Self-Employed MediSave in 2026: Calculate the Age and Income Tier

Description

Answer first: A self-employed personâ??s compulsory MediSave contribution depends on net trade income and the applicable age band. The safe calculation uses the official 2026 schedule, keeps the tax assessment and contribution notice separate, and never applies an employee CPF percentage by analogy.

This guide is written for a self-employed singaporean estimating mandatory medisave before tax assessment and cash-flow planning. The task is to use age on 1 january and net trade income to calculate the right tier while excluding declared platform-work earnings from the duplicate base. It separates official rules from calculations, planning assumptions and outcomes that still require a live readback.

Before acting, write the case-specific date, person, property, account, venue or product at the top of the working note. A source can be authoritative and still be applied to the wrong facts. The controls below are designed to expose that mismatch early.

What the official sources establish

Start with net trade income

CPF Board derives the amount using the assessed net trade income, not gross receipts. This is stated in the primary official source.

What to do: Reconcile revenue and allowable business expenses before selecting a row. A blank or disputed input is a stop condition. It is not permission to insert a convenient assumption.

Age changes the rate

The official schedule uses age bands, so two people with the same income may owe different amounts. This is stated in the supporting official guidance.

What to do: Use the age basis stated in the table rather than todayâ??s age by intuition. For the reader, that means the next action should be tied to a named record and a date, not to a remembered headline.

Low-income treatment differs

Contribution treatment changes across the lower net-trade-income bands and the full-rate threshold. This is stated in the supporting official guidance.

What to do: Do not apply the top percentage to every income level. The distinction matters because a broadly correct rule can still produce the wrong decision when applied to the wrong route or date.

The notice is the payable readback

A personal worksheet is a planning aid; the official notice and account determine the amount due. This is stated in the primary official source.

What to do: Compare the notice with the assessed income and investigate differences. Keep the source beside the decision it supports so that a later reviewer can see both the rule and the case-specific input.

Payment affects compliance and benefits

Outstanding MediSave can affect licensing or scheme interactions and the memberâ??s healthcare balance. This is stated in the primary official source.

What to do: Plan cash flow before the deadline instead of treating the amount as optional savings. If the underlying fact changes, reopen this step instead of allowing an old conclusion to travel forward unnoticed.

Decision table

Question	Reader action	Authority
Start with net trade income	Reconcile revenue and allowable business expenses before selecting a row.	primary official source
Age changes the rate	Use the age basis stated in the table rather than todayâ??s age by intuition.	supporting official guidance
Low-income treatment differs	Do not apply the top percentage to every income level.	supporting official guidance
The notice is the payable readback	Compare the notice with the assessed income and investigate differences.	primary official source
Payment affects compliance and benefits	Plan cash flow before the deadline instead of treating the amount as optional savings.	primary official source

Work down the table in sequence. Do not close an item with a search snippet, an undated screenshot or another personâ??s outcome. For material money, eligibility, safety or legal points, save the current authority page or formal readback and note its date.

Two tools that add practical value

A 2026 age-by-income rate table with the phase-in formulas transcribed and checked

Build this as a compact table with columns for the readerâ??s actual input, the dated evidence, the rule it activates, the responsible person and the next irreversible step. The table must preserve alternatives rather than collapse them into one total. Mark estimates and pending confirmations visibly, because an elegant calculation based on the wrong route is still wrong.

Three worked cases at S$10,000, S$15,000 and S$64,000, including a platform-income exclusion example

Use this as a separate challenge to the first analysis. Test the strongest contrary scenario, the missing document and the event most likely to make the answer stale. Keep the check practical: it should change a date, amount, route, booking, household rule or go/no-go decision. If it cannot affect the decision, remove it instead of padding the file.

Worked example

Two freelancers each report S$28,000 of net trade income, but they are in different age bands. The worksheet selects the relevant 2026 row for each, labels the result as an estimate and then reconciles it to the official notice. Gross invoicing is retained only as the start of the income bridge, not as the contribution base.

The example is labelled as an illustration. Replace its circumstances and figures with current evidence, and preserve the branch that was rejected so the reasoning can be reconstructed later.

Action checklist

1. Reconcile revenue and allowable business expenses before selecting a row. Retain the evidence supporting this point: CPF Board derives the amount using the assessed net trade income, not gross receipts.
2. Use the age basis stated in the table rather than todayâ??s age by intuition. Retain the evidence supporting this point: The official schedule uses age bands, so two people with the same income may owe different amounts.
3. Do not apply the top percentage to every income level. Retain the evidence supporting this point: Contribution treatment changes across the lower net-trade-income bands and the full-rate threshold.

4. Compare the notice with the assessed income and investigate differences. Retain the evidence supporting this point: A personal worksheet is a planning aid; the official notice and account determine the amount due.
5. Plan cash flow before the deadline instead of treating the amount as optional savings. Retain the evidence supporting this point: Outstanding MediSave can affect licensing or scheme interactions and the memberâ??s healthcare balance.

Assign an owner and due date to every open item. If the earliest irreversible step arrives before the critical evidence, pause. That is especially important before paying, signing, applying, travelling, changing payroll or relying on a health or safety plan.

Limits and final readback

CPF Board and IRAS records control the contribution. Reliefs, adjustments and unusual income treatment require case-specific checking.

At the point of action, reopen both the primary official source and the supporting official guidance. Check publication or update dates, confirm that the quoted rule still appears, and use the authorityâ??s live service or named operator where a case-specific result is required.

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