

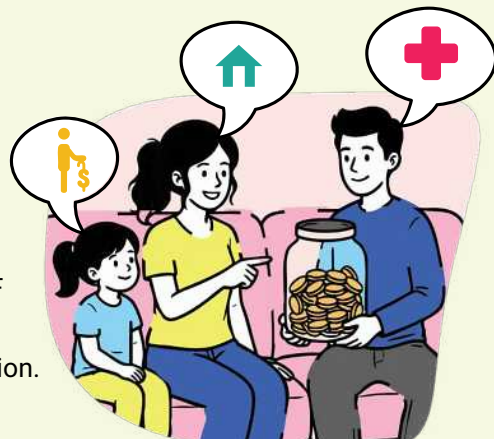


**OPT IN FOR INCREASED
CPF CONTRIBUTIONS
AS A PLATFORM WORKER.**

Saving for your future while managing daily expenses can be challenging. To help you build stronger financial security, consider opting in to increase CPF contributions to enjoy platform operators' share of contributions to your CPF, on top of your own. This helps to build up your CPF savings for your housing and retirement needs.

To summarise on what you need to know about the platform workers CPF contributions:

1. It's convenient.
2. No sudden impact on take home pay, with gradual increase in CPF contributions rates and monthly cash support to help with transition.
3. You're in control.



1. IT'S CONVENIENT

To ensure a seamless process, your platform operator will deduct your share of CPF contributions as and when you earn and submit them to CPF Board every month.



- Increased CPF contributions are mandatory for platform workers born on 1 Jan 1995 or later.
- Platform workers born before 1 Jan 1995 have the option to opt in to increase CPF contributions. If you do not opt in, only your MediSave contributions will be submitted to CPF Board monthly.

2. NO SUDDEN IMPACT ON TAKE HOME PAY, WITH MONTHLY CASH SUPPORT TO HELP WITH TRANSITION

To help you adjust to the changes, CPF contribution rates will gradually increase over 5 years to match with those of employees.

- CPF contribution rates will reach up to 20% (platform worker's share) and 17% (platform operator's share) by 2029.

Gradual increase in CPF contribution rates between 2025 to 2029

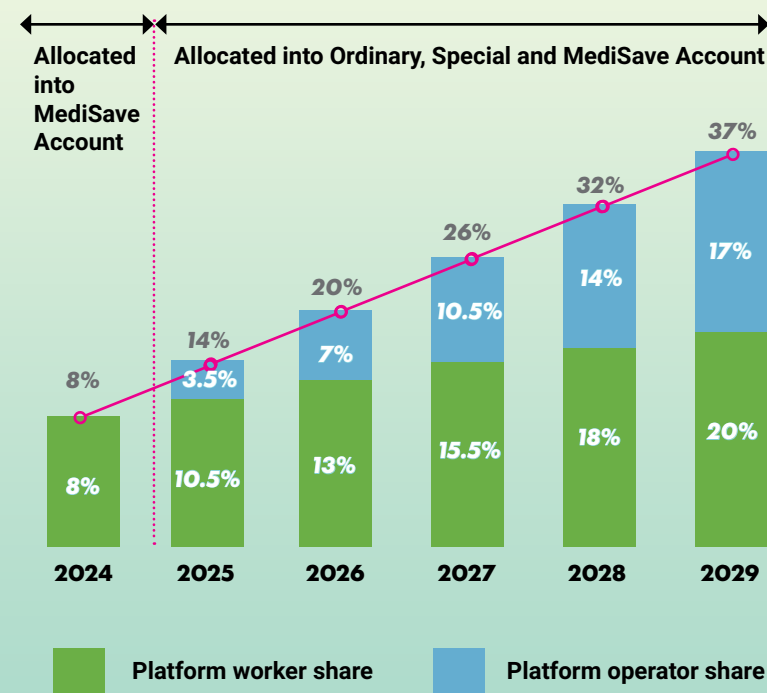


Illustration is based on a platform worker age 55 and below, earning >\$750/month.

For lower-income platform workers, Platform Workers CPF Transition Support (PCTS) provides monthly cash support from 2025 to 2028.

- PCTS helps to offset part of the year-on-year increase in contribution rates to your CPF Ordinary (OA) and Special (SA) or Retirement Account (RA).
- No application needed - eligible platform workers earnings not more than \$3,000 for the month (platform work and other employment sources), who see an increase in their share of OA, SA or RA contributions will automatically qualify for PCTS.

Mr Lim, 31 years old (as of 2025)

Platform worker with monthly net platform earning of \$2,000 from Platform A.

If he opts in, here's an example how PCTS offsets the increased CPF contribution rates:



Mr Lim's share of monthly CPF contributions in 2025 to 2028.

	MediSave contributions	Additional OA, SA, or RA contributions	
	Mr Lim will contribute \$160 each month to his MediSave Account.	His share of CPF OA, SA or RA contributions will increase by \$50 each month in 2025-2028.	
2025	\$160	\$50	Receive \$50 PCTS each month 100% offset of OA, SA or RA increase in 2025.
2026	\$160	\$50	\$12 \$38 Receive \$38 PCTS each month 75% offset of OA, SA or RA increase in 2026.
2027	\$160	\$100	\$25 \$25 Receive \$25 PCTS each month 50% offset of OA, SA or RA increase in 2027.
2028	\$160	\$150	\$37 \$13 Receive \$13 PCTS each month 25% offset of OA, SA or RA increase in 2028.

Extent of support tapers down gradually

From 2025 to 2028, PCTS will provide monthly cash support to lower-income platform workers to offset part of the year-on-year increase in the platform worker's share of CPF contributions.

2025	2026	2027	2028
100% offset of OA, SA or RA increase from previous year.	75% offset of OA, SA or RA increase from previous year.	50% offset of OA, SA or RA increase from previous year.	25% offset of OA, SA or RA increase from previous year.



Use the PCTS calculator (cpf.gov.sg/pctscal) to estimate how much you can receive.

3. YOU'RE IN CONTROL

There is no deadline for opting in to increase CPF contribution.

- You can take the time to consider and decide whether to opt in to increase CPF contributions.
- However, do note that once you choose to opt in, the decision is **permanent** and **irreversible**.

Use the Platform Worker CPF contribution calculator to compute and verify your CPF contributions.

Your CPF contributions will be computed based on your net earnings after deducting the Fixed Expense Deduction Amount (FEDA). The FEDA varies according to the mode of transport you use for the job.

Learn more about the FEDA:

cpf.gov.sg/pwfixedexpenseamount

SCAN THE QR CODE FOR MORE INFORMATION



BENEFITS OF OPTING IN FOR INCREASED CPF CONTRIBUTIONS

Above 65:

Your own share of CPF contributions will decrease, but you will receive higher total CPF contributions, due to the platform operator's share of contributions.

Mr Lim, 66 years old taxi driver

Monthly net platform earnings of \$2,000.

- After opting in, he receives higher total contributions due to platform operator's share.
- From 2026, his own CPF contribution share will decrease.
- He will not receive PCTS because there is no increase in his own share of CPF contributions.



Table 1: Mr Lim's CPF contribution in 2026 - Not opt-in vs Opt-in

Not opt-in:

Platform Worker's MediSave Account contributions (10.5%): **\$210**

Opt-in:

- Platform Worker's share of CPF contributions (9.5%): **\$190**
- Platform Operator's share of CPF contributions (7%): **\$140**
- **Total CPF contributions: \$330**

Breakdown of allocation:

- MA: **\$210**
- RA: **\$100**
- OA: **\$20**

Those with housing loan:

- Your OA savings can be used for your housing loan, freeing up your cash for other needs.
- Earn up to 5% interest on your CPF savings.

Mr Tan, 48 years old PHV driver

Monthly net platform earnings of \$2,300.

- A HDB flat owner with active housing loan.
- After opting in, he receives contributions to his OA monthly which helps service his housing loan instalments.
- He also receives \$43 from PCTS monthly for 2026 to offset 75% of the increase in his own share of CPF contributions.



Table 2: Mr Tan's CPF contribution in 2026 - Not opt-in vs Opt-in

Not opt-in:

Platform Worker's MediSave Account contributions (10%): **\$230**

Opt-in:

- Platform Worker's share of CPF contributions (15%): **\$345**
- Platform Operator's share of CPF contributions (7%): **\$161**
- **Total CPF contributions: \$506**

Breakdown of allocation:

- MA: **\$230**
- SA: **\$81.77**
- OA: **\$194.23**

HOW DOES OPTING IN TO INCREASED CPF CONTRIBUTIONS BENEFIT YOU?

Those not in any cohorts:

- Earn up to 5% interest on your CPF savings.
- Your CPF savings will grow over time and strengthen your housing and retirement adequacy.

Sam, 33 years old delivery rider

Monthly net platform earnings of \$1,500.

- After opting in, he receives higher total contributions due to platform operator's share. His CPF savings will earn up to 5% per year.
- He also receives \$28 from PCTS monthly for 2026 to offset 75% of the increase in his own share of CPF contributions.



Table 3: Sam's CPF contribution in 2026 - Not opt-in vs Opt-in

Not opt-in:

Platform Worker's MediSave Account contributions (8%): **\$120**

Opt-in:

- Platform Worker's share of CPF contributions (13%): **\$195**
- Platform Operator's share of CPF contributions (7%): **\$105**
- **Total CPF contributions: \$300**

Breakdown of allocation:

- MA: **\$120**
- SA: **\$37.23**
- OA: **\$142.77**

Opt in at cpf.gov.sg/pwoptinform
Find out more at cpf.gov.sg/platformworkers