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## No. S 106

### CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

#### CENTRAL PROVIDENT FUND (PUBLIC SECTOR EMPLOYEES) REGULATIONS 2011

##### ARRANGEMENT OF REGULATIONS

###### Regulation

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In exercise of the powers conferred by section 77(1)(g) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, hereby makes the following Regulations:

#### **Citation and commencement**

1. These Regulations may be cited as the Central Provident Fund (Public Sector Employees) Regulations 2011 and shall come into operation on 1st March 2011.

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## Definitions

### 2. In these Regulations —

“aided school” means a school in receipt of grant-in-aid under the Education (Grant-in-Aid) Regulations (Cap. 87, Rg 3) other than a school that is set out in the Schedule to those 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 —

(a) an employee of the Government;

(b) an employee of a statutory body; or

(c) a person employed in an aided school by the managers of the school,

as the case may be;

“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);

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“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; and
- (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 (Cap. 295, Rg 9); and
- (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;

“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 end date” has the same meaning as in regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations (Cap. 295, Rg 19);

*[S 440/2012]*

“SAVER Plan” means the SAVER Plan established by the Singapore Armed Forces (SAVER Plan) Regulations made under section 205A of the Singapore Armed Forces Act;

*[S 440/2012]*

“statutory body” means a body specified under paragraph 6(2) to (70) of the First Schedule to the Act.

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

3. The contributions payable in respect of the following classes of employees shall be in accordance with the rates set out in the First Schedule:

- (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 employees on non-pensionable service, etc.**

4. The contributions payable in respect of the following classes of employees shall be in accordance with the rates set out in the Second Schedule:

- (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;

[S 440/2012]

(ba) employees who are SAF regular officers in the non-pensionable service, and are members of the SAVER Plan who have reached the SAVER end date; and

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(c) employees other than those specified in paragraphs (a), (b) and (ba) and regulations 3, 5 and 6.

[S 440/2012]

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

5.—(1) Except as provided in regulation 4(ba), 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 (whether or not he has reached his SAVER end date) or a member of 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.

[S 440/2012]

(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.

*[S 440/2012]*

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

**6.—**(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 moneys in the INVEST Plan CPF Top-Up Account of a person who is no longer an employee referred to in paragraph (1) shall be credited to his account with the Fund, except that the moneys may be used to set-off against any sum owing to the Government by him when he leaves the employment of the Police (Senior) Service or is no longer a member of the INVEST Plan.

### **Agreements in force before 1st March 2011**

**7.—**(1) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into before 1st October 2002 between an employer and an employee who is a permanent resident under regulation 3(4)(b) of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.) in relation to the contributions payable in respect of that employee; and

(b) was in force immediately before 1st March 2011,

then the agreed rates of contribution shall continue to apply in relation to that employee until the employee leaves the employment of the

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employer, or the agreement expires or is lawfully terminated, whichever is the earlier.

(2) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into on or after 1st October 2002 between an employer and an employee who is a permanent resident under regulation 9 of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 2010 Ed.) (referred to in this paragraph as the revoked Regulations) in relation to the contributions payable in respect of that employee; and

(b) was in force immediately before 1st March 2011,

then —

(i) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 or 4 of the First Schedule to the revoked Regulations, the rates set out in paragraph 1 of the First Schedule to these Regulations shall apply in relation to that employee; or

(ii) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 or 4 of the Second Schedule to the revoked Regulations, the rates set out in paragraph 1 of the Second Schedule to these Regulations shall apply in relation to that employee,

until the employee leaves the employment of the employer or the agreement expires or is lawfully terminated, whichever is the earlier.

(3) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into on or after 1st October 2002 between an employer and an employee who is a permanent resident under regulation 7 of the revoked Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations (Rg 28, 2010 Ed.) (referred to in this paragraph as the revoked Regulations) in relation to the contributions payable in respect of that employee; and

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(b) was in force immediately before 1st March 2011,  
then —

- (i) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 of the First Schedule to the revoked Regulations, the rates set out in paragraph 1 of the First Schedule to these Regulations shall apply in relation to that employee;
- (ii) if the agreement is for those contributions to be in accordance with the rates set out in paragraphs 2 and 3 of the First Schedule to the revoked Regulations, the rates set out in paragraphs 2 and 3 of the First Schedule to these Regulations shall (with the necessary modifications) apply in relation to that employee;
- (iii) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 of the Second Schedule to the revoked Regulations, the rates set out in paragraph 1 of the Second Schedule to these Regulations shall apply in relation to that employee; or
- (iv) if the agreement is for those contributions to be in accordance with the rates set out in paragraphs 2 and 3 of the Second Schedule to the revoked Regulations, the rates set out in paragraphs 2 and 3 of the Second Schedule to these Regulations shall (with the necessary modifications) apply in relation to that employee,

until the employee leaves the employment of the employer or the agreement expires or is lawfully terminated, whichever is the earlier.

### **Revocation**

**8.** The Central Provident Fund (Government Employees) Regulations (Rg 23) and the Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations (Rg 28) are revoked.

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**FIRST SCHEDULE**

Regulations 3 and 6(1)

**RATES OF CONTRIBUTION**

1. Subject to this Schedule, with effect from 1st September 2012, the contributions payable by the employer and the amount recoverable from the wages of an employee —

- (a) who, not being a regular serviceman, is in the pensionable service, including one on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

are as follows:

- (i) where the employee is not more than 50 years of age:

<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)
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) 12% of the employee's ordinary wages for the month excluding the non- pensionable element, and 16% of the non- pensionable element of the employee's ordinary wages for the month, subject to a	(a) 15% of the employee's ordinary wages for the month excluding the non- pensionable element, and 20% of the non- pensionable element of the employee's	(a)(i) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non- pensionable element of the employee's ordinary wages for the month, subject to a	(a) 15% of the employee's ordinary wages for the month excluding the non- pension- able element, and 20% of the non- pension- able element of

FIRST SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
maximum of \$800; and (ii) a further 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and  (b) 36% of the amount of any additional wages payable in the month.	ordinary wages for the month, subject to a maximum of \$1,000; and  (b) 20% of the amount of any additional wages payable in the month.	maximum of \$800; and (ii) a further 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and  (b) 36% of the amount of any additional wages payable in the month.	the employee's ordinary wages for the month, subject to a maximum of \$1,000; and  (b) 20% of the amount of any additional wages payable in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

<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>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)
An amount equal to the sum of —  (a)(i) 10.5% of the employee's	An amount equal to the sum of —  (a) 13.875% of the	An amount equal to the sum of —  (a)(i) 7.875% of the employee's	An amount equal to the sum of —  (a) 9.75% of the

FIRST SCHEDULE — *continued*

<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>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)
ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$700; and	employee's ordinary wages for the month excluding the non-pensionable element, and 18.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of the employee's ordinary wages for the month, subject to a maximum of \$925; and	ordinary wages for the month excluding the non-pensionable element, and 10.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$525; and	employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$650; and
(ii) a further 13.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 18.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$925; and		(ii) a further 9.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$650; and	
(b) 32.5% of the amount of any additional wages payable in the month.	(b) 18.5% of the amount of any additional wages payable in the month.	(b) 23.5% of the amount of any additional wages payable in the month.	(b) 13% of the amount of any additional wages payable in the month.

(iii) where the employee is above 60 years of age:

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
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) 5.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$350; and	(a) 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and	(a)(i) 4.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$325; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 14.5% of the amount of any additional	(b) 7.5% of the amount of any additional	(b) 11.5% of the amount of any additional	(b) 5% of the amount of any

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
wages payable in the month.	wages payable in the month.	wages payable in the month.	additional wages payable in the month.

2. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who, not being a regular serviceman, is in the pensionable service of the Government, including one on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee of the Government on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
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) 12% of the employee's ordinary wages	(a) 3.75% of the employee's ordinary	(a)(i) 12% of the employee's ordinary wages	(a) 3.75% of the employee's ordinary

FIRST SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and	wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and	wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 21% 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) 21% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

<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>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)
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) 10.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$700; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	(a)(i) 7.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 10.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$525; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a	

FIRST SCHEDULE — *continued*

<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>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)
maximum of \$250; and		maximum of \$250; and	
(b) 19% 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.

(iii) where the employee is above 60 years of age:

<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>
(1)	(2)	(3)	(4)
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) 5.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7% of the non-pensionable element of the employee's ordinary wages for the month, subject to a	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	(a)(i) 4.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
maximum of \$350; and		maximum of \$325; and	maximum of \$250; and
(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 12% 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) 11.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

3. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who, not being a regular serviceman, is in the pensionable service of the Government, including one on probation who has not been placed on the pensionable establishment;

FIRST SCHEDULE — *continued*

- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee of the Government on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
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 —
<p>(a)(i) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and</p> <p>(ii) a further 11.25% of the employee's ordinary</p>	<p>(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and</p>	<p>(a)(i) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and</p> <p>(ii) a further 11.25% of the employee's ordinary wages for the month</p>	<p>(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and</p>

FIRST SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and		excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and	
(b) 31% 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) 31% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

<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>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)
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) 10.5% of the employee's ordinary wages for the month	(a) 11.25% of the employee's ordinary wages for the	(a)(i) 7.875% of the employee's ordinary wages for the month excluding the	(a) 9.375% of the employee's ordinary wages for the month

FIRST SCHEDULE — *continued*

<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>Contributions payable by the employer 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>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
<p>excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$700; and</p> <p>(ii) a further 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and</p> <p>(b) 29% of the amount of any additional wages payable in the month.</p>	<p>month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and</p> <p>(b) 15% of the amount of any additional wages payable in the month.</p>
<p>excluding the non-pensionable element, and 10.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$525; and</p> <p>(ii) a further 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$625; and</p> <p>(b) 23% of the amount of any additional wages payable in the month.</p>	<p>month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$625; and</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued*

(iii) where the employee is above 60 years of age:

<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>
(1)	(2)	(3)	(4)
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) 5.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$350; and	(a) 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and	(a)(i) 4.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$325; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
(b) 14.5% 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) 11.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

4. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is an employee of a statutory body and in the pensionable service; or
- (b) who is a temporary employee of a statutory body and on contract specifically providing for gratuities,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
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) 3% of the employee's ordinary wages for the month excluding the non-pensionable element, and 4% of the non-pensionable	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the	(a)(i) 3% of the employee's ordinary wages for the month excluding the non-pensionable element, and 4% of the non-	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the

FIRST SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
<p>element of the employee's ordinary wages for the month, subject to a maximum of \$200; and</p> <p>(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and</p> <p>(b) 9% of the amount of any additional wages payable in the month.</p>	<p>non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>	<p>pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$200; and</p> <p>(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and</p> <p>(b) 9% of the amount of any additional wages payable in the month.</p>	<p>non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

(ii) where the employee is above 50 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

<i>Above 50 but not more than 55 years of age</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Above 55 but not more than 60 years of age</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>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(2)	(3)	(4)
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) 3% of the employee's ordinary wages for the month excluding the non-pensionable element, and 4% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$200; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	(a)(i) 3% of the employee's ordinary wages for the month excluding the non-pensionable element, and 4% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$200; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	

FIRST SCHEDULE — *continued*

<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>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)
(b) 9% 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) 9% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

(iii) where the employee is above 60 years of age:

<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>
(1)	(2)	(3)	(4)
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) 2.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 3.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$175; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	(a)(i) 2.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 3.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$175; and  (ii) a further 3.75% of the employee's	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and		ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 8.5% 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) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

5. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is an employee of a statutory body and in the pensionable service; or
- (b) who is a temporary employee of a statutory body and on contract specifically providing for gratuities,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

FIRST SCHEDULE — *continued*

(i) where the employee is not more than 50 years of age:

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
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) 6.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$450; and	(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and	(a)(i) 6.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$450; and	(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and
(ii) a further 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and		(ii) a further 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and	

FIRST SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
(b) 24% 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) 24% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

<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>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)
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) 6.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$450; and	(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and	(a)(i) 4.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and	(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$625; and
(ii) a further 11.25% of the employee's		(ii) a further 9.375% of the employee's ordinary wages	

FIRST SCHEDULE — *continued*

<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>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)
ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and		for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$625; and	
(b) 24% 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) 18.5% 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.

(iii) where the employee is above 60 years of age:

<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>
(1)	(2)	(3)	(4)
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) 2.625% of the employee's ordinary wages for the	(a) 5.625% of the employee's ordinary wages for the	(a)(i) 2.625% of the employee's ordinary wages for the month	(a) 3.75% of the employee's ordinary wages for the

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
month excluding the non-pensionable element, and 3.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$175; and	month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and	excluding the non-pensionable element, and 3.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$175; and	month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 11% of the amount of any additional wages	(b) 7.5% of the amount of any additional wages	(b) 8.5% of the amount of any additional wages	(b) 5% of the amount of any additional wages

FIRST SCHEDULE — *continued*

<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>
(1)	(2)	(3)	(4)
payable in the month.	payable in the month.	wages payable in the month.	payable in the month.

6. Subject to paragraphs 7 to 14, where a foreign employee becomes a permanent resident after 1st March 2009 but before 1st March 2011, or where a person becomes a permanent resident after 1st March 2009 but before 1st March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1st March 2011 and ending on the last day of the second anniversary month, shall be in accordance with —

(a) the rates of contributions set out in paragraphs 2 and 3 if the employee —

- (i) is in the pensionable service of the Government (not being a regular serviceman), including one on probation who has not been placed on pensionable establishment;
- (ii) is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (iii) is a SAF regular military expert in the contract service;
- (iv) is a temporary employee of the Government on contract specifically providing for gratuities; or
- (v) is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan;

(b) the rates of contributions set out in paragraphs 4 and 5 if the employee is an employee of a statutory body in the pensionable service, or is a temporary employee of a statutory body on contract specifically providing for gratuities.

7. Subject to paragraphs 8 to 14, where the employer and the employee who is a permanent resident have agreed on or after 1st March 2011 —

- (a) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 2 or 3, that those contributions shall be in accordance with the rates set out in paragraph 1 instead;

FIRST SCHEDULE — *continued*

- (b) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 4, that those contributions shall be in accordance with the rates set out in paragraph 1 or 2 instead; or
- (c) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 5, that those contributions shall be in accordance with the rates set out in paragraph 1 or 3 instead,

and have, in the manner determined by the Board, informed the Board of such agreement, then the agreed rates of contribution shall (with the necessary modifications) apply in respect of that employee until —

- (i) the employee leaves the employment of the employer; or
- (ii) the agreement expires or is lawfully terminated,

whichever is the earlier.

8. 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(i), instead of \$800, 12% of the wages of the employee for that month;
- (b) under item (a)(i) in column (3) of paragraph 1(i), instead of \$800, 12% of the wages of the employee for that month;
- (c) under item (a)(i) in column (1) of paragraph 1(ii), instead of \$700, 10.5% of the wages of the employee for that month;
- (d) under item (a)(i) in column (3) of paragraph 1(ii), instead of \$525, 7.875% of the wages of the employee for that month;
- (e) under item (a)(i) in column (1) of paragraph 1(iii), instead of \$350, 5.25% of the wages of the employee for that month; or
- (f) under item (a)(i) in column (3) of paragraph 1(iii), instead of \$325, 4.875% of the wages of the employee for that month.

9. No contributions shall be payable by an employer on the additional wages in a year which are in excess of the applicable amount less the amount of ordinary wages for that year.

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FIRST SCHEDULE — *continued*

10. 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) the applicable amount 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) the applicable amount 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.

11.—(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 9.

(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 9.

(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.

12. In computing the amount of ordinary wages for the purposes of paragraphs 9, 10 and 11 —

- (a) for the year beginning 1st January 2011, the amount of ordinary wages for any month which is in excess of —
  - (i) \$4,500 for the months of January to August; and
  - (ii) \$5,000 for the months of September to December,

FIRST SCHEDULE — *continued*

shall be disregarded; and

- (b) for the year beginning 1st January 2012 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$5,000 shall be disregarded.

13.—(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 9, 10, 11 and 12 shall not apply to restrict or prohibit the payment of such additional contributions.

14. For the purpose of this Schedule —

- (a) the contributions payable in respect of an employee above 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 that 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 allowance, bonuses and other allowances payable at intervals of more than a month;
- (da) "applicable amount" —
  - (i) in respect of the year beginning 1st January 2011, means the sum of \$79,333; and
  - (ii) in respect of the year beginning 1st January 2012 and every subsequent year, means the sum of \$85,000;
- (e) "first anniversary month", in relation to an employee who becomes a permanent resident, means the calendar month in which the first anniversary of the day the employee becomes a permanent resident falls;
- (f) "non-pensionable element" —
  - (i) in relation to an employee (not being a regular serviceman) in the pensionable service of the Government, or of a statutory body, means the non-pensionable variable payment and non-pensionable component;
  - (ii) in relation to an employee who is a Defence Executive Officer, SAF regular soldier or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service, means ordinary wages less pensionable ratio of ordinary wages;
- (g) "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;
- (h) "non-pensionable component" means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (i) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (j) "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;

FIRST SCHEDULE — *continued*

- (k) “second anniversary month”, in relation to an employee who becomes a permanent resident, means the calendar month in which the second anniversary of the day the employee becomes a permanent resident falls;
- (l) “year” means the period beginning on 1st January and ending 31st December; and
- (m) “pensionable ratio” means the proportion of the gross pay that is pensionable.

[S 440/2012]

## SECOND SCHEDULE

Regulation 4

## RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st September 2012, the contributions payable by the employer and the amount recoverable from the wages of an employee —

- (a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;
- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;
- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

are as follows:

- (i) where the employee is not more than 50 years of age:

SECOND SCHEDULE — *continued*

<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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 16% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.1063 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	<p>An amount equal to the sum of —</p> <p>(a) 16% of the total amount of the employee's wages for the month; and</p> <p>(b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.</p>	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	<p>An amount equal to the sum of —</p> <p>(a) 0.1063 of the difference between the total amount of the employee's wages for the month and \$50; and</p> <p>(b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.</p>	An amount equal to 0.48 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 —	An amount equal to the sum of \$120 and 0.24 of the difference between	An amount equal to the sum of —	An amount equal to the sum of \$120 and 0.24 of the difference between

SECOND SCHEDULE — *continued*

<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>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)
	(a) 16% of the total amount of the employee's wages for the month; and	the total amount of the employee's wages for the month and \$750.	(a) \$74.475 and 0.2171 of the difference between the total amount of the employee's wages for the month and \$750; and	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) \$120 and 0.24 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 —	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 —	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.
	(a) 16% of the total amount of the employee's wages for the month; and		(a) \$172.20 and 0.226 of the difference between the total amount of the employee's wages for the month; and	

SECOND SCHEDULE — *continued*

<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>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)
			ee's wages for the month and \$1,200; and	
	(b) \$120 and 0.24 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$120 and 0.24 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 16% of the employ ee's ordinary wages for the month subject to a maximum of \$800; and	(a) 20% of the employ ee's ordinary wages for the month subject to a maximum of \$1,000; and	(a)(i) 16% of the employ ee's ordinary wages for the month subject to a maximum of \$800; and	(a) 20% of the employ ee's ordinary wages for the month subject to a maximum of \$1,000; and
	(ii) a further 20% of the employ ee's ordinary wages for		(ii) a further 20% of the employ ee's ordinary wages for	

SECOND SCHEDULE — *continued*

<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>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)
	the month subject to a maximum of \$1,000; and		the month subject to a maximum of \$1,000; and	
	(b) 36% 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) 36% 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.

(ii) where the employee is above 50 but not more than 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.093 of the difference between the total amount of the employee's	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's	NIL

SECOND SCHEDULE — *continued*

*Above 50 but not more than 55 years of age*      *Above 55 but not more than 60 years of age*

<i>Total amount of 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)
	wages for the month and \$50.		wages for the month and \$50.	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.093 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.444 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.444 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) 0.312 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.312 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) \$65.10 and 0.1756 of the	An amount equal to the sum of \$111 and 0.222 of the difference between the total amount of the employee's	An amount equal to the sum of — (a) \$48.825 and 0.1155 of the	An amount equal to the sum of \$78 and 0.156 of the difference between the total amount of the employee's

SECOND SCHEDULE — *continued*

*Above 50 but not more than 55 years of age*      *Above 55 but not more than 60 years of age*

<i>Total amount of 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)
	difference between the total amount of the employ ee's wages for the month and \$750; and	wages for the month and \$750.	difference between the total amount of the employ ee's wages for the month and \$750; and	wages for the month and \$750.
	(b) \$111 and 0.222 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$78 and 0.156 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) \$144.12 and 0.2196 of the difference between the total amount of the employ ee's wages	An amount equal to the sum of \$111 and 0.222 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) \$100.80 and 0.189 of the difference between the total amount of the employ ee's wages for	An amount equal to the sum of \$78 and 0.156 of the difference between the total amount of the employee's wages for the month and \$750.

SECOND SCHEDULE — *continued*

*Above 50 but not more than 55 years of age*      *Above 55 but not more than 60 years of age*

<i>Total amount of 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)
	for the month and \$1,200; and		the month and \$1,200; and	
	(b) \$111 and 0.222 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$78 and 0.156 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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a)(i) 14% of the employee's ordinary wages for the month subject to a maximum of \$700; and	(a) 18.5% of the employee's ordinary wages for the month subject to a maximum of \$925; and	(a)(i) 10.5% of the employee's ordinary wages for the month subject to a maximum of \$525; and	(a) 13% of the employee's ordinary wages for the month subject to a maximum of \$650; and
	(ii) a further 18.5% of the employee's ordinary		(ii) a further 13% of the employee's	

SECOND SCHEDULE — *continued*

*Above 50 but not more than 55 years of age*      *Above 55 but not more than 60 years of age*

<i>Total amount of 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)
	wages for the month subject to a maximum of \$925; and		ordinary wages for the month subject to a maximum of \$650; and	
	(b) 32.5% of the amount of the additional wages payable to the employee in the month.	(b) 18.5% of the amount of the additional wages payable to the employee in the month.	(b) 23.5% of the amount of the additional wages payable to the employee in the month.	(b) 13% of the amount of the additional wages payable to the employee in the month.

(iii) where the employee is above 60 years of age:

*Above 60 but not more than 65 years of age*

*Above 65 years of age*

<i>Total amount of 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)
Exceeding \$50 but not	An amount equal to 0.0465 of the difference between	NIL	An amount equal to 0.0431 of the difference between	NIL

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
exceeding \$500	the total amount of the employee's wages for the month and \$50.		the total amount of the employee's wages for the month and \$50.	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.0465 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) 0.0431 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) \$32.55 and 0.0583 of the	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's	An amount equal to the sum of — (a) \$30.225 and 0.0541 of the	An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	difference between the total amount of the employ ee's wages for the month and \$750; and	wages for the month and \$750.	difference between the total amount of the employ ee's wages for the month and \$750; and	wages for the month and \$750.
	(b) \$45 and 0.09 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) \$58.80 and 0.154 of the difference between the total amount of the employ ee's wages for the month and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employ ee's wages for the month and \$750.	An amount equal to the sum of — (a) \$54.60 and 0.143 of the difference between the total amount of the employ ee'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 employ ee's wages for the month and \$750.

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	\$1,200; 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.		(b) \$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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a)(i) 7% of the employee's ordinary wages for the month subject to a maximum of \$350; and	(a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$375; and	(a)(i) 6.5% of the employee's ordinary wages for the month subject to a maximum of \$325; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 7.5% of the employee's ordinary wages for the month		(ii) a further 5% of the employee's ordinary wages for the month	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	subject to a maximum of \$375; and		subject to a maximum of \$250; and	
	(b) 14.5% 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) 11.5% 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.

2. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;
- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;
- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

SECOND SCHEDULE — *continued*

(i) where the employee is not more than 50 years of age:

<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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 16% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.1063 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) 16% 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) 0.1063 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.

SECOND SCHEDULE — *continued*

<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>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)
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of —  (a) 16% of the total amount of the employee's wages for the month; 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.	An amount equal to the sum of —  (a) \$74.475 and 0.2171 of the difference between the total amount of the employee's wages for the month and \$750; 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 \$1,200 but not exceeding \$1,500	An amount equal to the sum of —  (a) 16% of the total amount of the employee's	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) \$172.20 and 0.226 of the difference between	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*

<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>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)
	wages for the month; and		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.		(b) \$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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a)(i) 16% of the employee's ordinary wages for the month subject to a maximum of \$800; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 16% of the employee's ordinary wages for the month subject to a maximum of \$800; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employee's			

SECOND SCHEDULE — *continued*

<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>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)
	<p>ordinary wages for the month subject to a maximum of \$250; and</p> <p>(b) 21% of the amount of the additional wages payable to the employee in the month.</p>		<p>(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and</p> <p>(b) 21% of the amount of the additional wages payable to the employee in the month.</p>	<p>(b) 5% of the amount of the additional wages payable to the employee in the month.</p>

(ii) where the employee is above 50 but not more than 60 years of age:

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.093 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
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.093 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.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of —	An amount equal to the sum of \$30 and 0.06 of the difference between	An amount equal to the sum of —	An amount equal to the sum of \$30 and 0.06 of the difference between

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	(a) \$65.10 and 0.1756 of the difference between the total amount of the employee's wages for the month and \$750; and	the total amount of the employee's wages for the month and \$750.	(a) \$48.825 and 0.1155 of the difference between the total amount of the employee's wages for the month and \$750; and	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.		(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) \$144.12 and 0.2196 of the difference between the total amount of the	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) \$100.80 and 0.189 of the difference between the total amount of the	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*

<i>Total amount of the employee's wages for the calendar month</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>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)
	employ ee's wages for the month and \$1,200; and		ee's wages for the month and \$1,200; and	
	(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 14% of the employ ee's ordinary wages for the month subject to a maximum of \$700; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 10.5% of the employ ee's ordinary wages for the month subject to a maximum of \$525; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employ ee's ordinary		(ii) a further 5% of the employ ee's ordinary	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	wages for the month subject to a maximum of \$250; and		wages for the month subject to a maximum of \$250; and	
	(b) 19% 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.	(b) 15.5% 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.

(iii) where the employee is above 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0465 of the difference between the total amount of the employee's	NIL	An amount equal to 0.0431 of the difference between the total amount of the employee's	NIL

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	wages for the month and \$50.		wages for the month and \$50.	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.0465 of the difference between the total amount of the employ ee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employ ee'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) 0.0431 of the difference between the total amount of the employ ee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employ ee'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) \$32.55 and 0.0583 of the difference between the total	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) \$30.225 and 0.0541 of the difference between the total	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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	amount of the employee's wages for the month and \$750; and		amount of the employee's wages for the month and \$750; and	
	(b) \$30 and 0.06 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) \$58.80 and 0.154 of the difference between the total amount of the employee's wages for the month and \$1,200; 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) \$54.60 and 0.143 of the difference between the total amount of the employee's wages for the month and \$1,200; 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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 7% of the employ ee's ordinary wages for the month subject to a maximum of \$350; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 6.5% of the employ ee's ordinary wages for the month subject to a maximum of \$325; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and		(ii) a further 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	(b) 12% 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.	(b) 11.5% 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.

3. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;
- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;
- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

SECOND SCHEDULE — *continued*

<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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 16% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.1063 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	(a) 16% 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.	(a) 0.1063 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.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of —	An amount equal to the sum of \$90 and 0.18 of the difference between	An amount equal to the sum of —	An amount equal to the sum of \$90 and 0.18 of the difference between

SECOND SCHEDULE — *continued*

<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>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)
	<p>(a) 16% of the total amount of the employee's wages for the month; and</p> <p>(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.</p>	<p>the total amount of the employee's wages for the month and \$750.</p> <p>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.</p>	<p>(a) \$74.475 and 0.2171 of the difference between the total amount of the employee's wages for the month and \$750; and</p> <p>(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.</p>	<p>the total amount of the employee's wages for the month and \$750.</p> <p>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.</p>
<p>Exceeding \$1,200 but not exceeding \$1,500</p>	<p>An amount equal to the sum of —</p> <p>(a) 16% of the total amount of the employee's wages for the month; and</p>	<p>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.</p>	<p>An amount equal to the sum of —</p> <p>(a) \$172.20 and 0.226 of the difference between the total amount of the employee's wages for the month and \$750.</p>	<p>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.</p>

SECOND SCHEDULE — *continued*

<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>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)
			ee's wages for the month and \$1,200; and	
	(b) \$90 and 0.18 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 16% of the employ ee's ordinary wages for the month subject to a maximum of \$800; and	(a) 15% of the employ ee's ordinary wages for the month subject to a maximum of \$750; and	(a)(i) 16% of the employ ee's ordinary wages for the month subject to a maximum of \$800; and	(a) 15% of the employ ee's ordinary wages for the month subject to a maximum of \$750; and
	(ii) a further 15% of the employ ee's ordinary wages for		(ii) a further 15% of the employ ee's ordinary wages for	

SECOND SCHEDULE — *continued*

<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>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)
	the month subject to a maximum of \$750; and		the month subject to a maximum of \$750; and	
	(b) 31% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.	(b) 31% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.093 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

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.093 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) 0.3 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.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of — (a) \$65.10 and 0.1756 of the difference between the total amount of the employee's	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 0.1155 of the difference between the total amount of the	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.

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	wages for the month and \$750; and		employ ee's wages for the month and \$750; and	
	(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 employ ee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of —  (a) \$144.12 and 0.2196 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	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) \$100.80 and 0.189 of the difference between the total amount of the employ ee's wages for the month and \$1,200; and  (b) \$75 and 0.15 of the difference	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.

SECOND SCHEDULE — *continued*

	<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>Total amount of 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)
	between the total amount of the employee's wages for the month and \$750.		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)			of
	1			the
	4			em
				pl
				oy
				ee'
				s
				or
				di
				na
				ry
				wa
				ge
				s
				for
				the
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 SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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>	
(1)	(2)	(3)	(4)	(5)

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of

\$700; and

- (ii) a further 15% of the employee's ordinary wages for the month subject to a maximum of \$750; and

An amount equal to the sum of—

- (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$750; 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 \$525; and
- (ii) a further 12.5% of the employee's ordinary wages for the month subject to a maximum of \$625; 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 \$625; and

- (b) 29% of the amount of the additional wages payable to the employee in the month.

(b) 15% of the amount of the additional wages payable to the employee in the month.

(b) 23% 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.

(iii) where the employee is above 60 years of age:

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0465 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0431 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) 0.0465 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) 0.0431 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	An amount equal to the sum of —	An amount equal to the sum of \$45 and 0.09 of the	An amount equal to the sum of —	An amount equal to the sum of \$30 and 0.06 of the

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
exceeding \$1,200	(a) \$32.55 and 0.0583 of the difference between the total amount of the employee's wages for the month and \$750; and	difference between the total amount of the employee's wages for the month and \$750.	(a) \$30.225 and 0.0541 of the difference between the total amount of the employee's wages for the month and \$750; and	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) \$58.80 and 0.154 of the difference between the total amount of the	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) \$54.60 and 0.143 of the difference between the total amount of the	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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	employ ee's wages for the month and \$1,200; and		employ ee's wages for the month and \$1,200; and	
	(b) \$45 and 0.09 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 7% of the employ ee's ordinary wages for the month subject to a maximum of \$350; and	(a) 7.5% of the employ ee's ordinary wages for the month subject to a maximum of \$375; and	(a)(i) 6.5% of the employ ee's ordinary wages for the month subject to a maximum of \$325; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 7.5% of the employ ee's		(ii) a further 5% of the employ ee's	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	ordinary wages for the month subject to a maximum of \$375; and		ordinary wages for the month subject to a maximum of \$250; and	
	(b) 14.5% 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) 11.5% 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.

4. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is a non-pensionable employee of a statutory body; or
- (b) who is a person employed in an aided school by the managers of the school,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

SECOND SCHEDULE — *continued*

<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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 4% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0265 of the difference between the total amount of the employee's wages for the month and \$50.	NIL
Exceeding \$500 but not exceeding \$750	(a) 4% 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.	(a) 0.0265 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 —	An amount equal to the sum of \$30 and 0.06 of the difference between	An amount equal to the sum of —	An amount equal to the sum of \$30 and 0.06 of the difference between

SECOND SCHEDULE — *continued*

<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>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)
	(a) 4% of the total amount of the employ ee's wages for the month; and	the total amount of the employee's wages for the month and \$750.	(a) \$18.60 and 0.0541 of the difference between the total amount of the employ ee's wages for the month and \$750; and	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 employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) 4% of the total amount of the employ ee'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) \$42.96 and 0.0568 of the difference between the total amount of the	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*

<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>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)
			employ ee's wages for the month and \$1,200; and	
	(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 4% of the employ ee's ordinary wages for the month subject to a maximum of \$200; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 4% of the employ ee's ordinary wages for the month subject to a maximum of \$200; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employ ee's ordinary wages for		(ii) a further 5% of the employ ee's ordinary	

SECOND SCHEDULE — *continued*

<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>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)
	the month subject to a maximum of \$250; and		wages for the month subject to a maximum of \$250; and	
	(b) 9% 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.	(b) 9% 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.

(ii) where the employee is above 50 but not more than 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0265 of the difference between the total amount of the employee's	NIL	An amount equal to 0.0265 of the difference between the total amount of the employee's	NIL

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	wages for the month and \$50.		wages for the month and \$50.	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.0265 of the difference between the total amount of the employ ee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employ ee'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) 0.0265 of the difference between the total amount of the employ ee's wages for the month and \$50; and (b) 0.12 of the difference between the total amount of the employ ee'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) \$18.60 and 0.0498 of the difference between	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) \$18.60 and 0.044 of the difference between the total	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*

	<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>Total amount of 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)
	the total amount of the employee's wages for the month and \$750; and		amount of the employee's wages for the month and \$750; and	
	(b) \$30 and 0.06 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) \$41.04 and 0.0632 of the difference between the total amount of the employee's wages for the month and \$1,200; 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) \$38.40 and 0.072 of the difference between the total amount of the employee's wages for the month and \$1,200; 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*

<i>Total amount of the employee's wages for the calendar month</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>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)
	(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$30 and 0.06 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 4% of the employ ee's ordinary wages for the month subject to a maximum of \$200; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 4% of the employ ee's ordinary wages for the month subject to a maximum of \$200; and	(a) 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and		(ii) a further 5% of the employ ee's ordinary wages for the month subject to a maximum of \$250; and	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	(b) 9% 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.	(b) 9% 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.

(iii) where the employee is above 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0232 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0232 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) 0.0232 of the difference	An amount equal to 0.12 of the difference between the total amount of the employee's	An amount equal to the sum of — (a) 0.0232 of the difference	An amount equal to 0.12 of the difference between the total amount of the employee's

SECOND SCHEDULE — *continued*

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 years of age</i>	
<i>Total amount of 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)
	between the total amount of the employee's wages for the month and \$50; and	wages for the month and \$500.	between the total amount of the employee's wages for the month and \$50; and	wages for the month and \$500.
	(b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.		(b) 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) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and (b) \$30 and 0.06 of the	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) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and (b) \$30 and 0.06 of the	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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	difference between the total amount of the employee's wages for the month and \$750.		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) \$29.40 and 0.077 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.	An amount equal to the sum of — (a) \$29.40 and 0.077 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.

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
Exceeding \$1,500	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) 3.5% of the employee's ordinary wages for the month subject to a maximum of \$175; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and	(a)(i) 3.5% of the employee's ordinary wages for the month subject to a maximum of \$175; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and		(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and	
	(b) 8.5% 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.	(b) 8.5% 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.

5. Subject to paragraphs 6 to 14, with effect from 1st September 2012, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

SECOND SCHEDULE — *continued*

- (a) who is a non-pensionable employee of a statutory body; or  
 (b) who is a person employed in an aided school by the managers of the school,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

- (i) where the employee is not more than 50 years of age:

<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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 9% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0597 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) 9% of the total amount of the employee's wages for the month; and (b) 0.36 of the difference between the total	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) 0.0597 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	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.

SECOND SCHEDULE — *continued*

<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>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)
	amount of the employ- ee's wages for the month and \$500.		amount of the employ- ee's wages for the month and \$500.	
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of —  (a) 9% of the total amount of the employ- ee's wages for the month; and  (b) \$90 and 0.18 of the difference between the total amount of the employ- ee'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) \$41.85 and 0.1219 of the difference between the total amount of the employ- ee's wages for the month and \$750; and  (b) \$90 and 0.18 of the difference between the total amount of the employ- ee'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.

SECOND SCHEDULE — *continued*

<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>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)
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of —  (a) 9% 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) \$96.72 and 0.1276 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.
Exceeding \$1,500	An amount equal to the sum of —  (a)(i) 9% of the employee's ordinary	An amount equal to the sum of —  (a) 15% of the employee's ordinary	An amount equal to the sum of —  (a)(i) 9% of the employee's ordinary	An amount equal to the sum of —  (a) 15% of the employee's ordinary

SECOND SCHEDULE — *continued*

<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>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)
	wages for the month subject to a maximum of \$450; and	wages for the month subject to a maximum of \$750; and	wages for the month subject to a maximum of \$450; and	wages for the month subject to a maximum of \$750; and
	(ii) a further 15% of the employee's ordinary wages for the month subject to a maximum of \$750; and		(ii) a further 15% of the employee's ordinary wages for the month subject to a maximum of \$750; and	
	(b) 24% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.	(b) 24% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0597 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0398 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) 0.0597 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) 0.0398 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.
Exceeding \$750 but not exceeding \$1,200	An amount equal to the sum of —	An amount equal to the sum of \$90 and 0.18 of the difference between	An amount equal to the sum of —	An amount equal to the sum of \$75 and 0.15 of the difference between

SECOND SCHEDULE — *continued*

	<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>Total amount of 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)
	(a) \$41.85 and 0.1126 of the difference between the total amount of the employee's wages for the month and \$750; and	the total amount of the employee's wages for the month and \$750.	(a) \$27.90 and 0.066 of the difference between the total amount of the employee's wages for the month and \$750; and	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.	
Exceeding \$1,200 but not exceeding \$1,500	An amount equal to the sum of — (a) \$92.52 and 0.1416 of the difference between the total amount of the	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) \$57.60 and 0.108 of the difference between the total amount of the	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.

SECOND SCHEDULE — *continued*

*Above 50 but not more than 55 years of age*      *Above 55 but not more than 60 years of age*

<i>Total amount of 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)
	employ ee's wages for the month and \$1,200; and		ee's wages for the month and \$1,200; and	
	(b) \$90 and 0.18 of the difference between the total amount of the employ ee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employ ee's wages for the month and \$750.	
Exceeding \$1,500	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) 9% of the employ ee's ordinary wages for the month subject to a maximum of \$450; and	(a) 15% of the employ ee's ordinary wages for the month subject to a maximum of \$750; and	(a)(i) 6% of the employ ee's ordinary wages for the month subject to a maximum of \$300; and	(a) 12.5% of the employ ee's ordinary wages for the month subject to a maximum of \$625; and
	(ii) a further 15% of the employ ee's ordinary		(ii) a further 12.5% of the employ ee's	

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>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)
	wages for the month subject to a maximum of \$750; and		ordinary wages for the month subject to a maximum of \$625; and	
	(b) 24% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.	(b) 18.5% 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.

(iii) where the employee is above 60 years of age:

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 0.0232 of the difference between the total amount of	NIL	An amount equal to 0.0232 of the difference between the total amount of	NIL

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	the employee's wages for the month and \$50.		the employee's wages for the month and \$50.	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 0.0232 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) 0.0232 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) \$16.275 and 0.0291 of the difference between the total	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) \$16.275 and 0.0291 of the difference between the total	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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	amount of the employee's wages for the month and \$750; and		amount of the employee's wages for the month and \$750; and	
	(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) \$29.40 and 0.077 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	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) \$29.40 and 0.077 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	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*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	difference between the total amount of the employee's wages for the month and \$750.		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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a)(i) 3.5% of the employee's ordinary wages for the month subject to a maximum of \$175; and	(a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$375; and	(a)(i) 3.5% of the employee's ordinary wages for the month subject to a maximum of \$175; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and
	(ii) a further 7.5% of the employee's ordinary wages for the month subject to a maximum of \$375; and		(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$250; and	
	(b) 11% of the amount of the additional wages payable to	(b) 7.5% of the amount of the additional wages payable to	(b) 8.5% of the amount of the additional wages payable to	(b) 5% of the amount of the additional wages payable to

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 SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)
	<i>the employee in the month.</i>	<i>the employee in the month.</i>	<i>the employee in the month.</i>	<i>the employee in the month.</i>

6. Subject to paragraphs 7 to 14, where a foreign employee becomes a permanent resident after 1st March 2009 but before 1st March 2011, or where a person becomes a permanent resident after 1st March 2009 but before 1st March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1st March 2011 and ending on the last day of the second anniversary month, shall be in accordance with —

- (a) the rates of contributions set out in paragraphs 2 and 3 if the employee is an employee of the Government (including a regular serviceman) in the non-pensionable service; or
- (b) the rates of contributions set out in paragraphs 4 and 5 if the employee is an employee of a statutory body in the non-pensionable service, or is a person employed in an aided school by the managers of the school.

7. Subject to paragraphs 8 to 14, where the employer and the employee who is a permanent resident have agreed on or after 1st March 2011 —

- (a) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 2 or 3, that those contributions shall be in accordance with the rates set out in paragraph 1 instead;
- (b) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 4, that those contributions shall be in accordance with the rates set out in paragraph 1 or 2 instead; or
- (c) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 5,

SECOND SCHEDULE — *continued*

that those contributions shall be in accordance with the rates set out in paragraph 1 or 3 instead,

and have, in the manner determined by the Board, informed the Board of such agreement, then the agreed rates of contribution shall (with the necessary modifications) apply in respect of that employee until —

- (i) the employee leaves the employment of the employer; or
- (ii) the agreement expires or is lawfully terminated,

whichever is the earlier.

8. 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(i), instead of \$800, 16% of the wages of the employee for that month;
- (b) under item (a)(i) in column (4) of paragraph 1(i), instead of \$800, 16% of the wages of the employee for that month;
- (c) under item (a)(i) in column (2) of paragraph 1(ii), instead of \$700, 14% of the wages of the employee for that month;
- (d) under item (a)(i) in column (4) of paragraph 1(ii), instead of \$525, 10.5% of the wages of the employee for that month;
- (e) under item (a)(i) in column (2) of paragraph 1(iii), instead of \$350, 7% of the wages of the employee for that month; or
- (f) under item (a)(i) in column (4) of paragraph 1(iii), instead of \$325, 6.5% of the wages of the employee for that month.

9. No contributions shall be payable by an employer on the additional wages in a year which are in excess of the applicable amount less the amount of ordinary wages for that year.

10. 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:

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SECOND SCHEDULE — *continued*

- (a) the applicable amount 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) the applicable amount 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.

11.—(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 9.

(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 9.

(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.

12. In computing the amount of ordinary wages for the purposes of paragraphs 9, 10 and 11 —

- (a) for the year beginning 1st January 2011, the amount of ordinary wages which for any month is in excess of —
- (i) \$4,500 for the months of January to August; and
  - (ii) \$5,000 for the months of September to December,

shall be disregarded; and

- (b) for the year beginning 1st January 2012 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$5,000 shall be disregarded.

13.—(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:

SECOND SCHEDULE — *continued*

- (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 every person employed by the employer (including those who are employed on overseas contract terms or in receipt of expatriation allowance) who —
- (a) is employed from 1st January 1994 (inclusive of such date) and is 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 9, 10, 11 and 12 shall not apply to restrict or prohibit the payment of such additional contributions.
14. For the purpose of this Schedule —
- (a) the contributions payable in respect of an employee above 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the calendar 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 that 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;

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SECOND SCHEDULE — *continued*

- (d) “additional wages” means non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month;
- (da) “applicable amount” —
  - (i) in respect of the year beginning 1st January 2011, means the sum of \$79,333; and
  - (ii) in respect of the year beginning 1st January 2012 and every subsequent year, means the sum of \$85,000;
- (e) “first anniversary month”, in relation to an employee who becomes a permanent resident, means the calendar month in which the first anniversary of the day the employee becomes a permanent resident falls;
- (f) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;
- (g) “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
- (h) “second anniversary month”, in relation to an employee who becomes a permanent resident, means the calendar month in which the second anniversary of the day the employee becomes a permanent resident falls;
- (i) “year” means the period beginning on 1st January and ending 31s December.

*[S 440/2012]*

THIRD SCHEDULE

Regulation 5(1)

RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st September 2012, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a SAF regular officer or SAF regular soldier and a member of the SAVER Plan (not being a member who has reached his SAVER end date) or a member of the Premium Plan are as follows:

- (a) where the employee is not more than 50 years of age:

THIRD SCHEDULE — *continued*

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 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>
(1)	(2)	(3)	(4)
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) 27% of the employee's ordinary wages for the month subject to a maximum of \$1,800; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$1,000; and	(a) 27% of the employee's ordinary wages for the month subject to a maximum of \$1,800; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$1,000; and
(b) 27% 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) 27% 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) where the employee is above 50 but not more than 60 years of age:

<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>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)
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) 24.375% of the employee's ordinary wages for the month subject to a maximum of \$1,625; and	(a) 13.875% of the employee's ordinary wages for the month subject to a maximum of \$925; and	(a) 17.625% of the employee's ordinary wages for the month subject to a maximum of \$1,175; and	(a) 9.75% of the employee's ordinary wages for the month subject to a maximum of \$650; and
(b) 24.375% of the amount of any additional wages payable in the month.	(b) 13.875% of the amount of any additional wages payable in the month.	(b) 17.625% of the amount of any additional wages payable in the month.	(b) 9.75% of the amount of any additional wages payable in the month.

THIRD SCHEDULE — *continued*

(c) where the employee is above 60 years of age:

<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>
(1)	(2)	(3)	(4)
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) 10.875% of the employee's ordinary wages for the month subject to a maximum of \$725; and	(a) 5.625% of the employee's ordinary wages for the month subject to a maximum of \$375; and	(a) 8.625% of the employee's ordinary wages for the month subject to a maximum of \$575; and	(a) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$250; and
(b) 10.875% 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) 8.625% 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 the applicable amount less the amount of ordinary wages for that year.

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

THIRD SCHEDULE — *continued*

- (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.

5. In computing the amount of ordinary wages for the purposes of paragraphs 2, 3 and 4 —

- (a) for the year beginning 1st January 2011, the amount of ordinary wages for any month which is in excess of —

- (i) \$4,500 for the months of January to August; and

- (ii) \$5,000 for the months of September to December,

shall be disregarded; and

- (b) for the year beginning 1st January 2012 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$5,000 shall be disregarded.

6.—(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-

THIRD SCHEDULE — *continued*

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 5 shall not apply to restrict or prohibit the payment of such additional contributions.

7. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the calendar 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 allowance, bonuses and other allowances payable at intervals of more than a month;
- (da) "applicable amount" —
  - (i) in respect of the year beginning 1st January 2011, means the sum of \$79,333; and
  - (ii) in respect of the year beginning 1st January 2012 and every subsequent year, means the sum of \$85,000;
- (e) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;

THIRD SCHEDULE — *continued*

- (f) “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
- (g) “year” means the period beginning on 1st January and ending on 31st December.

[S 440/2012]

Made this 1st day of March 2011.

LOH KHUM YEAN  
*Permanent Secretary,  
Ministry of Manpower,  
Singapore.*

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