



CPF Annual Limit: Calculate Contribution Headroom Before Paying

Description

The CPF Annual Limit is S\$37,740 per calendar year across mandatory and voluntary contributions. Add contributions already credited and expected for the rest of the year before paying more.

Use credited contributions

A payslip can differ from the amount and timing credited to CPF. Start with the contribution history, then add payroll items not yet posted. ([CPF Annual Limit article](#))

Salary, additional wages, employer contributions and work changes can alter the total. Build a monthly forecast and mark uncertain bonuses separately.

Situation	What changes
Only mandatory contributions are expected	Subtract year-to-date and forecast mandatory credits
Voluntary contribution is planned	Reserve headroom before payment
Income or bonus will change	Reforecast remaining mandatory contributions
Payment may exceed the limit	Do not rely on a later refund as a planning method

Related: [understand how CPF balances earn interest](#)

Calculate conservatively

Headroom equals S\$37,740 minus credited and expected contributions. Use a buffer when upcoming payroll is not final. ([CPF saving more guide](#))

Some top-ups and transfers follow different limits and tax rules. Name the transaction type before applying the Annual Limit.

Example: If S\$24,600 has been credited and another S\$9,900 is forecast, planned total is S\$34,500. Arithmetic headroom is S\$3,240, before allowing a buffer for payroll changes.

Do not chase tax relief blindly

A contribution can be valid without producing the tax outcome expected. Check current tax-relief limits separately and keep the CPF decision useful without tax savings.

Compare the credited amount with the plan and update remaining headroom. If an excess is returned, record the refund and any lost time value.

- Download contribution history
- Add unposted payroll
- Forecast remaining months
- Include expected bonus effects
- Subtract from S\$37,740
- Leave an uncertainty buffer
- Verify the credit

Related: [separate MediSave account limits](#)

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