Singapore Retirement Age 64: Rules, CPF and Next Steps

Description

Singaporeâ??s statutory minimum retirement age rose to 64 and the re-employment age to 69 on 1 July 2026. The change does not require everyone to work until 69, does not guarantee the same job and salary, and does not move the CPF payout eligibility age. For members born in 1954 or later, CPF monthly payouts can still start from age 65.

Last checked: 15 July 2026. Programme terms, market views and airline availability can change; use the linked primary source before applying, investing or transferring points.

The most important detail is the birth-cohort table. The new retirement age of 64 applies to people born on or after 1 July 1963; older cohorts retain their applicable retirement age while gaining the higher re-employment ceiling where covered.

Retirement, re-employment and CPF: three different ages

Milestone	Age from 1 July 2026	What it controls
Minimum retirement age	64 for the applicable cohort	Protection against dismissal solely because of age before the statutory retirement age
Re-employment age	Up to 69 for eligible workers	Employerâ??s duty to offer suitable re-employment or follow the statutory alternatives
CPF payout eligibility age	65 for members born in 1954 or later	Earliest age to start CPF LIFE or Retirement Sum Scheme monthly payouts

Which retirement age applies to your birth cohort?

Date of birth	Applicable retirement age	Re-employment age
1 Jul 1958â??30 Jun 1960	62	69
1 Jul 1960â??30 Jun 1963	63	69

Date of birth	Applicable retirement age	Re-employment age
On or after 1 Jul 1963	64	69

This is why â??the retirement age is now 64â?• is correct as a national headline but incomplete for an individual case. Use the Ministry of Manpower cohort table and the employeeâ??s exact birth date.

Who qualifies for statutory re-employment?

MOM says an eligible worker must:

- Be a Singapore citizen or permanent resident.
- Have satisfactory work performance as assessed by the employer.
- Be medically fit to continue working.
- If first hired at age 55 or older, have served the current employer for at least two years before turning 64.

There are exemptions. MOMâ??s current list includes employees working 20 hours a week or less, certain project-specific fixed-term employees, cabin crew, auxiliary police officers, specified uniformed public officers, regular Singapore Armed Forces personnel and certain pension-eligible public-sector employees. Someone first employed after 55 who has served the company for less than two years is also exempted from the re-employment duty.

What an employer should do before the retirement date

MOM tells employers to begin discussions at least six months before an employee turns 64 and, for an eligible worker, issue a re-employment offer at least three months before the retirement date. The initial contract should begin on the day the worker reaches the applicable retirement age.

A re-employment contract should run for at least one year and be renewable annually up to 69. Salary and benefits may be adjusted using reasonable factors such as changed duties or responsibilities; â??re-employmentâ?• does not automatically preserve every term. The useful discussion covers:

- role, location, reporting line and physical demands;
- full-time, part-time or flexible hours;
- salary, bonus, medical benefits and leave;
- performance standards and review dates;
- contract duration and renewal process; and
- job redesign, training or a suitable alternative role.

Both parties should keep the final terms in writing. An employee should not wait until the last week to disclose a preference for shorter hours or different responsibilities.

If the employer cannot offer a suitable role

After considering available options, an employer that cannot re-employ an eligible worker may transfer the obligation to another employer with the workerâ??s agreement. If that does not happen, the employer may need to make a one-off Employment Assistance Payment (EAP) as a last resort.

MOM currently states the standard EAP is 3.5 monthsâ?? salary, with a minimum of S$6,250 and maximum of S$14,750. For an employee who has already been re-employed for at least 30 months after age 64, a lower two-month amount may be considered, subject to a S$4,000 minimum and S$8,500 maximum. Individual entitlement depends on coverage, eligibility and circumstances; do not calculate an EAP from the headline alone.

What happens to CPF at 65?

The CPF payout eligibility age is separate from employment law. Members born in 1954 or later can choose to start monthly payouts between 65 and 70. CPF Board says CPF LIFE payouts can rise by up to 7% for each year the start is deferred, and payouts start automatically at 70 if the member has not instructed CPF Board earlier.

Deferral is not automatically better. Compare the need for income now, health, other assets, expected employment income and the householdâ??s longevity risk. CPF Board notifies members around three months before 65 and provides a Plan my monthly payouts service to review estimates and choices.

Continuing to work after 65 does not block CPF payouts, and leaving work before 65 does not bring the CPF payout age forward. For related account figures, see Little Big Red Dotâ??s [CPF interest-rate guide for Julyâ??September 2026].

Checklist for a worker approaching 64

1. Confirm the applicable retirement age using the exact birth date.
2. Check whether the role and employment history meet the re-employment criteria or an exemption.
3. Ask when the formal discussion and offer will take place.
4. Write preferred duties, hours, pay floor and non-negotiable health needs.
5. Model household cash flow at three dates: work stops at retirement age, work continues on revised terms, and work continues to 69.
6. At 65, compare starting versus deferring CPF payouts separately from the job decision.
7. Keep contracts, performance records, medical information shared for the process and correspondence.

If there is a dispute

MOMâ??s current page says a covered worker disputing a failure to offer re-employment or dismissal during re-employment can notify the Commissioner for Labour within one month after the last day of employment. Disputes about unreasonable terms or EAP can be taken to the Tripartite Alliance for Dispute Management for advice and options. Preserve the contract, job description, performance records, offer and messages; deadlines can be short.

For investing decisions around a later working life, use Little Big Red Dotâ??s independent 2026 portfolio stress test. Employment income, CPF and market investments should be modelled together, but each follows different rules.

Primary sources and reporting note

Birth cohorts, eligibility, employer timing, EAP and dispute routes were checked against MOMâ??s Responsible Re-employment page, last updated 3 July 2026, and its exemption list. CPF ages and deferral details were checked against CPF Boardâ??s age clarification and age-65 guide. This is general information, not legal, employment or financial advice. The featured photograph is from CPF Boardâ??s official explainer and is not AI-generated.

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