



NEWS RELEASE

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Enhanced Premium Plan for SAF Warrant Officers and Specialists

1. The Ministry of Defence (MINDEF) and the Singapore Armed Forces (SAF) regularly review our career schemes to ensure that they remain competitive to attract men and women who can strengthen our capabilities to defend Singapore.
2. To attain this goal, MINDEF and the SAF conducted a review of the Warrant Officers and Specialists (WOSpecs) scheme first introduced in 2000 and will be making changes to the Premium Plan. The key changes, which will take effect on 1 January 2026, are as follows:
 - a. The Premium Plan will be enhanced through more cash bonus payments at regular intervals during early career milestones. These enhancements will better support WOSpecs needs through marriage and housing.
 - b. Currently, WOSpecs only receive partial CPF contributions compared to civilian schemes. Under the new scheme, they will receive full CPF contributions¹ paid directly into their CPF accounts. This will enable them to accumulate more CPF funds earlier in their career to support their housing and healthcare needs.
 - c. The increased contributions to WOSpecs' retirement account will result in increased sums at retirement to better support transition to their next career.
3. Together, the changes will better meet the life-cycle needs of WOSpecs and provide greater financial assurance for career transition upon retirement from the SAF. Under the enhanced Premium Plan, new WOSpecs starting their career with the SAF will accumulate in total Premium benefits equivalent to about five years of their last drawn annual salaries at retirement. This will give them an average of 10% increase in their overall career earnings at retirement.

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¹ Currently, WOSpecs are on a reduced CPF contribution arrangement. MINDEF tops up the difference between the full and reduced employer CPF contribution into an account to ensure they are on par with other employees who receive full employer CPF contributions, subject to the statutory limit set by the CPF Board. The monies in this account will be transferred to the WOSpecs' CPF account when they leave the SAF.

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