

CPF Allocation Rates 2025
Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Employee's Age (Years)	Allocated to		
	Ordinary Account (Ratio of Contribution)	Special Account ¹ (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 ¹ (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 – 60	0.3694	0.3076	0.3230
Above 60 – 65	0.149	0.4042	0.4468
Above 65 – 70	0.0607	0.303	0.6363
Above 70	0.08	0.08	0.84

¹ 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/Retirement Account. The remainder will be allocated to the Ordinary Account.

Example 1:

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)

Example 2:

If the CPF contribution of an employee (57 years old) is \$100, the allocation of his CPF contribution will be computed as:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Retirement Account	MediSave Account
Above 55 – 60	\$100	\$36.94 (\$100 – \$30.76 – \$32.30)	\$30.76 (\$100 x 0.3076)	\$32.30 (\$100 x 0.323)