2314	0.4666
	Ordinary Account (Ratio of Contribution)	Retirement Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 - 60	0.2725	0.2609	0.4666
Above 60 - 65	0.1115	0.3501	0.5384
Above 65 - 70	0.0607	0.3030	0.6363
Above 70	0.0800	0.0800	0.8400

* Accurate as of Feb 2025. Actual schedule for platform workers aged 55 to 70 will depend on progress of the increases to CPF contributions for senior workers

CPF Allocation Rates from 1 January 2027
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Platform Worker's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
35 & below	0.5492	0.1432	0.3076
Above 35 - 45	0.5001	0.1666	0.3333
Above 45 - 50	0.4525	0.1904	0.3571
Above 50 - 55	0.3576	0.2740	0.3684
	Ordinary Account (Ratio of Contribution)	Retirement Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 - 60	0.3032	0.3284	0.3684
Above 60 - 65	0.1250	0.4282	0.4468
Above 65 - 70	0.0607	0.3030	0.6363
Above 70	0.0800	0.0800	0.8400

* Accurate as of Feb 2025. Actual schedule for platform workers aged 55 to 70 will depend on progress of the increases to CPF contributions for senior workers

CPF Allocation Rates from 1 January 2028
For Platform Workers born in or after 1995; or who opt in to increased CPF savings

Platform Worker's Age (Years)	Credited to		
	Ordinary Account (Ratio of Contribution)	Special Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
35 & below	0.5949	0.1551	0.2500
Above 35 - 45	0.5455	0.1818	0.2727
Above 45 - 50	0.4968	0.2091	0.2941
Above 50 - 55	0.3913	0.2999	0.3088
	Ordinary Account (Ratio of Contribution)	Retirement Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 - 60	0.3131	0.3781	0.3088
Above 60 - 65	0.1347	0.4615	0.4038
Above 65 - 70	0.0607	0.3030	0.6363
Above 70	0.0800	0.0800	0.8400

* Accurate as of Feb 2025. Actual schedule for platform workers aged 55 to 70 will depend on progress of the increases to CPF contributions for senior workers

CPF Allocation Rates from 1 January 2029
For Platform Workers born in or after 1995; or who opt in to increased CPF savings

Platform Worker'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
	Ordinary Account (Ratio of Contribution)	Retirement Account (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 - 60	0.3245	0.3918	0.2837
Above 60 - 65	0.1347	0.4615	0.4038
Above 65 - 70	0.0607	0.3030	0.6363
Above 70	0.0800	0.0800	0.8400

* Accurate as of Feb 2025. Actual schedule for platform workers aged 55 to 70 will depend on progress of the increases to CPF contributions for senior workers