

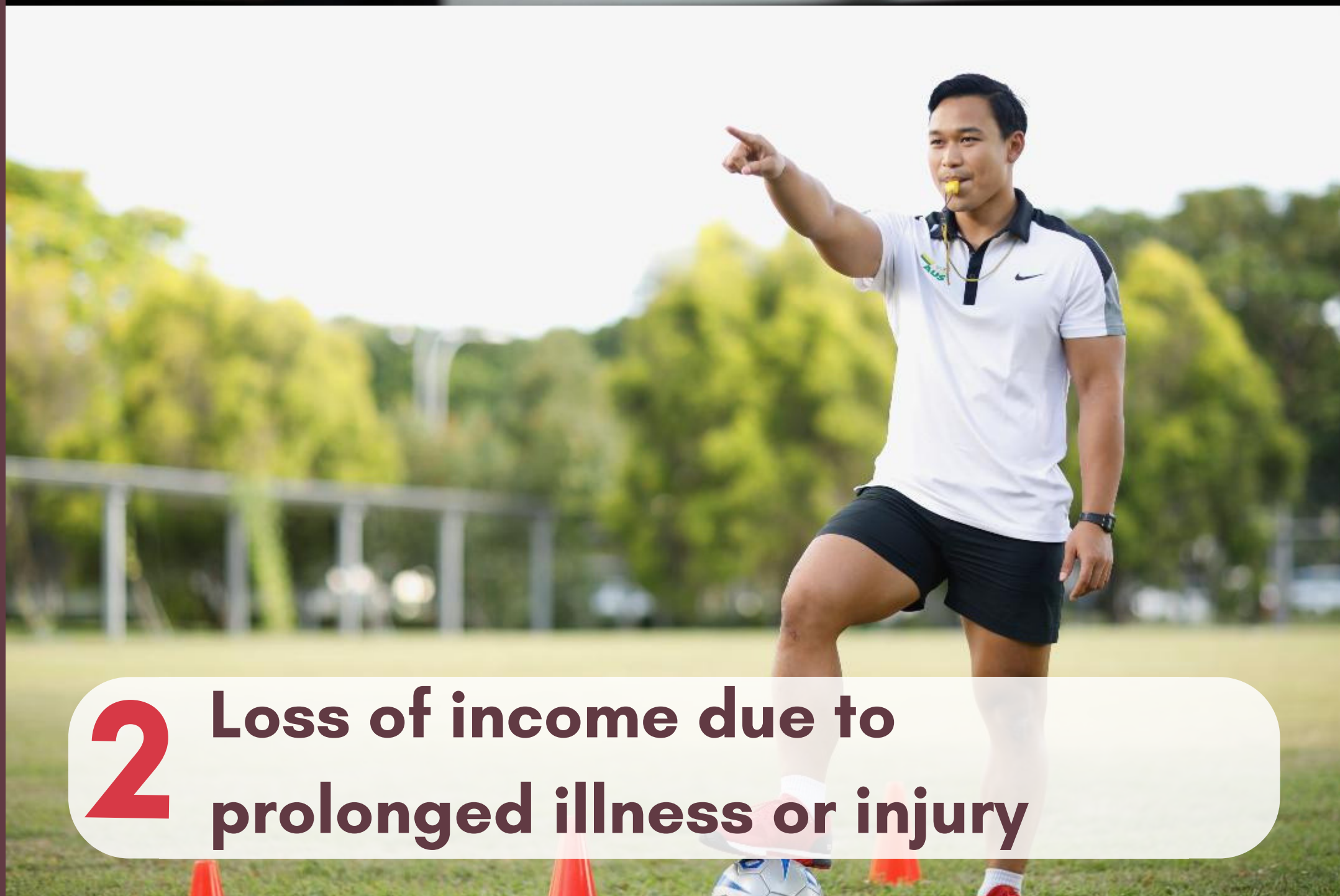
SUPPORT FOR SELF-EMPLOYED PERSONS



1 Payment-related disputes

Tripartite Standard and Mediation

1. Develop Tripartite Standard for engaging SEPs' services
2. More sector agencies to mediate payment-related disputes; extend Tripartite Alliance for Dispute Management's voluntary mediation services to SEPs



2 Loss of income due to prolonged illness or injury

Insurance

3. Make available an SEP insurance product that provides a daily cash benefit for prolonged illness or injury
4. Government to promote adoption of insurance in higher-risk occupations through licensing controls, or as a service-buyer



3 Lack of CPF savings for healthcare & retirement

Contribute-As-You-Earn model

5. Adopt a model where:
 - (i) a Medisave contribution is required, as and when a service fee is earned;
 - (ii) intermediaries and corporate service-buyers, who contract with SEPs, to deduct and transmit Medisave contribution to SEPs' Medisave Account
6. Government to further study its implementation



4 Lack of occupation-specific competency frameworks

Occupation-specific competency frameworks

7. Tripartite partners to support SEP associations to assess skills needs and develop occupation-specific competency frameworks