

CPF contribution rates :

Age Group	Employer (% of salary)	Employee (% of salary)	Total (% of salary)	OA (% of salary)	SA (% of salary)	Medisave (% of salary)
35 Yrs & below	14.5	20	34.5	23	5	6.5
Above 35 to 45 Yrs	14.5	20	34.5	21	6	7.5
Above 45 to 50 Yrs	14.5	20	34.5	19	7	8.5
Above 50 to 55 Yrs	10.5	18	28.5	13	7	8.5
Above 55 to 60 Yrs	7.5	12.5	20	11.5	0	8.5
Above 60 to 65 Yrs	5	7.5	12.5	3.5	0	9
Above 65 Yrs	5	5	10	1	0	9

Age Group	1st Year PR			2nd Year PR		
	Employer (% of salary)	Employee (% of salary)	Total (% of salary)	Employer (% of salary)	Employee (% of salary)	Total (% of salary)
55 Yrs & below	4	5	9	9	15	24
Above 55 to 60 Yrs	4	5	9	6	12.5	18.5
Above 60 to 65 Yrs	3.5	5	8.5	3.5	7.5	11
Above 65 Yrs	3.5	5	8.5	3.5	5	8.5

CPF Salary Ceiling :

2004: \$5,500	Self-employed persons make contributions to their Medisave Account. This provides for the healthcare needs of their families and themselves. Contributions to the Medisave Account which are in excess of the Medisave Contribution Ceiling are automatically transferred to Special Account/Retirement Account (from 1 July 2006).
2005: \$5,000	
2006: \$4,500	

CPF Minimum Sum Can pledge 50% to property <i>(To take effect from July of each year)</i>			Medisave Required Amount to be topped up before CPF withdrawal at age 55 <i>(To take effect from January of each year)</i>		
2004	\$84,000	(\$84,500)	2004	\$2,500	
2005	\$88,000	(\$90,000)	2005	\$5,000	(\$5,100)
2006	\$92,000	(\$94,600)	2006	\$7,500	(\$8,300)
2007	\$96,000	(\$99,600)	2007	\$10,000	(\$11,500)
2008	\$100,000	(\$106,000)	2008	\$12,500	(\$14,000)
2009	\$104,000	(\$117,000)	2009	\$15,000	(\$18,000)
2010	\$108,000		2010	\$17,500	
2011	\$112,000		2011	\$20,000	
2012	\$116,000		2012	\$22,500	
2013	\$120,000		2013	\$25,000	
() Inflation adjusted			() Inflation adjusted		

Withdrawal of OA and SA balances at age 55		Medisave Contribution Ceiling <i>(To take effect from July of each year)</i>	
Until Dec 31, 2008	50%	2004	\$30,500
2009	40%	2005	\$32,500
2010	30%	2006	\$33,000
2011	20%	2007	\$33,500
2012	10%	2008	\$34,500
From Jan 1, 2013	0%	2009	\$37,000
1. From 2013, CPF members must meet the CPF and Medisave Minimum Sums requirements before withdrawing their OA and SA balances.		Medisave Minimum Sum	
2. All CPF members can continue to withdraw the first \$5,000 in their CPF accounts, even if they have not met the Minimum Sums requirements.		2004	\$25,500
		2005	\$27,500
		2006	\$28,000
		2007	\$28,500
		2008	\$29,500
		2009	\$32,000