



FREE RESOURCE

# CPF Allocation Guide by Age (2026)

How every CPF contribution splits across your Ordinary, Special / Retirement and MediSave accounts.

<b>FORMAT</b>	PDF · A4 · printable
<b>APPLIES TO</b>	CPF contributions from 1 January 2026
<b>PAIRS WITH</b>	CPF Contribution Calculator
<b>SALARY CEILING</b>	S\$8,000/month · S\$102,000/year

Every dollar of CPF you and your employer contribute is split across three (or four) accounts, and the split changes with your age. This guide shows the exact 2026 contribution rates and allocation ratios for every age band, so you can see precisely where your money goes.

## How CPF contributions are split

Each month, a percentage of your salary goes into CPF — part from you, part from your employer. CPF contributions are calculated on your salary up to the **Ordinary Wage ceiling of S\$8,000 a month** (raised from S\$7,400 on 1 January 2026), and capped over the year at the **Annual Wage ceiling of S\$102,000**.

Every contribution is then allocated across your accounts:

- **Ordinary Account (OA)** — for housing, insurance, investment and education
- **Special Account (SA)** — for retirement, while you are under 55
- **Retirement Account (RA)** — formed at 55, funds your CPF LIFE payouts
- **MediSave Account (MA)** — for healthcare and approved insurance

## Contribution rates by age (2026)

Age band	Employee	Employer	Total
35 and below	20%	17%	37%
Above 35 to 45	20%	17%	37%
Above 45 to 50	20%	17%	37%
Above 50 to 55	20%	17%	37%
Above 55 to 60	18%	16%	34%
Above 60 to 65	12.5%	12.5%	25%
Above 65 to 70	7.5%	9%	16.5%
Above 70	5%	7.5%	12.5%

Senior workers: from 1 January 2027 the total contribution rate rises by 1.5 percentage points for those above 55-60, and 1.0 point for those above 60-65. The increase goes entirely to the Retirement Account.

## Where your money goes — allocation by age

Each row shows how 100% of your monthly contribution is divided across your accounts. Under 55 the middle account is the Special Account (SA); from 55 it becomes the Retirement Account (RA).

Age band	Ordinary (OA)	Special / Retirement	MediSave (MA)
35 and below	62.17%	16.21% (SA)	21.62%

Age band	Ordinary (OA)	Special / Retirement	MediSave (MA)
Above 35 to 45	56.77%	18.91% (SA)	24.32%
Above 45 to 50	51.36%	21.62% (SA)	27.02%
Above 50 to 55	40.55%	31.08% (SA)	28.37%
Above 55 to 60	35.30%	33.82% (RA)	30.88%
Above 60 to 65	14.00%	44.00% (RA)	42.00%
Above 65 to 70	6.07%	30.30% (RA)	63.63%
Above 70	8.00%	0.00% (RA)	92.00%

The pattern is deliberate: when you are young, more goes to the OA (housing); as you age, more is steered toward retirement and healthcare.

## CPF interest rates

- **Ordinary Account** — 2.5% a year (floor rate)
- **Special / Retirement / MediSave Accounts** — 4.0% a year (floor rate)
- **Extra 1%** — on the first S\$60,000 of your combined balances (up to S\$20,000 of which can be from the OA)
- **Extra 2%** — on the first S\$30,000 of combined balances, for members aged 55 and above

## Key milestones at 55 and 65

**Age 55** — A Retirement Account is created. Since January 2025 the Special Account is closed for members 55 and above: savings move to the RA up to the Full Retirement Sum, and any remainder moves to the OA. You can withdraw CPF savings above your retirement sum.

**Age 65** — CPF LIFE payouts can begin. For someone turning 55 in 2026, the retirement sums are: Basic S\$110,200, Full S\$220,400, Enhanced S\$440,800.

## How to use this guide

1. **Find your age band** in the two tables above.
2. **Read across** to see your contribution rate and how it splits across OA, SA/RA and MA.
3. **Plug in your salary** at [smartcalculator.sg/cpf/cpf-contribution-calculator](https://smartcalculator.sg/cpf/cpf-contribution-calculator) to turn these percentages into exact dollar figures.
4. **Re-check each January** — CPF rates and ceilings are reviewed every year.

## Sources & disclaimer

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All figures in this resource were verified in May 2026 against official Singapore government sources: the CPF Board ([cpf.gov.sg](http://cpf.gov.sg)), IRAS ([iras.gov.sg](http://iras.gov.sg)) and HDB ([hdb.gov.sg](http://hdb.gov.sg)). Rates, thresholds, grant amounts and tax reliefs are revised regularly — usually each year.

This guide is for general financial education and reference only. It is not financial advice and does not account for your personal circumstances. Always confirm current figures and your own eligibility with the relevant government agency before making a financial decision.

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