



Monthly Income
≤ \$2,300

You will qualify for WIS if you:

- ✓ are a Singapore Citizen;
- ✓ are 35 years old or above on 31 December of the work year (all persons with disabilities would qualify for WIS); and
- ✓ earn a gross monthly income¹ of not more than \$2,300 for the month worked² (previously \$2,000).

¹Gross monthly income includes basic salary and extra wages such as overtime pay and bonuses.

²In addition, you must earn an average gross monthly income of not more than \$2,300 in the past 12 months (previously \$2,000).

However, you will not qualify for WIS if you:

- ✗ live in a property with an annual value³ of more than \$13,000 assessed as at 31 December of the preceding year;
- ✗ own two or more properties; or
- ✗ if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding Year of Assessment exceeds \$70,000.



Annual value of property
≤ \$13,000

³Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.



40% in cash
60% in CPF Contribution

How much?

Age	Maximum Annual WIS	
	2018 and 2019	From 2020
35* - 44	\$1,500	\$1,700
45 - 54	\$2,200	\$2,500
55 - 59	\$2,900	\$3,300
≥ 60	\$3,600	\$4,000

* Including persons with disabilities who are below 35

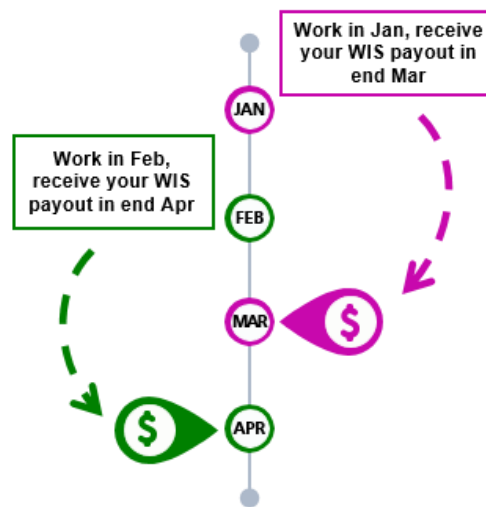
You will receive

40% of your WIS payment in cash, and 60% in CPF contributions. We will pay the cash portion into your bank account, or send you a cheque if you do not have a bank account. Click [here](#) to update your bank account.

Use the online [WIS calculator](#) to see how much WIS you can receive



Receive WIS every month



As an employee,

you will receive WIS every month. The table below shows the WIS payment dates.

For working in	WIS payment date for employees*
Jan	31 Mar
Feb	30 Apr
Mar	31 May
Apr	30 Jun
May	31 Jul
Jun	31 Aug
Jul	30 Sep
Aug	31 Oct
Sep	30 Nov
Oct	31 Dec
Nov	31 Jan of the following year
Dec	28 Feb of the following year

* Based on payment dates for bank crediting. Payment by cheque takes up to 2 weeks longer compared to bank crediting.



Monthly
Income > \$50

What must I do?

Your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer. You do not need to do anything.

Under the CPF Act, employers must contribute CPF if their employees earn more than \$50 a month, regardless of whether the employee is employed on a permanent, part-time, contract or casual basis.

If your employer is not contributing CPF on your behalf, please inform us immediately. You can email Workright at workright@mom.gov.sg, call 1800-221-9922, or visit any CPF Service Centre.

All calls will be kept confidential.



If you worked as both an employee and a self-employed person,

you will first be assessed for your work done as an employee and you will receive monthly WIS if you meet the criteria.

After the work year, we will assess your eligibility for additional WIS, based on your total income for the year (both employee and self-employed income).