

**CENTRAL PROVIDENT FUND ACT**  
(CHAPTER 36)

**CENTRAL PROVIDENT FUND  
(GOVERNMENT EMPLOYEES)  
REGULATIONS**

**Rg 23**

**G.N. No.  
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**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36, SECTION 77(1)(q))**

**CENTRAL PROVIDENT FUND  
(GOVERNMENT EMPLOYEES)  
REGULATIONS**

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[1st October 2002]

**Citation**

**1.** These Regulations may be cited as the Central Provident Fund (Government Employees) Regulations.

**Definitions**

**2.** In these Regulations —

“contract service” means —

- (a) in relation to a Defence Executive Officer, SAF regular officer or SAF regular soldier, contract service under

the Singapore Armed Forces (Pensions) Regulations (Cap. 295, Rg 9); or

- (b) in relation to a SAF regular military expert, contract service referred to in regulation 35 of the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010 (G.N. No. S 186/2010);

“Defence Executive Officer” means an employee in the DXO Scheme;

“DXO Scheme” means the scheme of service in respect of regular servicemen in the non-uniformed service in the Singapore Armed Forces;

“employee” means an employee of the Government;

“foreign employee” means an employee who is not a citizen of Singapore or permanent resident;

“INVEST Plan” means the INVEST Plan established by the Home Affairs Uniformed Services (INVEST Plan) Regulations (Cap. 126B, Rg 2);

“non-pensionable service” —

- (a) in relation to an employee who is a regular serviceman, means regular service in the Singapore Armed Forces which is neither pensionable service nor contract service;
- (b) in relation to any other employee, means service other than the pensionable service;

“pensionable service” —

- (a) in relation to an employee who is a regular serviceman, has the meaning given to that expression in the Singapore Armed Forces (Pensions) Regulations;
- (b) in relation to any other employee, means service in respect of which a pension, gratuity or other allowance may be payable under the Pensions Act (Cap. 225) to the employee in respect of his period of service with the Government;

- “permanent resident” means a person who holds a valid entry permit or re-entry permit issued by the Controller of Immigration under the Immigration Act (Cap. 133);
- “Premium Plan” means the Premium Plan established by the Singapore Armed Forces (Premium Plan) Regulations (Cap. 295, Rg 22) made under section 205A of the Singapore Armed Forces Act (Cap. 295);
- “regular serviceman” means an employee in regular service in the Singapore Armed Forces;
- “SAF regular military expert” means a regular serviceman who is a military expert in the Singapore Armed Forces;
- “SAF regular officer” means a regular serviceman who is an officer in the Singapore Armed Forces;
- “SAF regular soldier” means a regular serviceman other than a Defence Executive Officer, a SAF regular officer or a SAF regular military expert;
- “SAVER Plan” means the SAVER Plan established by the Singapore Armed Forces (SAVER Plan) Regulations (Cap. 295, Rg 19) made under section 205A of the Singapore Armed Forces Act.

**Contributions payable in respect of Government employees on pensionable service, etc.**

3. Except as otherwise provided in regulations 5, 6, 9 and 10, the contributions payable in respect of the following classes of employees who are citizens of Singapore or permanent residents shall be in accordance with the rates set out in the First Schedule instead of the rates set out in the First Schedule to the Act:

- (a) employees (not being regular servicemen) who are in the pensionable service, including such employees on probation who have not been placed on the pensionable establishment;
- (b) employees who are Defence Executive Officers, SAF regular officers or SAF regular soldiers in the contract service or pensionable service, or SAF regular military experts in the contract service; and

- (c) temporary employees on contract specifically providing for gratuities.

**Contributions payable in respect of Government employees on non-pensionable service, etc.**

4. Except as otherwise provided in regulations 5, 6, 9 and 10, the contributions payable in respect of the following classes of employees who are citizens of Singapore or permanent residents shall be in accordance with the rates set out in the Second Schedule instead of the rates set out in the First Schedule to the Act:

- (a) employees who are Defence Executive Officers or SAF regular military experts in the non-pensionable service;
- (b) employees who are SAF regular officers or SAF regular soldiers in the non-pensionable service, but are not members of the SAVER Plan or the Premium Plan; and
- (c) employees other than those specified in paragraphs (a) and (b) and regulations 3, 7 and 8.

**Contributions payable in respect of foreign employees who become permanent residents**

5.—(1) Subject to regulations 9 and 10, where a foreign employee becomes a permanent resident after 1st July 2003, the contributions payable in respect of that employee for the prescribed period shall be in accordance with the rates of contributions set out in —

- (a) paragraphs 2 and 3 of the First Schedule if that employee (not being a regular serviceman) is in the pensionable service, or if that employee is a SAF regular soldier in the contract service or pensionable service;
- (b) paragraphs 2 and 3 of the Second Schedule if that employee (not being a regular serviceman) is in the non-pensionable service, or if that employee is a SAF regular soldier in the non-pensionable service;
- (c) paragraphs 5 and 6 of the First Schedule if that employee is a Defence Executive Officer or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service; or

- (d) paragraphs 5 and 6 of the Second Schedule if that employee is a Defence Executive Officer, SAF regular officer or SAF regular military expert in the non-pensionable service.
- (2) In paragraph (1), “prescribed period” means —
  - (a) where the foreign employee becomes a permanent resident on or after 1st July 2005, a period of 2 years from the date he became a permanent resident; or
  - (b) where the foreign employee became a permanent resident after 1st July 2003 but before 1st July 2005, the period from 1st July 2005 to the date of expiry of 2 years from the date he became a permanent resident.

**Contributions payable in respect of permanent residents who become employees**

6.—(1) Subject to regulations 9 and 10, where a person becomes a permanent resident after 1st July 2003 and subsequently becomes an employee, the contributions payable in respect of that employee for the prescribed period shall be in accordance with the rates of contributions set out in —

- (a) paragraphs 2 and 3 of the First Schedule if that employee (not being a regular serviceman) is in the pensionable service, or if that employee is a SAF regular soldier in the contract service or pensionable service;
- (b) paragraphs 2 and 3 of the Second Schedule if that employee (not being a regular serviceman) is in the non-pensionable service, or if that employee is a SAF regular soldier in the non-pensionable service;
- (c) paragraphs 5 and 6 of the First Schedule if that employee is a Defence Executive Officer or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service; or
- (d) paragraphs 5 and 6 of the Second Schedule if that employee is a Defence Executive Officer, SAF regular officer or SAF regular military expert in the non-pensionable service.

- (2) In paragraph (1), “prescribed period” means —
- (a) where the permanent resident becomes an employee on or after 1st July 2005, the period —
    - (i) beginning on the date he became an employee; and
    - (ii) ending on the expiry of 2 years from the date he became a permanent resident; or
  - (b) where the permanent resident became an employee after 1st July 2003 but before 1st July 2005, the period —
    - (i) beginning on 1st July 2005; and
    - (ii) ending on the expiry of 2 years from the date he became a permanent resident.

**Contributions payable in respect of Government employees on SAVER Plan or Premium Plan**

7.—(1) The contributions payable in respect of SAF regular officers and SAF regular soldiers who are members of the SAVER Plan or the Premium Plan shall be in accordance with the rates set out in the Third Schedule.

(2) Subject to paragraph (3), any award under the SAVER Plan or the Premium Plan comprising moneys in the SAVER-Premium Fund CPF Top-Up Account of an employee in the Singapore Armed Forces who is a member of the SAVER Plan or the Premium Plan shall be credited to his account with the Fund when, other than by reason of death, he is no longer —

- (a) in the employment of the Singapore Armed Forces; or
- (b) a member of the SAVER Plan or the Premium Plan.

(3) The Government may use any award under the SAVER Plan or the Premium Plan comprising moneys in the SAVER-Premium Fund CPF Top-Up Account of an employee referred to in paragraph (2) to set-off against any sum owing by that employee when he —

- (a) dies;
- (b) is no longer in the employment of the Singapore Armed Forces; or
- (c) is no longer a member of the SAVER Plan or the Premium Plan.

(4) Where an employee referred to in paragraph (2) does not have sufficient funds to maintain the minimum sum required of him in his retirement account with the Fund at the age of 55 years, any award of moneys from the employee's Retirement Account under the SAVER Plan or the CARE account of the Premium Plan shall be transferred to his retirement account with the Fund to meet the shortfall in the minimum sum.

### **Contributions payable in respect of senior police officers under INVEST Plan**

8.—(1) The contributions payable in respect of employees in the regular service of the Police (Senior) Service who are members of the INVEST Plan shall be in accordance with the rates set out in the First Schedule.

(2) Any award under the INVEST Plan comprising moneys in the INVEST Plan CPF Top-Up Account of an employee referred to in paragraph (1) shall be credited to that employee's account with the Fund, except that the moneys may be used to set-off against any sum owing to the Government by that employee when he leaves the employment of the Police (Senior) Service or is no longer a member of the INVEST Plan.

### **Agreements made on or after 1st October 2002**

9. Where the Government and an employee who is a permanent resident have agreed on or after 1st October 2002 that the contributions payable in respect of that employee shall be in accordance with the rates set out in paragraph 1 or 4 of the First Schedule or paragraph 1 or 4 of the Second Schedule and have, in the manner determined by the Board, informed the Board of such agreement, those rates of contributions shall apply in respect of the employee until —

- (a) the employee leaves the employment of the Government; or
- (b) the agreement expires or is lawfully terminated,

whichever is the earlier.



**Agreements in force before 1st October 2002**

**10.** Any agreement between the Government and an employee who is a permanent resident in accordance with regulation 3(4)(b) of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.)<sup>1</sup> in relation to the contributions payable in respect of that employee which was in force immediately before 1st October 2002 shall continue to apply until —

(a) the employee leaves the employment of the Government; or

(b) the agreement expires or is lawfully terminated,

whichever is the earlier.

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<sup>1</sup> The Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.) was revoked by S 519/2002 with effect from 1st October 2002.

## FIRST SCHEDULE

Regulations 3, 5(1), 6(1), 8(1) and 9

## RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the pensionable service or an employee who is a SAF regular soldier in the contract service or pensionable service are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$900; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$900; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; and	(a) 13.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 18% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$810; and	(a) (i) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and	(a) 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$562.50; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and

# FIRST SCHEDULE — *continued*

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(ii) a further 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$900; and		(ii) a further 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$900; and		(ii) a further 13.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 18% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$810; and		(ii) a further 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$562.50; and		(ii) a further 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	
(b) 34.5% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 34.5% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 28.5% of the amount of any additional wages payable in the month.	(b) 18% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

2. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the pensionable service or an employee who is a SAF regular soldier in the contract service or pensionable service during the first year after the employee becomes a permanent resident are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) (i) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and

# FIRST SCHEDULE — *continued*

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	
(b) 19.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 19.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 15.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

3. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the pensionable service or an employee who is a SAF regular soldier in the contract service or pensionable service during the second year after the employee becomes a permanent resident are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; and	(a) 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and	(a) (i) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and	(a) 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$562.50; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and	(a) (i) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and

# FIRST SCHEDULE — *continued*

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(ii) a further 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and		(ii) a further 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and		(ii) a further 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$675; and		(ii) a further 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$562.50; and		(ii) a further 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$337.50; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$225; and	
(b) 29.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 29.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 25.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

# FIRST SCHEDULE — *continued*

4. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service, are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's pensionable ratio of ordinary wages, and 20% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$900; and	(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's pensionable ratio of ordinary wages, and 20% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$900; and	(a) (i) 7.875% of the employee's pensionable ratio of ordinary wages, and 10.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$472.50; and	(a) 13.5% of the employee's pensionable ratio of ordinary wages, and 18% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$810; and	(a) (i) 7.875% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and	(a) 9.375% of the employee's pensionable ratio of ordinary wages, and 12.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$562.50; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and
(ii) a further 15% of the employee's pensionable ratio of ordinary wages, and 20% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 15% of the employee's pensionable ratio of ordinary wages, and 20% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 13.5% of the employee's pensionable ratio of ordinary wages, and 18% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$810; and		(ii) a further 9.375% of the employee's pensionable ratio of ordinary wages, and 12.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$562.50; and		(ii) a further 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	
(b) 34.5% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 34.5% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 28.5% of the amount of any additional wages payable in the month.	(b) 18% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.



# FIRST SCHEDULE — *continued*

5. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service, during the first year after the employee becomes a permanent resident are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$652.50; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$652.50; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) (i) 7.875% of the employee's pensionable ratio of ordinary wages, and 10.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$472.50; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) (i) 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and
(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	
(b) 19.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 19.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 15.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

6. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service, during the second year after the employee becomes a permanent resident are as follows:

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$652.50; and	(a) 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and	(a) (i) 10.875% of the employee's pensionable ratio of ordinary wages, and 14.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and	(a) 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and	(a) (i) 7.875% of the employee's pensionable ratio of ordinary wages, and 10.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$472.50; and	(a) 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and	(a) (i) 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and	(a) 9.375% of the employee's pensionable ratio of ordinary wages, and 12.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$562.50; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and	(a) (i) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and
(ii) a further 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and		(ii) a further 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and		(ii) a further 11.25% of the employee's pensionable ratio of ordinary wages, and 15% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$675; and		(ii) a further 9.375% of the employee's pensionable ratio of ordinary wages, and 12.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$562.50; and		(ii) a further 5.625% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$337.50; and		(ii) a further 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$225; and	

# FIRST SCHEDULE — *continued*

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(b) 29.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 29.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 25.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

7. Where an employee was in the employment of the employer in the month of October 1984 and the amount of his ordinary wages payable under the contract of service for that month was more than \$9,333, the maximum contributions payable by the employer in respect of such employee shall, unless the employee notifies his employer that he wants the maximum contributions specified in paragraph 1, be as follows:

- (a) under item (a)(i) in column (1) of paragraph 1, instead of \$652.50, 10.875% of the wages of the employee for that month;
- (b) under item (a)(i) in column (3) of paragraph 1, instead of \$652.50, 10.875% of the wages of the employee for that month;
- (c) under item (a)(i) in column (5) of paragraph 1, instead of \$472.50, 7.875% of the wages of the employee for that month;
- (d) under item (a)(i) in column (7) of paragraph 1, instead of \$337.50, 5.625% of the wages of the employee for that month;
- (e) under item (a)(i) in column (9) of paragraph 1, instead of \$225, 3.75% of the wages of the employee for that month; or
- (f) under item (a)(i) in column (11) of paragraph 1, instead of \$225, 3.75% of the wages of the employee for that month.

8. No contributions shall be payable by an employer on the additional wages in a year which are in excess of \$76,500 less the amount of ordinary wages for that year.

FIRST SCHEDULE — *continued*

9. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

(a) \$76,500 less —

(i) the amount of ordinary wages of the employee for the preceding year; and

(ii) the additional wages of the employee already paid for the current year; or

(b) \$76,500 less —

(i) the amount of ordinary wages the employer expects to pay the employee for the current year; and

(ii) the additional wages of the employee already paid for the current year.

10.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 8.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 8.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

10A. In computing the ordinary wages for a year or a preceding year for the purposes of paragraphs 8, 9 and 10, the amount of ordinary wages for any month which is in excess of \$4,500 shall be disregarded.

FIRST SCHEDULE — *continued*

11.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees of the employer specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the medisave account with the Fund of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.

(3) No additional contributions shall be payable by the employer under sub-paragraph (1) —

- (a) on ordinary wages in excess of \$7,000 a month; and
- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.

(4) This paragraph shall apply to —

- (a) every person employed by the employer from 1st January 1994 (inclusive of such date); and
- (b) every person employed by the employer who has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer under this paragraph shall not be recoverable from the employee's wages and paragraphs 8, 9, 10 and 10A shall not apply to restrict or prohibit the payment of such additional contributions.

12. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above the age of 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;

FIRST SCHEDULE — *continued*

- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar shall be ignored;
- (d) "additional wages" means non-pensionable annual allowances, bonuses and other allowances payable at intervals of more than a month;
- (e) "non-pensionable variable payment" means the non-pensionable variable payment which is payable monthly and as part of ordinary wages for the year 1993 and in subsequent years;
- (f) "non-pensionable component" means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (g) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (h) "relevant time" means the end of the current year or the last month of the employee's employment with that employer, as the case may be;
- (i) "year" means the period beginning on 1st January and ending on 31st December; and
- (j) "pensionable ratio" means the proportion of the gross pay of the Defence Executive Officer or SAF regular officer that is pensionable.

## SECOND SCHEDULE

Regulations 4, 5(1), 6(1) and 9

### RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the non-pensionable service or an employee who is a SAF regular soldier in the non-pensionable service are as follows:

<i>Total amount of the employee's wages for the calendar month.</i>	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and (b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.432 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.432 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.

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Central Provident Fund  
(Government Employees)  
Regulations

[Cap. 36, Rg 23

SECOND SCHEDULE — *continued*

Total amount of the employee's wages for the calendar month. (1)	35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month. (2)	Amount recoverable from the employee's wages for the calendar month. (3)	Contributions payable by the employer for the calendar month. (4)	Amount recoverable from the employee's wages for the calendar month. (5)	Contributions payable by the employer for the calendar month. (6)	Amount recoverable from the employee's wages for the calendar month. (7)	Contributions payable by the employer for the calendar month. (8)	Amount recoverable from the employee's wages for the calendar month. (9)	Contributions payable by the employer for the calendar month. (10)	Amount recoverable from the employee's wages for the calendar month. (11)	Contributions payable by the employer for the calendar month. (12)	Amount recoverable from the employee's wages for the calendar month. (13)
	(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and  (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of — (a) (i) 14.5% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and	An amount equal to the sum of — (a) (i) 14.5% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and	An amount equal to the sum of — (a) (i) 10.5% of the employee's ordinary wages for the month subject to a maximum of \$472.50; and	An amount equal to the sum of — (a) 18% of the employee's ordinary wages for the month subject to a maximum of \$810; and	An amount equal to the sum of — (a) (i) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and	An amount equal to the sum of — (a) (i) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	An amount equal to the sum of — (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	An amount equal to the sum of — (a) (i) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and



## SECOND SCHEDULE — *continued*

35 Years of Age and below			Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Total amount of the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	(ii) a further 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 18% of the employee's ordinary wages for the month subject to a maximum of \$810; and		(ii) a further 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and		(ii) a further 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and		(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	
(b) 34.5% of the amount of the additional wages payable to the employee in the month.		(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 34.5% of the amount of the additional wages payable to the employee in the month.	(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 28.5% of the amount of the additional wages payable to the employee in the month.	(b) 18% of the amount of the additional wages payable to the employee in the month.	(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% of the amount of the additional wages payable to the employee in the month.	(b) 7.5% of the amount of the additional wages payable to the employee in the month.	(b) 10% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.

## SECOND SCHEDULE — *continued*

2. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the non-pensionable service or an employee who is a SAF regular soldier in the non-pensionable service during the first year after the employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i>	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.

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## [CAP. 36, Rg 23

[illegible]

## SECOND SCHEDULE — *continued*

3. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee (not being a regular serviceman) in the non-pensionable service or an employee who is a SAF regular soldier in the non-pensionable service during the second year after the employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i> (1)	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i> (2)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (3)	<i>Contributions payable by the employer for the calendar month.</i> (4)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (5)	<i>Contributions payable by the employer for the calendar month.</i> (6)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (7)	<i>Contributions payable by the employer for the calendar month.</i> (8)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (9)	<i>Contributions payable by the employer for the calendar month.</i> (10)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (11)	<i>Contributions payable by the employer for the calendar month.</i> (12)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of — (a) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.

## SECOND SCHEDULE — *continued*

Total amount of the employee's wages for the calendar month.	35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of —  (a) 14.5% of the total amount of the employee's wages for the month; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of —  (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and  (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and  (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,147.50; and  (b) 25.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and  (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and  (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 10% of the employee's ordinary wages for the month subject to a maximum of \$450; and  (b) 10% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and  (b) 5% of the amount of the additional wages payable to the employee in the month.

## SECOND SCHEDULE — *continued*

4. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer, SAF regular officer or SAF regular military expert in the non-pensionable service are as follows:

<i>Total amount of the employee's wages for the calendar month.</i> (1)	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i> (2)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (3)	<i>Contributions payable by the employer for the calendar month.</i> (4)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (5)	<i>Contributions payable by the employer for the calendar month.</i> (6)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (7)	<i>Contributions payable by the employer for the calendar month.</i> (8)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (9)	<i>Contributions payable by the employer for the calendar month.</i> (10)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (11)	<i>Contributions payable by the employer for the calendar month.</i> (12)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and  (b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.432 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.432 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.

## SECOND SCHEDULE — continued

Total amount of the employee's wages for the calendar month. (1)	35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month. (2)	Amount recoverable from the employee's wages for the calendar month. (3)	Contributions payable by the employer for the calendar month. (4)	Amount recoverable from the employee's wages for the calendar month. (5)	Contributions payable by the employer for the calendar month. (6)	Amount recoverable from the employee's wages for the calendar month. (7)	Contributions payable by the employer for the calendar month. (8)	Amount recoverable from the employee's wages for the calendar month. (9)	Contributions payable by the employer for the calendar month. (10)	Amount recoverable from the employee's wages for the calendar month. (11)	Contributions payable by the employer for the calendar month. (12)	Amount recoverable from the employee's wages for the calendar month. (13)
	(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and  (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of — (a) 34.5% of the employee's ordinary wages for the month subject to a maximum of \$1,552.50; and  (b) 34.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 34.5% of the employee's ordinary wages for the month subject to a maximum of \$900; and  (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 34.5% of the employee's ordinary wages for the month subject to a maximum of \$1,552.50; and  (b) 34.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and  (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,282.50; and  (b) 28.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 18% of the employee's ordinary wages for the month subject to a maximum of \$810; and  (b) 18% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and  (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and  (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 10% of the employee's ordinary wages for the month subject to a maximum of \$450; and  (b) 10% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and  (b) 5% of the amount of the additional wages payable to the employee in the month.

## SECOND SCHEDULE — *continued*

5. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer, SAF regular officer or SAF regular military expert in the non-pensionable service during the first year after the employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i>	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.



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## [CAP. 36, Rg 23

[illegible]

## SECOND SCHEDULE — *continued*

6. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a Defence Executive Officer, SAF regular officer or SAF regular military expert in the non-pensionable service during the second year after the employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i>	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<i>Above 50 but not more than 55 Years of Age</i>		<i>Above 55 but not more than 60 Years of Age</i>		<i>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>	<i>Contributions payable by the employer for the calendar month.</i>	<i>Amount recoverable from the employee's wages for the calendar month.</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and  (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and  (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.

## SECOND SCHEDULE — continued

Total amount of the employee's wages for the calendar month.	35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of —  (a) 14.5% of the total amount of the employee's wages for the month; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of —  (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and  (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of —  (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and  (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and  (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,147.50; and  (b) 25.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and  (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and  (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and  (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and  (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 10% of the employee's ordinary wages for the month subject to a maximum of \$450; and  (b) 10% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of —  (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and  (b) 5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

7. Where an employee was in the employment of the employer in the month of October 1984 and the amount of his ordinary wages payable under the contract of service for that month was more than \$7,000, the maximum contributions payable by the employer in respect of such employee shall, unless the employee notifies his employer that he wants the maximum contributions specified in paragraph 1, be as follows:

- (a) under item (a)(i) in column (2) of paragraph 1, instead of \$652.50, 14.5% of the wages of the employee for that month;
- (b) under item (a)(i) in column (4) of paragraph 1, instead of \$652.50, 14.5% of the wages of the employee for that month;
- (c) under item (a)(i) in column (6) of paragraph 1, instead of \$472.50, 10.5% of the wages of the employee for that month;
- (d) under item (a)(i) in column (8) of paragraph 1, instead of \$337.50, 7.5% of the wages of the employee for that month;
- (e) under item (a)(i) in column (10) of paragraph 1, instead of \$225, 5% of the wages of the employee for that month;  
or
- (f) under item (a)(i) in column (12) of paragraph 1, instead of \$225, 5% of the wages of the employee for that month.

8. No contributions shall be payable by an employer on the additional wages in a year which are in excess of \$76,500 less the amount of ordinary wages for that year.

9. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

- (a) \$76,500 less —
  - (i) the amount of ordinary wages of the employee for the preceding year; and
  - (ii) the additional wages of the employee already paid for the current year; or
- (b) \$76,500 less —
  - (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
  - (ii) the additional wages of the employee already paid for the current year.

SECOND SCHEDULE — *continued*

10.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 8.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 8.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

10A. In computing the ordinary wages for a year or a preceding year for the purposes of paragraphs 8, 9 and 10, the amount of ordinary wages for any month which is in excess of \$4,500 shall be disregarded.

11.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees of the employer specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the medisave account with the Fund of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.

(3) No additional contributions shall be payable by the employer under sub-paragraph (1) —

- (a) on ordinary wages in excess of \$7,000 a month; and
- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.

SECOND SCHEDULE — *continued*

(4) This paragraph shall apply to every person employed by the employer (including those who are employed on overseas contract terms or in receipt of expatriation allowance) who —

- (a) are employed from 1st January 1994 (inclusive of such date) and are not entitled to be provided with any hospitalisation benefits by the employer; or
- (b) has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer under this paragraph shall not be recoverable from the employee's wages and paragraphs 8, 9 and 10 shall not apply to restrict or prohibit the payment of such additional contributions.

12. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above the age of 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar shall be ignored;
- (d) “additional wages” means non-pensionable annual allowances, bonuses and other allowances payable at intervals of more than a month;
- (e) “non-pensionable variable payment” means the non-pensionable variable payment which is payable monthly and as part of ordinary wages for the year 1993 and in subsequent years;
- (f) “non-pensionable component” means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (g) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;

SECOND SCHEDULE — *continued*

- (h) “relevant time” means the end of the current year or the last month of the employee’s employment with that employer, as the case may be; and
  - (i) “year” means the period beginning on 1st January and ending on 31st December.
13. This Schedule does not apply to an employee who is both —
- (a) a SAF regular officer or SAF regular soldier in the non-pensionable service; and
  - (b) a member of the SAVER Plan or the Premium Plan.

## RATES OF CONTRIBUTION

CAP. 36, Rg 23]

*Central Provident Fund  
(Government Employees)  
Regulations*

35 Years of Age and below		Above 35 but not more than 50 Years of Age		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and	(a) (i) 10.875% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and	(a) (i) 7.875% of the employee's ordinary wages for the month subject to a maximum of \$472.50; and	(a) 13.5% of the employee's ordinary wages for the month subject to a maximum of \$810; and	(a) (i) 5.625% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	(a) 9.375% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and	(a) (i) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$225; and	(a) 5.625% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	(a) (i) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$225; and	(a) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$225 and
(ii) a further 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 13.5% of the employee's ordinary wages for the month subject to a maximum of \$810; and		(ii) a further 9.375% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and		(ii) a further 5.625% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and		(ii) a further 3.75% of the employee's ordinary wages for the month subject to a maximum of \$225; and	
(b) 25.875% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 25.875% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 21.375% of the amount of any additional wages payable in the month.	(b) 13.5% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 9.375% of the amount of any additional wages payable in the month.	(b) 9.375% of the amount of any additional wages payable in the month.	(b) 5.625% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 3.75% of the amount of any additional wages payable in the month.

2. No contributions shall be payable by an employer on the additional wages in a year which are in excess of \$76,500 less the amount of ordinary wages for that year.

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[2010 Ed. p. 39]



THIRD SCHEDULE — *continued*

3. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

(a) \$76,500 less —

- (i) the amount of ordinary wages of the employee for the preceding year; and
- (ii) the additional wages of the employee already paid for the current year; or

(b) \$76,500 less —

- (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
- (ii) the additional wages of the employee already paid for the current year.

4.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 2.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 2.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

4A. In computing the ordinary wages for a year or a preceding year for the purposes of paragraphs 2, 3 and 4, the amount of ordinary wages for any month which is in excess of \$4,500 shall be disregarded.

THIRD SCHEDULE — *continued*

5.—(1) Subject to sub-paragraph (3), there shall be payable by the Government in respect of each of the employees of the Government specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the Government shall transfer to the credit of the medisave account with the Fund of any employee of the Government specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the Government on such balance.

(3) No additional contributions shall be payable by the Government under sub-paragraph (1) —

- (a) on ordinary wages in excess of \$7,000 a month; and
- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.

(4) This paragraph shall apply to —

- (a) every person employed by the Government from 1st January 1994 (inclusive of such date); and
- (b) every person employed by the Government who has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the Government under this paragraph shall not be recoverable from the employee's wages and paragraphs 2, 3, 4 and 4A shall not apply to restrict or prohibit the payment of such additional contributions.

THIRD SCHEDULE — *continued*

6. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above the age of 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar shall be ignored;
- (d) "additional wages" means non-pensionable annual allowances, bonuses and other allowances payable at intervals of more than a month;
- (e) "non-pensionable variable payment" means the non-pensionable variable payment which is payable monthly and as part of ordinary wage for the year 1993 and in subsequent years;
- (f) "non-pensionable component" means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (g) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (h) "relevant time" means the end of the current year or the last month of the employee's employment with that employer, as the case may be; and
- (i) "year" means the period beginning on 1st January and ending on 31st December.

[G.N. Nos. S 519/2002; S 465/2003; S 14/2004; S 798/2004; S 482/2005; S 826/2005; S 320/2007; S 197/2010]

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