



Report by the Tripartite Workgroup on Senior Employment

Building Age-Friendly Jobs and Multi-Generational Workplaces

Contents

Preface	04
Executive Summary	09
Chapter 1: Singapore's Senior Employment Landscape	17
1.1 Progress since the Tripartite Workgroup on Older Workers	18
1.2 Shaping the Next Bound of Senior Employment	19
Chapter 2: Approach Taken by Tripartite Workgroup on Senior Employment	22
2.1 Terms of Reference & Composition	23
2.2 Public Consultations	24
2.3 Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW)	25
2.4 Study Trips	32
Chapter 3: Reducing Premature Exits and Facilitating Re-entry of Workers	35
3.1 Barriers to Senior Employment	36
Recommendation 1: Scale Up Flexible Roles and Career Guidance for Seniors Who Need Them	41

Contents

Chapter 4: Extending Careers Beyond Statutory Re-employment	51
4.1 Why Retirement and Re-employment Ages were raised	52
Recommendation 2: Bring Forward the Increase in the Statutory Retirement and Re-employment Ages to 65 and 70 Respectively on 1 January 2029	53
Recommendation 3: Raise the Recommended Employment Assistance Payment (EAP) Amounts	54
4.2 Promotional Approach to Employment Beyond the Statutory Re-employment Age	55
Recommendation 4: Reduce the Tax Burden for Those Who Work Beyond the Statutory Retirement Age and Re-employment Age	56
Recommendation 5: Replace the Senior Employment Credit (SEC) with a New Re-Employment Credit from 2028 to Support Employment Beyond the Statutory Retirement and Re-employment Ages	57
Chapter 5: Uplifting Lower-Wage Senior Workers	62
Recommendation 6: Enhance the Workfare Income Supplement (WIS) and Update the Progressive Wage Credit Scheme (PWCS) to Support Lower-Wage Senior Workers	64
Chapter 6: Conclusion	65
Summary of Recommendations	67
Annexes	68
Annex A: TWG-SE Composition	69
Annex B: Details of AfA-EMW Prototype	70
Annex C: Acknowledgements	76

Preface





Letter from Co-Chairs to the Acting Minister for Manpower

26 OCTOBER 2026

Dear Ms Jasmin Lau, Acting Minister for Manpower,

The **Tripartite Workgroup on Senior Employment (TWG-SE)** was convened in July 2025 to review and refresh our senior employment strategy. The Workgroup was tasked to develop recommendations to help more seniors who wish to work find or remain in meaningful and sustainable employment.

The Workgroup was established with representatives from the National Trades Union Congress (NTUC), Singapore National Employers Federation (SNEF), and the Government to help build a tripartite consensus on the way forward. We consulted over 1,000 stakeholders (including employers, industry representatives, unions, workers, Human Resource professionals, and academics), and considered insights from the Alliance for Action on Empowering Multi-Stage Careers for Mature Workers.

The Workgroup has completed its work and now submits its final report to the Government for consideration.

We reviewed Singapore's senior employment landscape and considered the opportunities and challenges presented by an ageing population. The Tripartite Workgroup on Older Workers in 2019 laid strong foundations for longer working lives. Its recommendations strengthened the statutory and financial framework for senior employment, through the progressive raising of the Retirement Age and Re-employment Age, higher Central Provident Fund contribution rates for senior workers, and the introduction of schemes such as the Senior Employment Credit and Part-time Re-employment Grant.

This Workgroup takes the next step. The task is no longer just to extend employment at the point of retirement, but to help workers remain adaptable and able to contribute throughout longer and more varied careers. We have a fast-ageing labour force, with the proportion of seniors aged 50 and above increasing from 34% in 2015 to 40% in 2025. As Singaporeans live longer and healthier lives, this also presents greater opportunities for them to continue contributing if they wish, and for employers to tap on the valuable skills, expertise and networks of their senior workers. At the same time, we recognise that caregiving, health needs and changing skills requirements can cause workers to leave employment earlier than they would like. We must also meet the needs of an increasingly educated senior workforce in more Professional, Managerial and Executive roles, while continuing to uplift lower-income seniors. These challenges call for a broader approach to senior employment that supports workers across longer careers.

Letter from Co-Chairs to the Acting Minister for Manpower

26 OCTOBER 2026

The Workgroup's recommendations therefore mark several shifts in approach: from intervening mainly at retirement to planning earlier across an individual's career; from extending conventional full-time work to creating more flexible and varied pathways; from relying mainly on statutory protections to also building employer capabilities and incentives; and from viewing workforce ageing principally as a challenge, to recognising the value of the experience, judgement and expertise that senior workers bring.

We have proposed six recommendations across three themes. These seek to reduce premature exits from the workforce and facilitate re-entry, support employers and workers in extending careers beyond the statutory Re-employment Age, as well as strengthen support for lower-income seniors.

We present these recommendations for the Government's consideration. We believe these recommendations will support Singaporeans in pursuing longer, meaningful, and productive working lives, while supporting employers to harness the strengths of an age-diverse workforce.

We thank you for the privilege and opportunity to contribute towards shaping Singapore's future approach to senior employment.



Mr Dinesh Vasu Dash

Minister of State
Ministry of Culture,
Community and Youth &
Ministry of Manpower



Mr Desmond Tan

Deputy Secretary-General
National Trades Union
Congress (NTUC)



Ms Tan Hwee Bin

Vice-President
Singapore National
Employers Federation
(SNEF)

TWG-SE Members

National Trades Union Congress (NTUC) Representatives



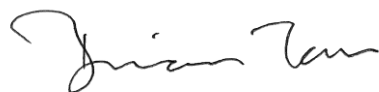
Mr Patrick Tay
Assistant Secretary-General, NTUC



Mr Tan Richard
Central Committee Member, NTUC and General Secretary, UWEEI



Mr Sanjeev Kumar Tiwari
Central Committee Member, NTUC and General Secretary, AUPE

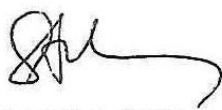


Mr Brian Tan
Director (Policy, Planning and Innovation), NTUC



Ms Adeline Kooi
Director (Social Policy), NTUC

Government Representatives



Mr Stanley Loh
Permanent Secretary, MOM



Ms Dilys Boey
Chief Executive, SWDA

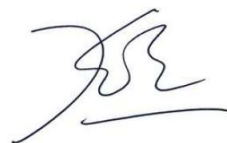


Ms Jamie Ang
Deputy Secretary (Transformation), PSD



Mr Jeremy Ang
Director (Resource Division), METI

Singapore National Employers Federation (SNEF) and Employer Representatives



Ms Kohe Hasan
Honorary Secretary, SNEF



Mr Kerry Mok
Council Member, SNEF



Mr Hao Shuo
Chief Executive Officer, SNEF



Mr Edy Tan
Council Member, SCCC



Mr Lee Tuck Wai
Chair, Human Capital Action Group, ASME

We would like to express our appreciation to the previous members of the Workgroup for their valuable contributions: Dr Koh Poh Koon, Senior Minister of State, Ministry of Manpower; Mr Ng Chee Khern, Permanent Secretary, Ministry of Manpower; Mr Tan Kok Yam, Chief Executive, SkillsFuture Singapore; and Ms Tang Zhi Hui, Senior Director (Industry Division), Ministry of Trade and Industry.



Letter from the Acting Minister for Manpower to the Co-chairs and Members

26 OCTOBER 2026

Dear Co-Chairpersons and Members,

Thank you for your letter of 26 October 2026 submitting the final report of the **Tripartite Workgroup on Senior Employment (TWG-SE)**.

As more Singaporeans live longer and healthier lives, a key challenge is ensuring that seniors who wish to continue working are able to do so through meaningful and sustainable employment opportunities.

The Workgroup's recommendations are forward-looking and comprehensive. They recognise the importance of early career planning to address premature exits from the workforce, supporting workers through transitions into re-employment and beyond, and uplifting lower-income seniors. Collectively, they lay the foundation for realising the TWG-SE's vision of **Building Age-Friendly Jobs and Multi-Generational Workplaces**. The Government accepts all six recommendations by the Workgroup. Bringing these recommendations to fruition will require the collective efforts of employers, workers, tripartite partners, and the Government.

On behalf of the Government, I thank you for your dedication and contributions in developing these thoughtful recommendations. The Workgroup and this report exemplify Singapore's robust tripartite approach and our shared commitment to building a future in which all Singaporeans pursue fulfilling careers across different stages of life.

Yours sincerely,

Ms Jasmin Lau

| Acting Minister for Manpower

Executive Summary



Executive Summary



Background



Over the past decade, the share of the resident labour force aged 50 and above has risen from 34% to 40%. By 2030, one in four Singaporeans will be aged 65 and above. **Senior workers, defined in this report as those aged 50 and above, are a diverse group.** An increasing number of senior workers are tertiary-educated and working in Professional, Managerial, Executive and Technician roles. At the same time, it remains important to address the needs of lower-wage workers who may need greater support to achieve income security and retirement adequacy.



The recommendations of the previous Tripartite Workgroup on Older Workers (TWG-OW) published in 2019 have laid strong foundations. The progressive raising of the Retirement Age and Re-employment Age, higher Central Provident Fund (CPF) contribution rates for senior workers, and the introduction of the Senior Employment Credit and the Part-time Re-employment Grant have strengthened opportunities for senior workers to remain employed and build their retirement savings. Employment outcomes for older residents have improved over time, showing what sustained tripartite action can achieve and underscoring the importance of continued collaboration as we enter the next phase of our efforts.



But longer working lives should not simply mean asking people to remain in the same jobs for more years. **For many Singaporeans, longer lives bring the possibility of longer and more varied careers. As workers grow older, their needs and priorities may change.** Some may wish to remain in a familiar role, while others may need to take on caregiving responsibilities or manage their health, and wish to work in more flexible roles. Others may want to try a different role, return after a career break or find new ways to put their experience to use. **There is therefore no single pathway that will meet the needs of all senior workers. What matters is that those who wish to continue working have meaningful choices that reflect their aspirations, abilities and circumstances.** Yet suitable options are not always available, and labour force participation begins to decline markedly from around age 50.

Executive Summary



Background



Rapid technological change, including Artificial Intelligence (AI), adds a further dimension. Jobs and skills will continue to evolve, but technology need not leave senior workers behind. With timely opportunities to learn and adapt, workers can use new tools to complement the judgement, experience and interpersonal strengths they have built over many years. Employers, in turn, can benefit from a workforce that brings together the perspectives and capabilities of different generations.



These shifts call for a broader approach to senior employment. For this approach to be effective and sustainable, it should not only support the aspirations and needs of senior workers, but also make business sense for employers. Employers should be able to see clear value in retaining and hiring senior workers, whether through meeting manpower needs, retaining skills and institutional knowledge, or strengthening workforce resilience. Practical guidance, implementation support and appropriate incentives are therefore needed to help employers redesign jobs, offer flexible work arrangements, and build multi-generational workplaces. Workers, in turn, should plan ahead, renew their skills and remain adaptable to changing business and workforce needs. **Government, unions and industry partners should work with employers to reduce implementation barriers and ensure that these arrangements are practical and sustainable across firms of different sizes and sectors.**



Building on the progress made over the years, the **Tripartite Workgroup on Senior Employment (TWG-SE)** seeks to create more **age-friendly jobs**, expand the range of opportunities available to those who wish to continue working, and help employers better tap on the experience, skills and capabilities of senior workers to unlock the value of **multi-generational workplaces**.



Executive Summary



Approach Taken by the Tripartite Workgroup on Senior Employment

The Workgroup consulted extensively and benefitted from diverse views of **more than 1,000 stakeholders**, including employer and industry representatives, union leaders and members, senior workers, Human Resource (HR) professionals, and academics. These consultations were complemented by insights from other feedback channels such as surveys and polls, and Silver Generation Ambassadors' engagements with seniors. **The engagements showed that many seniors wish to continue staying meaningfully engaged via work, particularly when work arrangements can cater to their needs and aspirations. Employer representatives also expressed interest in retaining and hiring senior workers as a valuable source of experience and manpower, but may lack the know-how on how to best facilitate this.**

The Workgroup also **studied senior employment approaches in Japan, Switzerland and Germany**, given their relatively strong senior employment outcomes and established approaches to supporting longer working lives. The Workgroup drew lessons from their **different approaches to retirement and re-employment, structured career planning, skills development, flexible work and employment support**, and considered how these could be adapted to Singapore's context.

In parallel, the Workgroup convened an **Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW)** to co-create innovative solutions in support of senior employment. The AfA modality enabled tripartite partners to work with industry to translate ideas into action, allowing organisations to demonstrate how these ideas could be made possible in practice. **30 organisations across sectors** such as Health & Social Services, Manufacturing, Transport, Hospitality, Security, and Financial Services participated in the design, testing and refinement of prototype solutions for senior workers over a period of one year. These prototypes have **benefitted more than 1,600 senior workers**, and **generated meaningful insights that contributed to the Workgroup's recommendations.**



TWG-SE Engagement Sessions in August 2025

Executive Summary



Overview of Recommendations

Our demographic and workforce shifts point to the need for a broader approach to senior employment, to address the needs of the diverse groups of senior workers and challenges faced by employers. In the Workgroup's consultations, we have heard the need to address the following:



Reducing premature exits and facilitating re-entry of workers, especially those in their 50s, due to caregiving needs, skills mismatches and health concerns;



Extending careers beyond statutory re-employment, for those who wish to continue working; and



Uplifting lower-wage senior workers.



TWG-SE Engagement Sessions in August 2025

These have guided the Workgroup to come up with **six recommendations** organised around these three policy thrusts, building on insights from the AfA-EMW prototypes and findings from the various studies.

With these recommendations, our vision is **Building Age-Friendly Jobs and Multi-Generational Workplaces**: enabling Singaporeans to pursue meaningful work throughout different stages of life, with greater flexibility and opportunities that reflect their aspirations while supporting businesses to harness the strengths of a multi-generational workforce to meet manpower needs, remain competitive and thrive.

Executive Summary

Thrust 1: Reducing Premature Exits and Facilitating Re-Entry of Workers

■ **Recommendation 1: Scale Up Flexible Roles and Career Guidance for Seniors Who Need Them**

Introduce a new Flexi-Load Programme (FLP) that supports employers to scale up flexi-load opportunities for senior workers and jobseekers



The Workgroup recommends **introducing a new FLP to support employers in scaling up flexi-load opportunities¹** for senior workers and jobseekers, so that they are better able to balance employment with caregiving responsibilities, health considerations, and other commitments.

The FLP will help employers defray transitional costs of implementing flexi-load arrangements, such as redesigning jobs, systems, and policies that are traditionally structured around full-time work. It will replace the Part-Time Re-employment Grant (PTRG) when it expires in end-2027. Unlike the PTRG which is scoped to employees aged 60 and above and funds employers who make changes to their HR policies, the new programme will be available to employees aged 50 and above and funds employers to demonstrate the outcome of creating additional flexi-load roles.

Establish a new programme office for career longevity led by Skills and Workforce Development Agency (SWDA), in collaboration with NTUC and SNEF



The Workgroup also recommends **establishing a new programme office for career longevity led by SWDA, in collaboration with NTUC and SNEF.** The programme office will strengthen career planning, skills development, and career transition support for workers, while helping employers develop age-inclusive workplace practices and longer career pathways.

For example, Structured Career Planning (SCP) processes, where employers and workers discuss skills development, career pathways and longer-term career plans, can support senior workers to continue contributing in roles and work arrangements that support business needs and meet their personal aspirations.

The FLP and programme office will be part of a holistic ecosystem to support employers, senior workers and jobseekers. Senior jobseekers seeking to re-enter the workforce will be supported through measures such as Career Conversion Programmes, alongside career advisory and support from NTUC's Employment and Employability Institute (e2i) and SWDA. **Senior workers will also be supported when navigating job transitions through a review of the Jobseeker Support Scheme.**

Collectively, these efforts aim to engender a shift towards career longevity and overall career health, empowering senior workers to pursue new opportunities, remain productive and stay adaptable across different stages of life and work, whilst enabling employers to retain and access a larger and more diverse talent pool.

¹ Flexi-load is a form of flexible work arrangement where employees work flexibly with reduced workloads and with commensurate remuneration (e.g. job sharing, part-time work). Source: Tripartite Guidelines on Flexible Work Arrangement Requests (TG-FWAR).

Executive Summary

Thrust 2: Extending Careers Beyond Statutory Re-employment

- **Recommendation 2:**
Bring Forward the Increase in the Statutory Retirement Age and Re-employment Age to 65 and 70 respectively on 1 January 2029

The Workgroup **recommends raising the Retirement and Re-employment Ages to 65 and 70 respectively on 1 January 2029**, ahead of the 2030 schedule as recommended by the TWG-OW, so that more senior workers can continue working if they wish to.
- **Recommendation 3:**
Raise the Recommended Employment Assistance Payment (EAP) Amounts

For eligible employees who wish to continue working but are not offered re-employment, the Employment Assistance Payment (EAP) tides them over while they search for another job. The Workgroup **recommends raising the minimum and maximum EAP amounts to account for wage growth since the last review.**
- **Recommendation 4:**
Reduce the Tax Burden for Those Who Work Beyond the Statutory Retirement and Re-employment Ages

For seniors who wish to work beyond the Retirement and Re-employment Ages, the Workgroup **recommends enhancing their Earned Income Relief (EIR)**, to increase their take-home pay, and provide an additional financial incentive to remain in the workforce.
- **Recommendation 5:**
Replace the Senior Employment Credit with a New Re-Employment Credit from 2028 to Support Employment Beyond the Statutory Retirement and Re-employment Ages

As recommended by the TWG-OW, SEC was introduced to accompany the raising of the Retirement and Re-employment Ages to 65/70. The Senior Employment Credit expires in end-2027. The Workgroup **recommends introducing a new Re-Employment Credit that provides more support to employers who hire and retain senior workers above the Retirement and Re-employment Ages.**

Thrust 3: Uplifting Lower-Wage Senior Workers

- **Recommendation 6:**
Enhance the Workfare Income Supplement (WIS) and Update the Progressive Wage Credit Scheme (PWCS) to Support Lower-Wage Senior Workers

The Workfare Income Supplement (WIS) and Progressive Wage Credit Scheme (PWCS) are key schemes that provide support for lower-wage workers. The Workgroup **recommends enhancing WIS and updating PWCS to encourage lower-wage senior workers to continue working if they are able and choose to do so, and support employers to provide them with meaningful wage growth that recognises and rewards their contributions equitably.**

Executive Summary



The Way Forward

As workers navigate increasingly multi-stage careers, employers and workers need to adapt to capture new opportunities. Achieving age-friendly jobs and multi-generational workplaces will take joint efforts. To remain competitive in a changing economy and better harness talent across a more age-diverse workforce, employers will need to redesign jobs and workplaces, while workers should actively plan for career transitions and skills renewal.

Together, these recommendations represent a comprehensive strategy to help Singapore harness the opportunities of an ageing workforce while addressing emerging workforce challenges. They build on Singapore's strong tripartite foundation and provide a roadmap for enabling more individuals to remain active, resilient and productive throughout longer working lives.



TWG-SE Engagement Sessions in August 2025

Chapter 1: Singapore's Senior Employment Landscape



Chapter 1 – Singapore’s Senior Employment Landscape



1.1 Progress since the Tripartite Workgroup on Older Workers

Over the past decade, tripartite efforts have strengthened the foundations for senior employment. The labour force participation rate for residents aged 50-59 increased by 2.8%-pts from 79.1% in 2015 to 81.9% in 2025, while the rate for those aged 60-69 increased by 5.8%-pts from 53.8% to 59.6% over the same time period.

In line with the TWG-OW recommendations in 2019, we have progressively raised the Retirement and Re-employment Ages, together with higher CPF contribution rates, and the introduction of schemes such as the Senior Employment Credit (SEC) and Part-time Re-employment Grant (PTRG) have expanded opportunities for seniors who wish to continue working while strengthening their retirement adequacy.



The Retirement and Re-employment Ages were raised from 62 and 67 respectively to 63 and 68 on 1 July 2022, and subsequently to 64 and 69 on 1 July 2026.



To support employers in adapting to these changes, the Government introduced SEC in 2021, which provides wage offsets to employers who hire and retain senior workers. SEC supports employers in the transition to higher Retirement and Re-employment Ages and helps them to better manage business costs.



To support workers who may have different preferences and circumstances as they age, PTRG encourages employers to incorporate age-friendly practices in their HR policies, such as part-time re-employment, flexible work arrangements and structured career planning.



Progress has also been made in strengthening the retirement adequacy of senior workers. The Government has implemented increases to CPF contribution rates for older workers, with contribution rates for workers aged above 65 to 70 having reached the target levels recommended by TWG-OW. Further increases for other senior age groups are being implemented progressively, and Singapore remains on track to fully realise the recommended CPF contribution rate increases by 2030.

Chapter 1 – Singapore’s Senior Employment Landscape

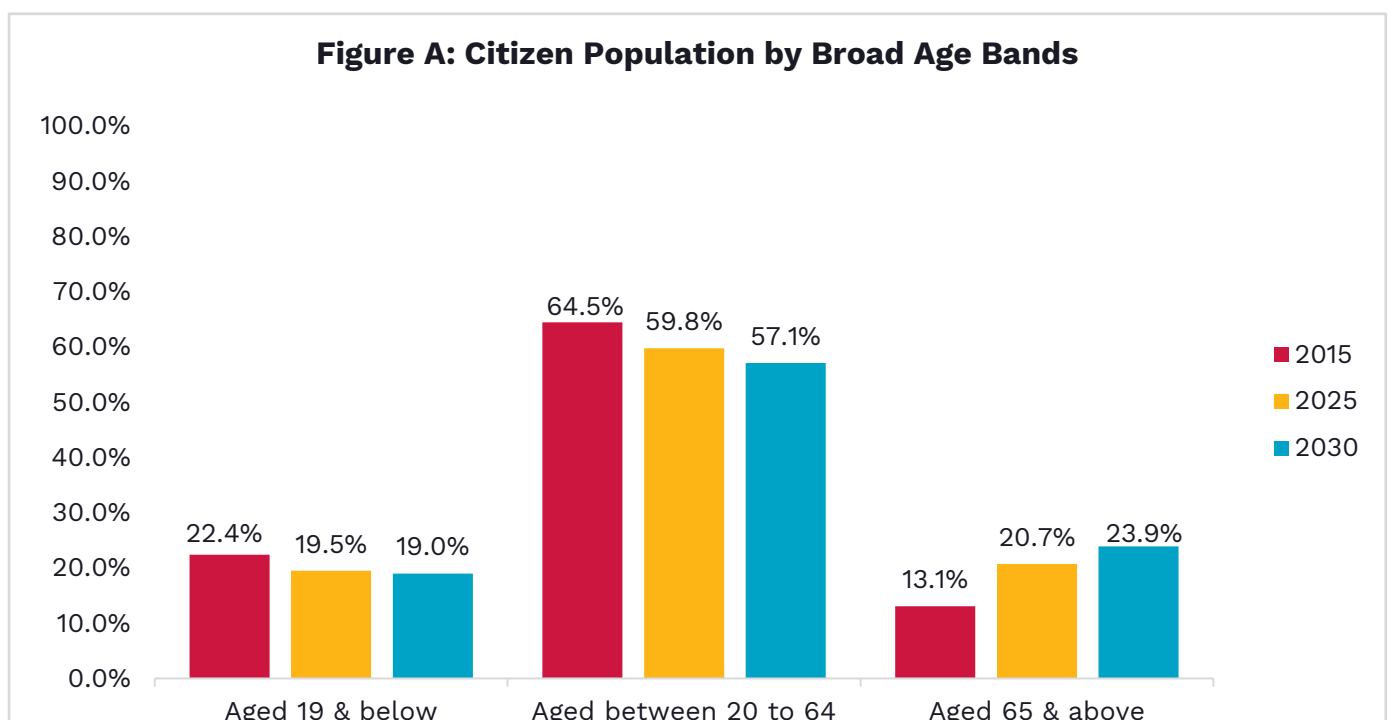
On top of the implementation of the TWG-OW’s recommendations, senior jobseekers have benefitted from the broader suite of employment and skills support that has been strengthened over the years. These include Career Conversion Programmes, which were enhanced in 2024 to increase salary support caps and expand eligibility of employees who qualify for reskilling into growth jobs; the launch of the SkillsFuture Level-Up Programme in 2024 to provide additional support for substantive upskilling and reskilling; and the launch of the SkillsFuture Jobseeker Support Scheme in 2025 to provide involuntarily unemployed workers with temporary financial support as they search for a good-fitting job.

These measures have yielded tangible outcomes. Employment outcomes among older residents have improved, and most eligible seniors who wish to continue working are offered re-employment. This demonstrates what sustained and calibrated tripartite action can achieve when policies are designed to support both workers’ aspirations and employers’ realities.



1.2 Shaping the Next Bound of Senior Employment

Singapore's labour force is ageing rapidly. Over the past decade, the proportion of our resident labour force aged 50 and above increased from 34.1% in 2015 to 39.9% in 2025, and population ageing is expected to further increase the share of seniors in the labour force. **By 2030, one in four Singaporeans will be aged 65 and above (see Figure A).** As seniors form a growing share of the labour force, supporting longer and more sustainable careers will become increasingly important.



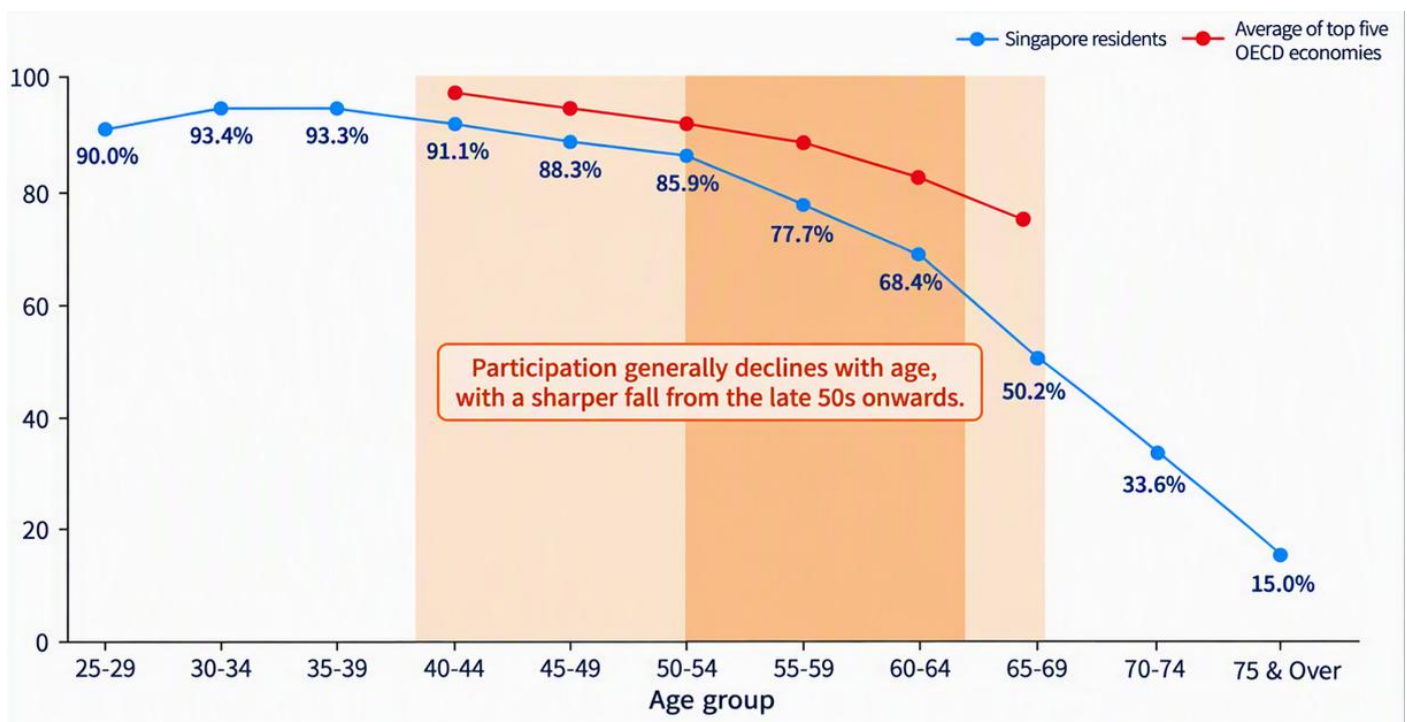
Source: Department of Statistics

Chapter 1 – Singapore’s Senior Employment Landscape

At the same time, future cohorts of senior workers will differ from previous generations. Senior workers are becoming better educated and more likely to hold Professional, Managerial, Executive and Technician (PMET) jobs. In 2025, 77.2% of employed residents aged 40 to 49 and 62.9% of those aged 50 to 59 were employed in PMET occupations. As these cohorts age, a growing proportion of senior workers will possess specialised skills, professional expertise and experience gained from PMET occupations. At the same time, lower-wage workers² accounted for about three in 10 full-time resident employees aged 50 and above, underscoring the need for continued support and uplift.

Seniors' aspirations towards work are also evolving, with many wishing to remain economically active beyond retirement ages. **However, labour force participation begins to decline more sharply from the late 50s onwards (see Figure B), suggesting that some workers leave the workforce earlier than they wish to.** In 2025, the most common reasons for being outside the labour force among those aged 50-59 were housework/caregiving (52.6%) and poor health/old age/disability (16.0%), suggesting that more can be done to enhance access to flexible work arrangements and targeted career planning and upskilling opportunities to allow those who wish to continue working to do so.

Figure B: Resident Labour Force Participation Rate by Age, 2025 (%)



Source: Comprehensive Labour Force Survey, Manpower Research & Statistics Department, MOM

² Lower-wage workers are defined as full-time resident employees earning at or below the 20th percentile gross monthly income from employment (excluding employer/platform operator CPF contributions) of full-time employed residents, which was \$2,817 in 2025.

Chapter 1 – Singapore’s Senior Employment Landscape

Taken together, these trends suggest that the next bound of senior employment is not simply about extending working lives. It is about enabling a larger and more diverse group of senior workers to remain employable and economically active in ways that match their skills, aspirations and life circumstances.

The Workgroup’s recommendations should therefore be understood as the next layer of support, developed in the context of complementing existing measures rather than a standalone package. While current schemes address important needs, further support is required to expand suitable flexible work opportunities, encourage earlier and more systematic career planning, and other pathways that support longer and multi-stage careers. The recommendations seek to address these remaining gaps and strengthen connections across the existing ecosystem to provide more holistic support for senior workers.



Chapter 2: Approach Taken by TWG-SE



Chapter 2 – Approach Taken by TWG-SE



2.1 Terms of Reference & Composition

The **Tripartite Workgroup on Senior Employment (TWG-SE)** was convened in 2025 by the Ministry of Manpower (MOM), in partnership with the National Trades Union Congress (NTUC) and the Singapore National Employers Federation (SNEF). Building on the work of the TWG-OW in 2019, the Workgroup examined how existing policies, workplace practices and workforce support measures can be strengthened to better support senior workers and employers.

The Terms of Reference of the Workgroup are to develop policy recommendations that support the employment and employability of senior workers in two key areas:



Maximise the human capital of Singapore's senior workforce by enabling workers to remain economically active and continue contributing their skills and expertise throughout multi-stage careers. This includes examining upstream career guidance, specialised training and employment facilitation support for senior workers, improving job matching outcomes, and addressing age-related barriers that could limit workforce participation. The objective is to help workers maintain career health, remain adaptable to changing workforce demands, and access opportunities that make full use of their skills, experience and expertise. By doing so, businesses would have a more economically productive workforce that supports thriving businesses.



Promote age-friendly jobs and multi-generational workplaces. This includes exploring ways to introduce or scale up employment models that support the diverse aspirations and circumstances of senior workers (such as flexi-load arrangements and phased retirement pathways), reviewing retirement and re-employment practices, and identifying opportunities to strengthen workplace policies that enable workers to remain productive and engaged across different life stages. The objective is to support employers in adapting to workforce ageing, and fostering inclusive workplaces that effectively harness the strengths of a multi-generational workforce.

The Workgroup comprises representatives from the Government, unions and employer groups. The full list of co-chairs and members of the Workgroup is provided in [Annex A](#).

Chapter 2 – Approach Taken by TWG-SE



2.2 Public Consultations

The Workgroup consulted more than 1,000 stakeholders through a range of engagement and outreach efforts. These included two large-group engagement sessions conducted in August 2025, with participants including employer and industry representatives, union leaders and members, senior workers, HR professionals and academics.

These consultations helped the Workgroup develop a shared understanding of the opportunities and challenges arising from workforce ageing, and gather views on how Singapore could better support senior employment. Participants discussed ways to enable workers who wish to remain economically active to do so, including through age-friendly jobs and workplaces, flexible employment pathways, and measures to strengthen employability throughout longer and more varied careers.

Across the engagement sessions, participants recognised both the value that senior workers bring through their experience, skills and reliability, and their strong desire to continue contributing meaningfully through work. At the same time, discussions surfaced persistent barriers to sustained workforce participation, including caregiving responsibilities, health considerations and limited access to suitable flexible work arrangements.



TWG-SE Engagement Sessions in August 2025

Chapter 2 – Approach Taken by TWG-SE

Employees

- “Currently, retirement is considered a sudden drop, rather than a gradual, phased, downward sloping transition (i.e., reducing work hours gradually rather than a sudden stop). The barrier to phased retirement is that it is not normalised.”
- “I think we need to change the mindset. There are opportunities for everyone (from young to old) to learn, and it depends on whether they take advantage of it.”

Jobseekers

- “I hope for the government to support retired seniors to take on consultancy roles in SMEs and start-ups, we can still contribute after retirement.”
- “Job matching services should consider the personal aspirations of senior jobseekers, offering flexible work options and roles that provide a sense of purpose.”

Employers

- “We can better connect with our senior employees and offer them suitable opportunities only if we talk to them - understanding their needs, what they can offer, their unique aspirations, and life circumstances.”
- “I believe strongly in shaping the work environment to be age-inclusive. We cannot move away from supporting senior employees – everyone ages, age is just a number.”

In addition, Workgroup members engaged their respective communities through surveys and other outreach efforts. NTUC's survey of senior workers found strong interest in continuing employment beyond the eventual Re-employment Age of 70, alongside demand for more flexible employment pathways. SNEF's survey of employers highlighted the value employers place on senior workers, as well as the need for support in managing a multi-generational workforce and facilitating continuous upskilling amid rapid technological and labour market change.



2.3 Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW)

The Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW) was convened by the Workgroup to bring together Government, employers and unions to co-create innovative ideas in support of senior employment.

Under the AfA-EMW, 30 organisations across sectors such as Health & Social Services, Manufacturing, Transport, Hospitality, Security, Financial Services and more, participated in the design, testing and refinement of prototypes for mature and senior workers over a period of one year. These prototypes have directly benefitted more than 1,600 senior workers. A resource guide has also been developed which draws insights from these prototypes, and supports employers in implementing age-friendly jobs and multi-generational workplace practices.

Chapter 2 – Approach Taken by TWG-SE

2.3.1 Focus Areas of the AfA-EMW

The AfA-EMW prototypes covered **five focus areas**:



Career Planning:

Supporting career planning best suited to the needs, aspirations and capabilities of senior workers



Alternative Employment Models:

Redesigning work processes or job roles to support flexible load arrangements



Training:

Providing upskilling and reskilling support to enable senior workers to adapt to evolving job requirements



Job Matching:

Strengthening practices to hire, train and retain senior workers to adapt to evolving organisational needs and capabilities



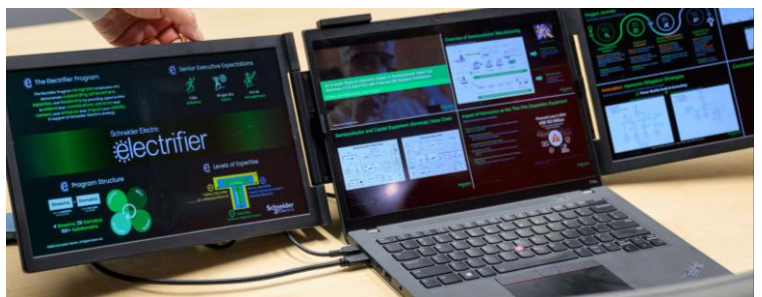
Phased Retirement:

Facilitating transitions into structured mentorship or stepped-down roles that preserve contribution and continuity



TWG-SE Corporate Visit to Tower Transit in April 2026

TWG-SE Corporate Visit to Schneider Electric in July 2026



Chapter 2 – Approach Taken by TWG-SE

2.3.2 Participating Organisations

30 organisations stepped forward to partner the Workgroup to design, pilot and refine prototypes on innovative age-friendly and multi-generational workplace practices. More details on their prototypes are in [Annex B](#).

 Adecco Personnel Pte Ltd	 ams-OSRAM Asia Pacific Pte Ltd	 ASSOCIATION OF SMALL & MEDIUM ENTERPRISES 中小企业商会 Association Of Small & Medium Enterprises	 C&W Services (S) Pte Ltd	 Centre For Seniors
 Cominco Pte Ltd	 Conrad Singapore Marina Bay	 Conrad Singapore Orchard	 Dr. Who Global Watertech (S) Pte Ltd	 HH Stainless Pte Ltd
 Homage Care Pte Ltd	 Iyad Perdaus Ltd	 Kampong Kapor Community Services	 Mandai Resorts Pte Ltd	 Micron Semiconductor Asia Operations Pte Ltd
 Murata Electronics Singapore (Pte) Ltd	 Muslim Missionary Society Singapore (Jamiyah Singapore)	 National University Health System	 Prudential Assurance Company Singapore (Pte) Ltd	 QED Changemakers Pte Ltd
 SBS Transit Ltd	 Schneider Electric Singapore Pte Ltd	 SATS Ltd	 Teambuild Engineering & Construction Pte Ltd	 The Fractional Directory Singapore Pte Ltd
 The Hongkong and Shanghai Banking Corporation Ltd	 The Salvation Army	 Tower Transit Singapore Pte Ltd	 Tsao Foundation	 Union Of Security Employees

Chapter 2 – Approach Taken by TWG-SE

Box Story 1: Case Studies from AfA-EMW

Case Study 1: Muslim Missionary Society Singapore (Jamiyah Singapore)

Empowering Senior Workers through Career Development, Digital Upskilling and Mentorship

Like many organisations in the social service sector, Jamiyah Singapore recognised the importance of helping senior workers to continue contributing meaningfully as job requirements evolve, and to tap into senior workers' experience and expertise in training younger workers. However, some senior workers in junior-level roles faced challenges in navigating career progression opportunities and keeping pace with increasing digitalisation in the workplace. In addition, the organisation lacked structures to support younger staff in learning from more experienced workers, to support longer-term retention in institutional knowledge.

In response, Jamiyah Singapore's AfA-EMW prototype focused on strengthening the employability, career growth and long-term contributions of mature workers through a programme built around three areas: career pathway development, digital upskilling, and knowledge transfer through mentoring. The organisation developed career pathways and Individual Development Plans for mature workers, equipped managers with the capability to conduct meaningful career development conversations, and conducted Generative AI workshops to enhance digital literacy and workplace productivity. Jamiyah also established a structured mentoring programme that paired experienced mature workers with younger colleagues to facilitate knowledge sharing and capability development.

The initiative delivered positive outcomes for both employees and the organisation. Mature workers gained greater clarity on career progression opportunities and acquired new digital skills to remain relevant in an evolving workplace. At the organisational level, Jamiyah strengthened its talent development practices through structured career conversations, mentoring frameworks and knowledge-sharing mechanisms. The mentoring programme also enabled experienced employees to continue contributing meaningfully by supporting the development of younger colleagues while preserving institutional knowledge within the organisation.

“What I appreciate about this programme is that it is **not just about learning something new**. It also **recognises the experience that we already have** and how we can continue contributing to the organisation. I feel more confident about adapting to changes at work, developing myself further and sharing what I know with my colleagues.”

- Senior worker from Jamiyah Singapore

“Our senior workers have built up valuable skills, knowledge and experience over the years. Through this project, we want to continue **investing in their growth, help them adapt to evolving workplace needs**, and **create opportunities for them** to contribute in meaningful ways in Jamiyah.”

- Employer representative from Jamiyah Singapore

Chapter 2 – Approach Taken by TWG-SE

Box Story 1: Case Studies from AfA-EMW

Case Study 2: HH Stainless Pte Ltd

Preserving Critical Institutional Knowledge and Strengthening Leadership Succession through Senior Workers

As HH Stainless's workforce aged, many senior employees were approaching retirement. While some were considering reducing their workload, many also wanted to continue contributing their knowledge and expertise in meaningful ways. The organisation recognised that providing opportunities for these employees to remain engaged beyond their traditional roles could benefit both the employees and the business.

To support a gradual transition into retirement, HH Stainless developed a prototype that enabled senior employees to transition gradually from full operational responsibilities into advisory and mentoring roles. Through structured engagement sessions, the organisation worked with the senior employees to identify how their roles could be adapted based on their aspirations, strengths and preferred level of involvement, including opportunities for mentoring and coaching the next generation of leaders, and conducting masterclasses. As part of the prototype, HH Stainless also introduced storytelling-based knowledge capture and knowledge transfer activities to help senior employees document and pass on critical operational and technical know-how. This enabled them to remain actively involved in the organisation while contributing in ways that were less physically demanding and focused on developing the next generation of talent.

The prototype engaged 20 employees, comprising eight experienced mentors and 12 younger mentees. Participant feedback suggested that the programme helped mentees build confidence and strengthened relationships between mentors and mentees. Through the prototype, HH Stainless demonstrated how organisations can support phased retirement by creating meaningful pathways for senior employees to continue contributing beyond their core operational roles. At the same time, HH Stainless benefitted from stronger knowledge retention, greater intergenerational collaboration, and a more sustainable pipeline of future leaders.

“At the end of the day, I think a lot of employers, when looking for new talent, tend to look outside rather than within. If they invest in developing the talent they already have, it will help the company grow in the long run. **Sometimes, organisations just need a little push and a spark to get them going.**”

- Daniel Low, Business Development Manager

“We have to be open-minded, and I think two-way learning is very important. It's not just about me transferring my knowledge to my mentees. We can also learn a lot from them. Through our conversations, while I share my experiences, my mentees can share theirs with me as well. **Learning should be a two-way exchange, not a one-sided process.**”

- Chendy Lau, Senior Finance Manager (Mentor)

Chapter 2 – Approach Taken by TWG-SE

2.3.3 Summary of Learnings

The AfA-EMW provided an important platform for translating stakeholder aspirations into practical workforce and workplace solutions. Through the development and testing of the prototypes, participating organisations were able to explore new approaches to support senior workers while generating insights that extended beyond individual organisational contexts:



AfA-EMW Roundtable in March 2026



There is growing demand for more diverse and flexible career pathways that support longer and multi-stage careers. However, employers often lack the capabilities to offer such flexible roles.

Across the prototypes, there were senior workers who demonstrated an interest in opportunities that enable continued contribution beyond traditional full-time employment models, such as through flexible work arrangements, or career transitions into advisory roles and project-based opportunities.

Employers also highlighted the importance of providing clearer pathways and support for workers to navigate these career transitions. However, many employers faced challenges in designing more flexible career pathways, particularly for workers in Professional, Managerial and Executive roles where responsibilities are more outcome-based.



Supporting workers' needs requires an integrated approach that brings together career guidance, skills development, job matching and employment support.

Many prototypes highlighted that senior workers often need a combination of support for career planning, training, digital enablement and employment facilitation services, but access to these services was fragmented. Supporting longer careers therefore requires stronger coordination across these touchpoints to help workers navigate career transitions and remain employable over time.

Chapter 2 – Approach Taken by TWG-SE



Employers require practical implementation support to adopt and scale age-friendly practices.

While employers recognised the value of senior workers, many indicated a need for practical tools, templates, and advisory support to implement age-friendly practices such as skills-based hiring, job redesign, digital onboarding, flexible work arrangements and workforce transitions. The prototypes also revealed the steps and costs involved to kickstart these efforts, and the value of grants in providing initial support as organisations built in-house capabilities.



Intermediaries and ecosystem partners play an increasingly important role in supporting capability building and offering shared resources.

The prototypes demonstrated how intermediaries and ecosystem partners can help bridge capability gaps by providing expertise in areas such as career transitions, job redesign, digital adoption, talent matching and workforce transformation. In addition, intermediaries could offer pooled resources that came with economies of scale, such as shared talent pools, and play a role in facilitating knowledge sharing across organisations via employer testbeds.

These learnings underscore the value of continued innovation and partnership across employers, workers and ecosystem partners to develop new approaches that support longer and more fulfilling careers. We will build on the AfA-EMW experience through the new programme office for career longevity, to sustain such collaboration and experimentation and support promising approaches to be scaled more broadly. Further details are set out under Recommendation 1.



AfA-EMW Roundtable in March 2026

Chapter 2 – Approach Taken by TWG-SE



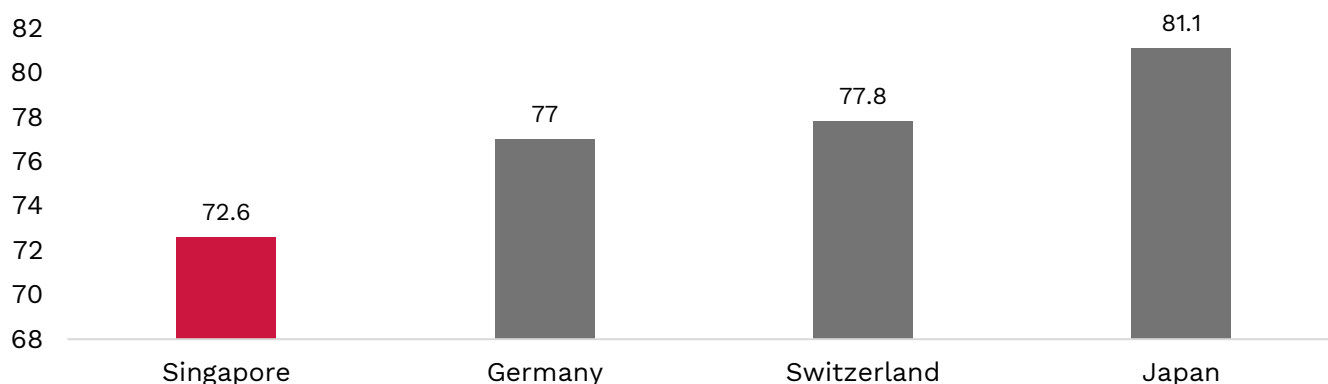
2.4 Study Trips

The Workgroup conducted study trips to Japan, Switzerland and Germany. These countries were selected because they are advanced economies facing similar demographic challenges, including ageing populations, shrinking workforces and the growing need to support longer working lives. They also have fairly strong labour force participation rates for senior workers, particularly for those in their 50s (see Figure C).



TWG-SE Trip to Switzerland in October 2025

Figure C: Labour Force Participation Rate of Seniors Aged 55-64 (2024)



Source: OECD Data Explorer (for OECD countries) and Comprehensive Labour Force Survey, MRSD, MOM (for Singapore)



TWG-SE Trip to Japan in July 2025

The study trips provided valuable opportunities for the Workgroup to engage policymakers, employers, union representatives and labour market intermediaries to better understand the policies and practices adopted internationally to promote senior employment. The Workgroup gained key insights that informed its recommendations, including: implementing incentives and support measures to accompany retirement age-related policies; scaling up targeted employment support to match senior workers to suitable job options; and designing structured career planning efforts to foster proactive discussions at key career milestones.

Chapter 2 – Approach Taken by TWG-SE

2.4.1 Encouraging Longer Working Lives in Japan and Germany Through Support Measures for Employers and Workers

One key observation from Japan and Germany was how they implemented incentives and support measures for employers and workers when advancing retirement age-related policies.

Before introducing legislative changes to increase employment opportunities beyond the statutory re-employment age of 65, Japan first focused on encouraging employers to voluntarily retain and employ older workers through promotional measures and support programmes. This approach helped to build capabilities among employers and workers, demonstrate the value that senior workers could continue to contribute, and create greater acceptance of longer working lives before more formal legislative changes were implemented.

In Germany, workers who choose to continue working beyond the statutory retirement age are supported with tax incentives. The Active Pension Scheme, which was implemented from January 2026, allows eligible workers to earn up to 2,000 euros (2,950 SGD) per month tax-free should they choose to continue working beyond the statutory retirement age.

2.4.2 Alternative Employment Models for Senior Workers in Japan

The Workgroup observed that Japan has implemented measures to scale up alternative employment models for senior workers who wish to transition out of full-time work, given that they may have different preferences and needs, including career transitions later in life, changing work preferences, or the need for roles that better accommodate their circumstances. Tailored job matching support for senior workers can help them find alternative work arrangements that are suited to their individual needs and aspirations.

Box Story 2: Japan's approach to supporting alternative employment models for senior workers

Japan's "Lifelong Active Worker Support Desk" at Hello Work provides employment support for elderly jobseekers who wish to seek formal re-employment opportunities, including flexi-load work arrangements.

Japan's Silver Human Resource Centres provide support for seniors looking for temporary, short-term, or light work that offers high flexibility and pays a small allowance, allowing them to stay socially active.

Chapter 2 – Approach Taken by TWG-SE

2.4.3 Structured Career Planning Efforts by Employers in Japan and Switzerland

The Workgroup also observed that many employers adopt structured approaches to career planning for mature workers. In particular, large corporations in Japan and Switzerland regularly engage employees in career planning discussions before they reach retirement age, allowing both employers and employees to proactively discuss issues such as job scope adjustments, training needs, redeployment opportunities and future career aspirations. Such discussions support workforce planning while providing employees with greater clarity and confidence regarding their future career pathways.

Box Story 3: Planning ahead for multi-stage careers to improve retention and facilitate transition

Japan - **Mitsubishi Corporation** has a Structured Career Planning programme that incorporates regular career planning discussions at key career milestones, including at ages 50, 55 and 58. These discussions are complemented by support measures such as career transition leave and employment facilitation services, creating a more structured approach towards preparing workers for longer careers and retirement transitions. The Workgroup observed that such practices help foster a culture of proactive career planning and continuous workforce participation.

Switzerland – **Migros-Group**, Switzerland's largest private employer, has developed an initiative to help employees prepare for the transition to retirement at key career milestones. The subsidiary companies have the option of disseminating “development goals” to all employees aged 50 and above, to encourage forward career planning and discussions about their future aspirations. Such initiatives help workers better understand available options, plan for future transitions and make informed decisions regarding continued employment.



First TWG-SE meeting in July 2025

Chapter 3: Reducing Premature Exits and Facilitating Re-entry of Workers



Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

The Workgroup observed that many of the challenges faced by senior workers stem from broader structural factors such as job design, skills development, workplace practices and access to flexible work arrangements. At the same time, rapid technological change, including the growing adoption of AI, is reshaping jobs and skills requirements across the economy.

As careers become longer and job roles evolve more quickly, workers and employers will need to proactively invest in skills development, career planning and workforce adaptation to support career longevity. Employers, workers, government, unions, and industry partners each play a role in shaping a labour market that enables senior workers to contribute meaningfully across different stages of their careers.

To this end, the Workgroup's recommendations aim to enable more seniors to remain in work if they choose to, and to contribute meaningfully, by building an ecosystem that overcomes barriers to senior employment and supports the creation of more age-friendly workplaces.



3.1 Barriers to Senior Employment

3.1.1 Lack of Flexible Work Options, Especially Flexi-Load Jobs

The Workgroup's public consultations and the AfA-EMW prototypes highlighted that many senior workers value greater flexibility at work, as they balance employment with caregiving responsibilities, health considerations and other commitments. This is supported by survey findings:



The Ministry of Digital Development and Information (MDDI)'s 2025 Ageing Survey found that flexible work arrangements are the top workplace initiative that would encourage seniors to work longer;³



MOM's Comprehensive Labour Force Survey in 2025 found that the top reason for seniors being outside the labour force in their 50s is caregiving responsibilities, and caregivers have indicated that flexible work arrangements can enable them to better balance work and caregiving; and



Feedback gathered by Silver Generation Ambassadors suggests that seniors who wish to continue working prefer arrangements that better accommodate their personal circumstances.⁴

³ Respondents were presented with a list of workplace initiatives and asked which would encourage them to work longer. The top three were: (i) flexible work arrangements; (ii) an inclusive and supportive workplace culture; and (iii) adjustments to job nature/tasks to enable them to remain in the same job as they grow older.

⁴ Based on qualitative analysis of 572 employment-related feedback submissions received by the Silver Generation Office between 1 January 2026 and 31 August 2026. The feedback is illustrative of issues raised by seniors and is not intended to be representative of the broader senior population.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Similarly, employers can also benefit from flexible work arrangements as it enables them to retain experienced talent, access their specialised expertise, and address workforce shortages. SNEF’s survey on employers found that around 7 in 10 employers provide flexible work arrangements to retain existing employees, or to increase company flexibility and resilience.⁵

The Tripartite Guidelines on Flexible Work Arrangement Requests categorise flexible work arrangements into flexi-place, flexi-time, and flexi-load:

Figure D: Types of Flexible Work Arrangements

Flexi-Place	Flexi-Time	Flexi-Load
Employees work flexibly from different locations aside from their usual office location (e.g., telecommuting, work-from-home)	Employees work flexibly at different timings with no changes to total work hours and workload (e.g., flexi-hours, staggered hours, flexi-shift, compressed work schedule)	Employees work flexibly with different workloads and with commensurate remuneration (e.g., job sharing, part-time work, fractional work)

Source: Tripartite Guidelines on Flexible Work Arrangement Requests

Box Story 4: Characteristics of fractional work and part-time work

Part-time and fractional work are forms of flexi-load arrangements that allow employees to contribute through a reduced workload or scope of responsibilities with commensurate remuneration. Implementing these arrangements may require job redesign to redistribute responsibilities and align work with the reduced scope.

Part-time work is commonly found in roles where work can be clearly structured around hours worked and defined tasks. However, this may be less suitable for Professional, Managerial, Executive (PME) and C-suite roles where responsibilities are often broader and performance cannot be easily measured by hours or tasks completed. Fractional work is therefore more common in such PME or C-suite roles where responsibilities are outcome-driven and require specialised expertise and experience.

Illustrative examples of part-time and fractional arrangements:

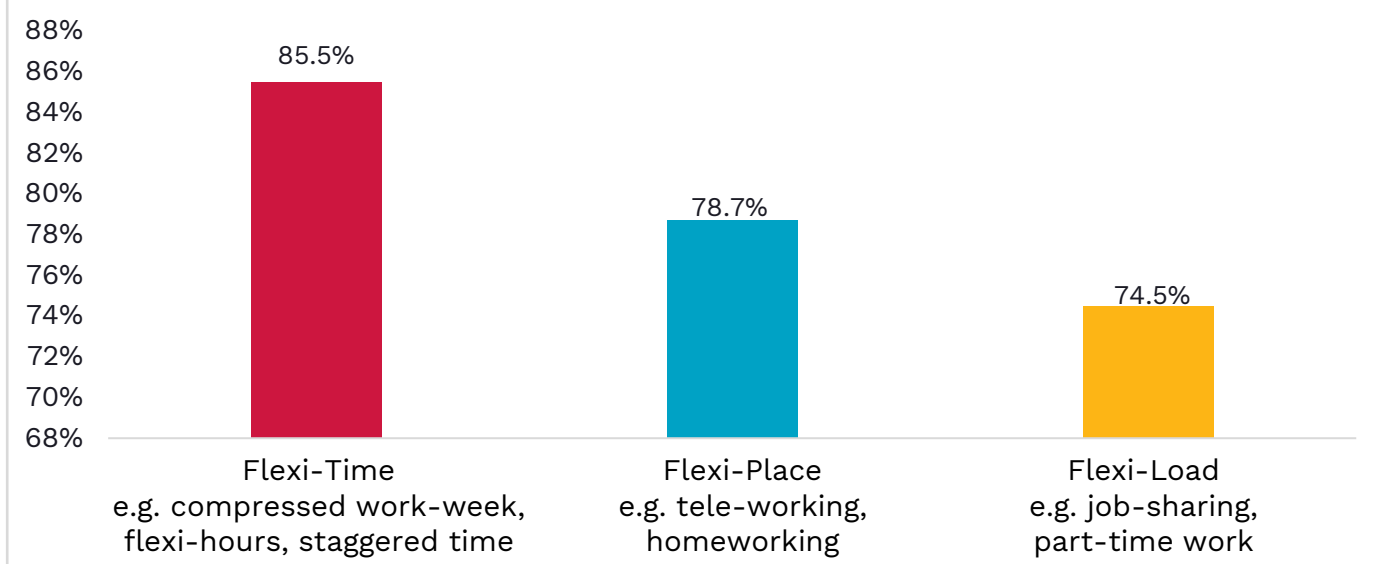
Part-Time Work	Fractional Work
Part-time retail associate: Works 20 hours a week on shifts, has a defined task list, paid fixed hourly wages plus commission for meeting sales targets.	Fractional Chief Financial Officer: Works with multiple SMEs, owns the financial strategy and board reporting, paid a monthly retainer by each SME and is held accountable to the companies’ financial KPIs. Fractional HR Manager: Works for multiple employers and provides ongoing HR expertise to these organisations, including workforce planning, performance management, HR policies and strategic HR advisory.

⁵ Source: Employers’ Perspective on the Tripartite Guidelines on Flexible Work Arrangement Requests, SNEF and SUSS, 2025

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

While flexi-place and flexi-time arrangements are well-understood and fairly common, **there is a gap particularly in flexi-load provision for seniors**. MOM's Survey on Employees' Working Conditions found that the proportion of senior workers who were provided with required flexi-load arrangement is lower than flexi-time and flexi-place arrangements (see Figure E). Singapore's part-time employment rate for seniors aged 55-64, at 7.6% in 2025, was also below the OECD average of 10.2%.⁶

Figure E: Percentage of Full-Time Resident Employees Aged 50-64 Who Were Provided with At Least 1 FWA they required, by FWA type (2024)



Source: Survey on Employees' Working Conditions, MRSD, MOM

The data suggests that flexi-load implementation remains challenging for Singapore employers, whereas other developed countries have found effective ways to unlock its potential. This is important as unlike other kinds of FWAs, flexi-load arrangements are unique in allowing employees to choose to reduce their workload and free up time for other pursuits and needs, with employers adjusting their compensation accordingly.

Drawing on the AfA-EMW experience, the Workgroup found that employers face both cost and capability barriers, particularly in redesigning jobs, systems and HR policies, and often lack the experience and bandwidth to implement and sustain such arrangements. These challenges are compounded by operational considerations, including business continuity, handover processes, and uncertainty over the risks and business value of flexi-load work.

⁶ Source: Comprehensive Labour Force Survey, MRSD, MOM, and OECD Data Explorer. Part-time employment rate refers to part-time employed as a percentage of the population. Part-time employment data for OECD countries are based on a common threshold of 30 hours. To facilitate comparison with OECD countries, Singapore's part-time employment rate data refers to those employed with usual hours worked of less than 30 hours a week as a percentage of the population.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

3.1.2 Limited Career Planning and Skills Development Support

Beyond workplace flexibility, workers will need to continually refresh their skills and adapt to new opportunities over the course of their careers as careers become longer and job roles evolve due to technological developments such as AI.



AfA-EMW Roundtable in March 2026

This underscores the importance of conducting career planning early and throughout one's career, rather than only when workers approach retirement or face an immediate career transition. Earlier career planning provides workers and employers with more time to identify emerging skills needs, plan training opportunities, redesign roles, and prepare for future career moves. It also helps workers make more informed decisions about how they wish to navigate different life and career stages, including transitions into new roles, flexible work arrangements or extended careers.



AfA-EMW Roundtable in March 2026

However, current practices point to gaps in career planning and skills development. Only around one in three employers reported conducting Structured Career Planning.⁷ While 68% of senior workers aged 50 and above reported having access to relevant training and skills upgrading opportunities,⁸ the training participation rate among resident labour force aged 50-59 (47.8%) remains lower than the overall labour force (54.8%).⁹ This suggests that having access to training opportunities may not necessarily translate into participation, and that more can be done to support workers in identifying and pursuing development opportunities as part of their longer-term career plans.

⁷ Source: Employment of Senior Workers Survey, MRSD, MOM

⁸ Source: Manpower Poll, MRSD, MOM

⁹ Source: Supplementary Survey on Adult Training, MRSD, MOM

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

These gaps make it harder for workers and employers to anticipate changing skills needs, prepare for career transitions and adapt to evolving workforce demands. Insights from the AfA-EMW pilots further suggest that career planning is more effective when combined with other transformational efforts such as job redesign, flexible work models and training.

More broadly, the support needed to enable longer careers currently spans different programmes, service providers and platforms. Workers and employers may find it difficult to navigate the available career guidance, training, workforce transformation support and employment opportunities, or identify what best meets their needs. Promising practices and employment models may also remain confined to individual organisations, without a dedicated mechanism to share and scale them more widely.

There is therefore scope for a stronger focal point to bring these efforts together by promoting earlier career and skills planning, strengthening employers' capabilities, scaling effective employment practices and models, and connecting workers and employers to relevant support and opportunities.



AfA-EMW Roundtable in March 2026



AfA-EMW Roundtable in March 2026

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Recommendation 1

Scale Up Flexible Roles and Career Guidance for Seniors Who Need Them

The Workgroup recommends providing greater flexibility at work to support senior workers and jobseekers with diverse aspirations and circumstances at different life stages. This will enable more seniors who wish to continue working to do so while balancing their caregiving responsibilities and other personal needs.

To support this, the Workgroup recommends the following:



a. Introduce a new Flexi-Load Programme (FLP) that supports employers to scale up flexi-load opportunities for senior workers and jobseekers.

The FLP will replace the existing Part-Time Re-employment Grant (PTRG) when it expires in end-2027. Unlike the PTRG which is scoped to employees aged 60 and above and funds employers who make changes to their HR policies, the new programme will be available to seniors aged 50 and above and require employers to demonstrate the outcome of creating additional flexi-load roles.

The new programme will be part of a holistic ecosystem to support employers in designing and offering flexi-load roles. Employers who apply for FLP and require additional capability-building support will be cross-referred to the relevant programmes and grants based on their needs.

MOM will also work with intermediaries such as Trade Associations and Chambers to improve matching of flexi-load jobs, and with sector agencies such as the Ministry of Health (MOH) and the Ministry of Social and Family Development (MSF) to scale up flexi-load models in sectors facing manpower constraints.

To help employers adapt to a workforce with more varied and flexible career pathways, tripartite partners will also study how wage practices and guidelines can better support such flexi-load arrangements, through the Flexi-Wage Review Committee.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers



- b. Establish a new programme office for career longevity led by SWDA, in collaboration with NTUC and SNEF, to strengthen career and skills planning for longer working lives.**

As seen in Japan’s “Lifelong Active Worker Support Desk” at Hello Work, the Workgroup observed the value of having entities that provide tailored support to senior workers, helping them navigate later-life career transitions and access employment arrangements suited to their changing needs and aspirations. The Workgroup recommends adapting these learnings to Singapore’s context through establishing a programme office for career longevity led by SWDA, in collaboration with NTUC and SNEF.

This programme office will serve as an enabler and provide dedicated focus to supporting senior workers and employers in navigating multi-stage careers. It will work with partners to strengthen earlier career and skills planning, build employers’ capabilities, scale effective employment models, and connect workers and employers to suitable support and opportunities. As the agency responsible for skills and workforce development, SWDA should drive the efforts of the programme office, in collaboration with NTUC and SNEF.



SWDA Career & Skills Advisory

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers



- b. Establish a new programme office for career longevity led by SWDA, in collaboration with NTUC and SNEF, to strengthen career and skills planning for longer working lives.**

The programme office will:

Promote career health, including career planning and proactive upskilling. The programme office will encourage senior workers to take a more proactive approach to career and skills planning throughout their working lives, and support them in navigating different career and life transitions. NTUC and unions can complement these efforts through worker outreach, career coaching, and transition support services.

Strengthen employer adoption of Structured Career Planning (SCP) and age-inclusive workforce practices such as flexi-load implementation.

The programme office will work with SNEF and other partners to strengthen employers' capabilities to support longer careers and foster more age-inclusive workplaces. This includes enhancing SCP resources, encouraging earlier career planning discussions with senior employees, and integrating SCP with broader talent development practices.

The programme office will also help employers build capabilities to redesign jobs and implement flexi-load arrangements, including directing employers to relevant support schemes and resources such as Enterprise Workforce Transformation Package, Part-Time Re-employment Grant (and subsequently the new Flexi-Load Programme).

Pilot and scale new careers & skills services for seniors and multi-generational workplace models, including effective flexi-load models developed through the AfA-EMW.

The programme office will work with partners to identify, promote and scale novel employment models that support longer and more flexible careers.

Develop an online job search and job matching platform for flexi-load and other alternative work opportunities.

The programme office will work with partners to develop a platform to help workers connect to suitable flexi-load and alternative work opportunities. This will complement the programme office's broader efforts to support career transitions and multi-stage careers.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

These recommendations are complemented by broader tripartite efforts to support career longevity, through strengthening human capital development capabilities, improving workplace safety and health outcomes through industry-led solutions, and supporting workers in navigating workforce transitions amid evolving job demands. These include:



Uplifting human capital capabilities

Human Resource professionals play a critical role in designing work arrangements that fit the evolving needs of seniors. [The Tripartite Workgroup on Human Capital Capability Development](#) has recently recommended a package of measures to strengthen business and HR capabilities to create better workforce opportunities for Singaporeans. This includes introducing a requirement for larger organisations to have at least one certified Human Resource professional.



Workplace safety and health

The Alliance for Action on Safety and Health for Employment Longevity (AfA-SHEL), announced in 2026, is bringing together employers, workers, government agencies, healthcare institutions and other stakeholders to co-create practical solutions in three areas: (i) preventing common workplace injuries, (ii) supporting workers' return to work after injury or ill health, and (iii) adapting workplaces and redesigning jobs to better support differing physical and health needs.

Insights from these industry-led initiatives will inform future efforts to improve workplace safety and health outcomes and support employment longevity among senior workers.



Supporting career transitions, including for senior PMEs facing AI-related job changes

Seniors can tap on measures such as the SkillsFuture Level Up Programme, Career Conversion Programmes, and SkillsFuture Jobseeker Support Scheme alongside career advisory and support from e2i and SWDA to build new skills, navigate career transitions and, where displaced, re-enter the workforce.

For workers affected by AI-related job changes, the Tripartite Jobs Council is coordinating support to enable timely transitions. The Workplace Fairness Act will also strengthen protections against workplace discrimination based on age when it comes into force in end-2027.

Together, these initiatives would accelerate the adoption of more inclusive practices across sectors and demonstrate how flexible employment can benefit both workers and employers.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

The **AfA-EMW resource guide** consolidates the learning points from 30 participating prototypes (including several prototypes on flexible work models), and sets out the business case, implementation steps and resources (such as toolkits and templates) for employers who wish to implement similar age-friendly practices in their own organisations. You may access the AfA-EMW resource guide [here](#).

The following box stories illustrate how private and public sector employers are supporting more flexible and multi-stage careers through flexi-load opportunities, targeted job matching, structured career planning, and pathways for career transitions.

Box Story 5: KKCS Flexi-wise Programme – creating flexi-load opportunities for senior workers

As workforce needs evolve, Kampong Kapor Community Services (KKCS), a social service organisation, recognised that traditional full-time employment models may not fully meet the needs of some experienced social workers and counsellors, particularly senior professionals balancing changing life priorities and caregiving responsibilities. This posed challenges in attracting and retaining experienced talent at a time of growing manpower constraints within the social service sector. KKCS saw an opportunity to redesign work arrangements to better support senior workers while continuing to benefit from their expertise and experience.

In response, KKCS developed the **Flexi-wise Programme** under the AfA-EMW to explore new approaches to flexible employment for senior workers. The programme sought to create opportunities for reduced load and flexible work arrangements across its Family Service Centres and Family Strengthening Programmes, enabling experienced practitioners to continue contributing while accommodating their changing personal circumstances.



Counselling room at KKCS

Built on the principles of job fractionalisation and flexible deployment, the programme created alternative pathways for senior professionals to remain in, or re-enter, the social service workforce. Through its AfA-EMW prototype, KKCS redesigned 6 job roles, created three new fractional flexi-load roles, enabled three senior workers to take on redesigned roles, and supported three senior workers in participating in flexi-load arrangements.

The programme enhanced workforce flexibility while helping KKCS tap into an experienced talent pool that might otherwise remain underutilised. By offering more sustainable and flexible ways for senior workers to contribute, KKCS demonstrated how organisations can better attract, retain and leverage experienced talent to meet evolving workforce needs. The Programme has since benefitted six senior workers.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Box Story 6: QED Changemakers' Apex Advisory Matching Platform – connecting experienced professionals with project-based opportunities

As Singapore's workforce ages, organisations face the challenge of retaining access to valuable industry expertise, leadership experience and institutional knowledge as senior leaders transition out of full-time employment. At the same time, many organisations require senior-level expertise to address specific business challenges, but may not have the need for, or capacity to support, a full-time appointment. This created an opportunity for a structured platform to connect retiring and retired leaders with organisations seeking high-value advisory support through flexible, project-based engagements.

In response, QED Changemakers, a management consultancy firm, developed the **Apex Advisory Matching Platform** under the AfA-EMW initiative to connect experienced professionals with advisory, mentoring and project-based opportunities. The platform aims to create alternative pathways for senior professionals to remain economically active by contributing their specialised expertise, industry knowledge and leadership experience through flexible work arrangements.



AfA-EMW Roundtable in March 2026

The initiative demonstrates how targeted matching platforms can facilitate the creation of flexi-load and advisory opportunities, and enable organisations to access experienced talent on a flexible basis. Through curated matching, senior professionals can continue contributing meaningfully while organisations benefit from expertise that might otherwise be difficult to access or retain.

As at October 2026, **the platform has onboarded six participating companies and facilitated 25 advisor-company matches.** These outcomes demonstrate the potential of structured matching platforms to connect senior professionals with meaningful opportunities to continue contributing their expertise while helping organisations address evolving business needs.



AfA-EMW Roundtable in March 2026

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Box Story 7: HSBC's 4orging Ahead programme – providing senior PMETs with structured career planning

As roles evolve with digitalisation and AI, HSBC recognised that some senior PMETs may find it challenging to pivot into new functions despite having valuable experience and transferable skills. This can limit internal mobility and make it harder for organisations to retain experienced talent and build succession pipelines.

To address this, HSBC piloted the **4orging Ahead** programme under the AfA-EMW, which provides senior PMETs with structured career planning, external coaching and personalised learning pathways to help them explore second-career opportunities within the organisation. The programme helps participants identify transferable skills, build confidence to move into adjacent domains and prepare for future-ready roles.

The pilot revealed strong interest in structured career planning, with around **80 employees attending an awareness session**. Participants reported greater clarity on their career options and development needs, while HSBC strengthened its efforts to retain experienced talent, support succession planning and foster a culture of lifelong learning. Longer-term outcomes, including participants' movement into new roles, continue to be tracked.

What we have seen from speaking with participants is that this process gives people a **fresh perspective**. Even if they do not make an immediate career shift, it gets them more excited and engaged with their existing roles. **Feeling that the organisation wants to invest in them** brings multiple benefits that extend well beyond just job transfers.

- Adam Weaver, Head of Data and Analytics Office



Participants at the 4orging Ahead programme

I really value the concept of **neuroplasticity**, which shows that as human beings, we always have the capacity to change how we operate and build new habits. Unfortunately, I often see people hesitate to reskill simply because they have been in their roles for a long time. They fall into the trap of thinking, 'I've already done this for so long, why change now?' But **our ability to learn never stops**.

- Wee Leong (Senior Worker), Specialist Engineering

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Box Story 8: Ramping up flexi-load jobs in the public sector

Redesigning conventional full-time roles into flexi-load jobs can be challenging, particularly for professional and managerial roles that cover a wide range of responsibilities. In some cases, teams may have tasks that can be performed on a flexi-load basis, but not enough to constitute a viable role on its own.

To address this, MOM introduced **a flexi-load jobs initiative** that combined job redesign with workforce planning across teams. A dedicated pool of headcount was set aside for these positions, allowing suitable work from different teams and divisions to be brought together into viable roles. This gave MOM more flexibility in organising work while continuing to meet operational needs. In 2026, MOM posted these new flexi-load job opportunities on job portals and is in the midst of recruitment for these roles. These efforts have helped to broaden employment options for officers seeking reduced-load arrangements while allowing the organisation to retain valuable experience and skills.

Recognising that challenges in designing flexi-load jobs are common across the public sector, the Public Service Division (PSD) developed **a Flexi-Load Jobs Guidebook** to support agencies in identifying suitable roles for redesign, developing well-defined flexi-load job scopes, and managing flexible workforce arrangements. PSD and MOM also jointly developed the HR Alchemist tool, which helps agencies break work into discrete tasks and responsibilities to facilitate job redesign and the creation of flexi-load roles.

Together, these efforts demonstrate how a deliberate approach to job redesign can offer more varied employment options without compromising operational requirements.

Box Story 9: Public Service Division's Career Fitness Movement – equipping officers to take ownership of their careers and employers to facilitate career conversations

To support public officers in navigating multiple career stages and transitions, PSD launched **the Career Fitness Movement** in July 2025, to help public officers unlock opportunities and meet the evolving skills needs of a longer career lifespan. The initiative seeks to encourage officers to take active ownership of their career development and growth plans while equipping supervisors with the tools needed to facilitate effective career conversations.

Since its launch, **more than 10,800 officers have participated in foundational programmes under the Movement**. In conjunction with the Career Fitness Movement, efforts are also underway to expand opportunities for officers to move across functions and agencies to acquire new skills, broaden experiences and grow their careers. PSD has additionally **trained over 700 officers as public service career coaches** to support fellow officers in gaining greater clarity on their career aspirations and development pathways.

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Box Story 10: Ministry of Health's Senior Management Associate Scheme – creating pathways for meaningful career transitions

As careers become less linear and workers may seek opportunities to pivot into new sectors, there is a growing need for structured pathways that support workers in making successful career transitions. At the same time, sectors such as community care are seeking experienced talent to take on leadership and management roles.

The **Senior Management Associate Scheme (SMAS)**, implemented by MOH and the Agency for Integrated Care (AIC), creates pathways for experienced workers outside the community care sector to transition into meaningful new careers within Community Care Organisations. Through salary support provided to participating organisations, the scheme encourages the recruitment of experienced workers from other sectors into leadership and management roles.

SMAS also aims to promote career health by helping mature workers remain adaptable throughout multi-stage careers. Participants gain opportunities to extend their career lifespan, take on new responsibilities and apply their skills in a different sector, while organisations benefit from a broader pool of experienced talent. Between 2022 and 2025, **more than 200 placements were supported under the programme**, with more than 80% of participants aged 40 and above.

Box Story 11: Skills and Workforce Development Agency (SWDA)'s targeted career planning pilots – supporting seniors to plan for later-stage careers

Many senior PMETs hold deep expertise built over decades and are keen to continue contributing to society in meaningful ways. To help them extend their career longevity, SWDA piloted two targeted career planning programmes supporting PMETs aged 50 and above to plan for later-stage careers, take action to achieve their goals and navigate career and life transitions. These career goals and plans include non-standard and flexible work options.

Designing Your Life: The Next Chapter is a two-day workshop by the Republic Polytechnic in partnership with The Designing Your Life Institute Singapore and based on the Designing Your Life framework. The programme equips participants with practical design thinking tools to craft meaningful career and life transitions based on their life stage needs and preferences. Through interactive exercises, participants explore their values and aspirations, develop possible pathways for their next life and career chapter, and test these possibilities through practical, low-risk experiments.

What's Next: Reimagine Your Career with Design·AI is a two-day experiential career workshop for professionals aged 50 and above by the Singapore University of Technology and Design (SUTD) Academy. Developed from local research by SUTD's Lee Kuan Yew Centre for Innovative Cities, the programme equips participants with job planning tools to relook their career paths, drawing on their rich domain experience and complemented by the use of design innovation and AI tools.

continued on the next page

Chapter 3 – Reducing Premature Exits and Facilitating Re-entry of Workers

Box Story 11: SWDA's targeted career planning pilots – supporting seniors to plan for later-stage careers

The programmes saw strong demand, reaching about 1,500 participants, with over 9 in 10 rating it positively. Among those who completed the workshops at least six months ago, over 4 in 5 reported a positive influence on their career journey. Participants continued supporting each other post workshops through self-organised WhatsApp groups and alumni gatherings.

The "What's Next Programme" gave me **greater clarity and deeper insight into what AI can do**. Before joining the programme, I was already using AI as a useful tool in my work. The workshop helped me understand how to use it more intentionally and purposefully. I moved beyond using GenAI for everyday tasks to **applying it to achieve real work outcomes and bring projects to life**. That clarity sparked action. I stepped beyond my usual role as a trainer and took the lead in developing the workflow for my organisation's chatbot and microsite initiative. As a SIWA volunteer, I also support IMDA and PA programmes by teaching seniors at Active Ageing Centres and helping them become more confident with technology. I believe seniors often learn best from someone who understands their pace, concerns and the encouragement they need. At this stage of my career, I want to do more. I am now looking to take up Agentic AI courses, deepening my capabilities and looking for more opportunities to contribute meaningfully, both at work and in the community. To me, staying relevant is not only about personal growth — **it is also about using what I learn to help our community and country to move forward together**.

- Chew Ai Mei, Alumni, What's Next: Reimagine Your Career with Design·AI

Crossing 50, I felt reflective and restless — I'd reinvented myself before but still felt held back by the belief that I needed a big plan before anything new could begin. The Next Chapter Programme changed that. **I reframed uncertainty as adventure and adopted a prototyping mindset** — and almost immediately, took concrete steps to design my next chapter. I'm pursuing ICF coaching so I can help others take greater ownership of a meaningful retirement, drawing on the expertise and experience I've built over a career in education. I've also signed up for Zumba instructor training — so that when I retire, I can encourage more people to stay fit through music and movement. Both are humbling, stretching experiences. But that's the point. **I've learned to live life by design, not by default**.

- David Sim, Alumni, Designing Your Life: The Next Chapter



The Next Chapter Alumni Gathering in March 2026

Chapter 4: Extending Careers Beyond Statutory Re-employment



Chapter 4: Extending Careers Beyond Statutory Re-employment

As Singapore's population ages and life expectancy continues to increase, some seniors may wish to continue working for financial security and to stay socially engaged.

Singapore has made significant progress in supporting these aspirations through the progressive raising of the Retirement and Re-employment Ages, enhancements to senior worker CPF contributions, and measures to encourage the employment of older workers. Building on these efforts, the Workgroup has considered how Singapore can further strengthen support for multi-stage careers, including for those who wish to continue working beyond the statutory Re-employment Age.



4.1 Why Retirement and Re-employment Ages were raised

The Retirement and Re-employment Ages are important pillars of Singapore's framework for supporting longer working lives. As Singaporeans live longer and remain healthier, many are both able and willing to continue working beyond traditional retirement ages. Raising the Retirement and Re-employment Ages reflects these demographic realities, and gives workers greater choice to continue working and extend their careers if they wish to do so.

Under the Retirement and Re-employment Act, eligible employees who reach the Retirement Age of 64 as of 1 July 2026 must be offered re-employment up to the Re-employment Age of 69. Employers who are unable to offer re-employment must provide a one-off Employment Assistance Payment to tide them over while they seek alternative employment. This framework provides senior workers with continued access to employment while balancing employers' operational needs.

The re-employment framework also gives employers flexibility to make reasonable adjustments to employment terms when re-employing workers beyond retirement age, helping senior workers remain employable and productive in roles suited to their skills, performance and preferences.

The effectiveness of this approach is reflected in consistently high re-employment outcomes — more than nine in ten eligible employees who wish to continue working are offered re-employment, demonstrating that our retirement and re-employment model is working well to support employment of seniors who wish to continue working.¹⁰

¹⁰ Source: Employment of Senior Workers Survey, MRSD, MOM

Chapter 4: Extending Careers Beyond Statutory Re-employment

The TWG-OW recommended in 2019 that the Retirement and Re-employment Ages be progressively increased to 65 and 70 respectively by 2030. Since then, the Government and tripartite partners have implemented these changes in a phased manner to allow employers and workers sufficient time to adapt (see Figure F).

As of 1 July 2026, the Retirement and Re-employment Ages have been raised to 64 and 69 respectively. The Government has also extended the Senior Employment Credit to end-2027 to support employers in the transition.

Recommendation 2

Bring Forward the Increase in the Statutory Retirement and Re-employment Ages to 65 and 70 Respectively on 1 January 2029

Given the positive employment outcomes observed following previous increases and the growing number of seniors who wish to remain economically active, the Workgroup recommends raising the Retirement and Re-employment Ages to 65 and 70 respectively on 1 January 2029, ahead of the 2030 schedule as previously recommended by the TWG-OW, so that more senior workers can continue working if they wish to.

Figure F: Timeline of Increases in Retirement and Re-employment Ages

Effective Date	Retirement Age	Re-employment Age
1 July 2017	62	67
1 July 2022	63	68
1 July 2026	64	69
1 January 2029 (recommended by TWG-SE)	65	70

This reflects the reality that many workers today remain healthy, productive and keen to contribute well beyond traditional retirement ages, and that many employers are open to employing senior workers at older ages, as reflected in NTUC and SNEF's surveys. Raising the Retirement and Re-employment Ages will further support multi-stage careers and help Singapore fully realise the benefits of an ageing workforce.

Chapter 4: Extending Careers Beyond Statutory Re-employment

Recommendation 3

Raise the Recommended Employment Assistance Payment (EAP) Amounts

The EAP amounts were last updated in 2022. The Workgroup therefore recommends updating the recommended minimum and maximum EAP amounts to account for wage growth in recent years, to ensure that they continue to provide meaningful support to employees who are not re-employed.

The EAP forms an important safeguard within Singapore's re-employment framework. Under the Retirement and Re-employment Act, employers who are unable to offer re-employment to eligible employees are required to provide an EAP. This one-off payment helps affected employees tide over a period of time while they seek alternative employment.

The EAP is a lump sum of 3.5 months' salary, subject to a minimum amount to provide greater support to lower-wage workers, and a maximum amount to moderate the financial burden on employers. Employees who have completed at least half of their eligible re-employment period may be offered a lower EAP amount of 2 months' salary, to reflect employers' diminishing re-employment obligation as they approach the re-employment age.

Figure G: Current Recommended EAP Amounts

EAP payable		
Age of employee on the day after employment ended	≥64 to <66.5	≥66.5 to 69
Number of months of salary payable	3.5	2
Maximum EAP amount	\$14,750	\$8,500
Minimum EAP amount	\$6,250	\$4,000

Chapter 4: Extending Careers Beyond Statutory Re-employment



4.2 Promotional Approach to Employment Beyond the Statutory Re-employment Age

While the progressive raising of the Retirement and Re-employment Ages has strengthened opportunities for senior workers to remain employed, the Workgroup recognises that some individuals may wish to continue working even beyond the statutory re-employment age as a means to stay socially connected, contribute meaningfully and further boost retirement savings. These workers also represent a valuable source of skills, expertise and accumulated experience that can continue to benefit employers and the wider economy.

Feedback gathered during the Workgroup's public consultations suggests that many senior workers are interested in extending their careers beyond the statutory Re-employment Age. Some expressed a desire to continue contributing meaningfully, while others highlighted the financial and social benefits of remaining economically active.



TWG-SE Engagement Sessions in August 2025



TWG-SE Corporate Visit to Schneider Electric in July 2026

In view of these aspirations, the Workgroup recommends a promotional and non-mandatory approach to encouraging employment beyond the statutory Re-employment Age, similar to approaches observed in Japan and other developed economies. The aim is to create an enabling environment that encourages employers and workers to explore mutually suitable opportunities for continued employment and supports longer, multi-stage careers. This could pave the way for future increases in the Retirement and Re-employment Ages when conditions are favourable, such as an increase in the Health-Adjusted Life Expectancy and when employers have built capabilities to support senior workers.

Chapter 4: Extending Careers Beyond Statutory Re-employment

Recommendation 4

Reduce the Tax Burden for Those Who Work Beyond the Statutory Retirement and Re-employment Ages

To further incentivise seniors who wish to continue contributing their skills and experience, the Workgroup recommends enhancing the Earned Income Relief (EIR) for senior workers who continue working beyond the statutory Retirement and Re-employment Ages. A higher level of tax relief for these workers will increase their take-home pay and provide an additional financial incentive to remain in the workforce.

During the Workgroup's engagements, some senior workers expressed a strong desire to remain employed even after reaching the Re-employment Age, citing reasons such as strengthening their retirement adequacy, maintaining social connections, deriving purpose from work, and staying physically and mentally active. The Workgroup also observed international approaches that support workforce participation at older ages.

During its study trip to Germany, the Workgroup learnt about the country's Active Pension Scheme, which allows eligible workers¹¹ to earn up to EUR 2,000 (SGD 2,950) per month tax-free, should they choose to continue working beyond the statutory retirement age. In Singapore, there is an annual income exemption threshold of SGD 20,000. In addition, workers aged 55 and above already benefit from a higher quantum of EIR, reflecting the value placed on continued employment in later life (see Figure H).

Figure H: Current EIR in Singapore

Age as of 31 Dec of the previous year	Maximum amount claimable [#]
Below 55	\$1,000
55 to 59	\$6,000
60 and above	\$8,000

[#]If the amount of taxable earned income is lower than the maximum amount claimable, the relief will be capped at the amount of taxable earned income.

¹¹ The scheme applies to workers who are subject to social insurance contributions and have reached the statutory retirement age, regardless of whether they currently receive pension payments. Certain groups, such as self-employed persons and freelancers, are excluded.

Chapter 4: Extending Careers Beyond Statutory Re-employment

Recommendation 5

Replace the Senior Employment Credit (SEC) with a New Re-Employment Credit (REC) from 2028 to Support Employment Beyond the Statutory Retirement and Re-employment Ages

The Workgroup recommends a new REC from 2028 to strengthen support for older age groups beyond the statutory Retirement and Re-employment Ages. The new REC will provide wage support to employers who hire senior workers above the statutory Retirement Age.

The Workgroup also recommends increasing the wage ceiling for the REC from the SEC’s current limit, to account for wage growth over time.

The SEC has played an important role in supporting employers who hire and retain senior workers by providing wage offsets that help defray business costs and support the transition to higher retirement and re-employment ages. The SEC will expire at the end of 2027 and currently provides up to 7% in wage offsets for employers who hire Singaporeans aged 60 and above who earn less than \$4,000 a month.

Figure I: Current SEC Support

Age	SEC support
60-64	Up to 2% of wage
65-68	Up to 4% of wage
69 and above (pegged to prevailing Re-employment Age)	Up to 7% of wage

Chapter 4: Extending Careers Beyond Statutory Re-employment

During the study trip to Japan, the Workgroup observed that Japan's non-mandatory approach to encouraging senior employment is supported by a range of government grants, incentives and promotional efforts. Collectively, these measures help create an environment in which hiring and retaining senior workers remains a viable and attractive option for employers, while enabling senior workers who wish to continue working to do so.



TWG-SE Trip to Japan in July 2025

In a similar vein, as Singapore's workforce ages and more senior workers wish to extend their careers, continued employer demand for senior workers will be critical in enabling those who wish to work longer to do so.



Extending wage support beyond 2027 when the current SEC expires will ensure that employers continue to be supported in the transition to higher Retirement and Re-employment Ages.



In line with the Workgroup's promotional approach to encouraging non-mandatory employment, the REC will provide greater support to seniors above the statutory Retirement and Re-employment Ages. This could entail focusing fiscal support on older age groups, where employment barriers may be greater and additional encouragement may be needed to sustain workforce participation.



TWG-SE Corporate Visit to Schneider Electric in July 2026

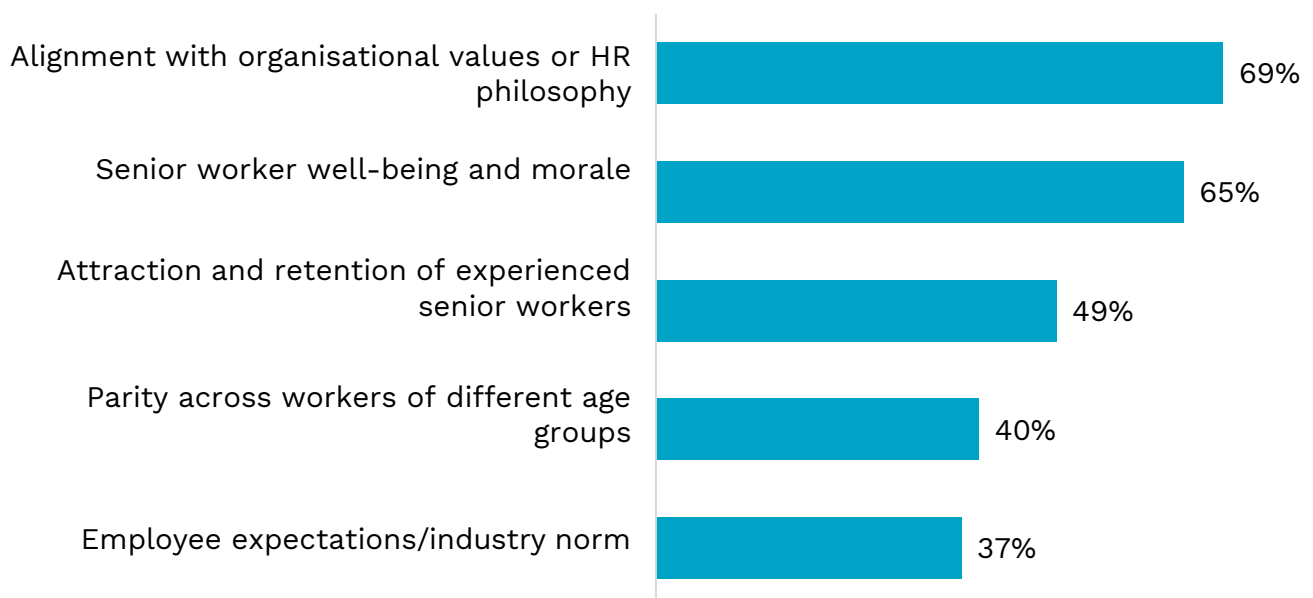
Chapter 4: Extending Careers Beyond Statutory Re-employment

As Singapore's workforce ages, encouraging employers to provide more sustainable and inclusive medical benefits for senior workers will become increasingly important in supporting longer and multi-stage careers. During the Workgroup's consultations, employers expressed concerns about the high cost and the limited coverage of non-mandatory insurance plans for senior workers.

Box Story 12: Engagements with employers and insurance industry

Based on SNEF's poll with 165 employers in January 2026, employers cited alignment with organisational values or HR philosophy, employee well-being, and talent attraction and retention as key reasons for providing Group Hospitalisation and Surgical (GHS) insurance to senior workers despite it not being a statutory requirement and its potentially high premium costs.

Figure J: Employers' Considerations for Providing Medical Insurance to Senior Workers



Source: SNEF's Medical Benefits Poll, January 2026

At the same time, employers highlighted the growing cost of providing medical benefits for senior workers. 59% reported that higher insurance premiums contribute to cost pressures, while 47% indicated that medical benefit costs influence their decisions on hiring or retaining senior workers. Employers also cited the maximum entry ages and age limits in continued coverage of GHS plans as constraints in providing medical insurance coverage for older senior workers.

In a follow-up poll with 139 employers by SNEF in August 2026, employers that currently provide GHS insurance expressed strong support for measures that improve the affordability and sustainability of GHS insurance, while ensuring that employees' concerns continue to be adequately addressed.

continued on the next page

Chapter 4: Extending Careers Beyond Statutory Re-employment

Box Story 12: Engagements with employers and insurance industry

Smaller employers, in particular, appeared to face greater GHS cost pressures from per-employee premium and showed stronger support for more sustainable and inclusive GHS options. This is likely because employers with small workforce size are generally less able to customise their insurance plans according to their workforce needs.

Tripartite partners also engaged the insurance industry to better understand the industry norms and perspectives for employee medical insurance, as well as practical considerations in shaping norms for employee medical benefits. Key findings include:



Most standardised GHS plans now have a maximum entry age at 70 and a maximum renewal age at 75. While insurers can offer customised plans with higher age limits upon employers' requests, employers may not be aware of such customisation options.



Some insurers do offer GHS plans with options such as co-payment arrangements and coverage for part-time workers. However, adoption has been uneven, as employers continue to operate within prevailing market norms and employee expectations regarding medical benefits.

These findings suggest that supporting an ageing workforce will require both greater adoption of existing sustainable options for GHS plans and continued collaboration among employers, insurers and tripartite partners to strengthen awareness, accessibility and acceptance of such arrangements.



TWG-SE Engagement Sessions in August 2025

Chapter 4: Extending Careers Beyond Statutory Re-employment

Although the provision of Group Hospitalisation and Surgical (GHS) insurance is not a statutory employment requirement, many employers continue to offer such coverage as part of their employee value proposition and talent retention strategies.¹²

To support more sustainable and inclusive medical benefits as the workforce ages, tripartite partners will continue to work with employers, unions and insurance associations on the following:



Encourage employers to provide portable medical benefits (PMBs) such as additional MediSave contributions. Unlike GHS insurance, portable medical benefits remain with the employee even if they change jobs.¹³ For example, employers can provide additional MediSave contributions, which employees may use for their own MediShield Life and/or Integrated Shield Plans.

This is consistent with the recommendation made by TWG-OW in 2019, and may provide employers with greater flexibility in supporting employees' healthcare needs while managing costs. Tripartite partners will work together to strengthen awareness of PMBs and increase their attractiveness and take-up among employers.



Encourage more sustainability in GHS plans, to support employers that wish to continue providing GHS insurance as part of their employee value proposition and talent attraction and retention strategy. These could include:

- Increasing take-up of GHS plans with more sustainable designs such as co-payment options;
- Studying risk-pooling approaches for SMEs; and
- Raising the maximum entry and renewal ages of standard GHS plans above the statutory Re-employment Age and providing options to cover workers on flexible employment such as part-time.

¹² Based on the latest available statistics in 2022, around 38% of employers provide inpatient medical benefits through insurance to their employees. Source: Medical Benefits Survey, MRSD, MOM

¹³ Employers that provide portable medical benefits may be eligible for additional tax deductions. More details may be found here: <https://www.mom.gov.sg/employment-practices/schemes-for-employers-and-employees/portable-medical-benefits>.

Chapter 5: Uplifting Lower-Wage Senior Workers



Chapter 5 – Uplifting Lower-Wage Senior Workers

Although seniors aged 50 and above comprise only about 40% of the resident labour force, they made up about 60% of lower-wage workers in 2025.¹⁴ While many older workers have benefitted from improvements in educational attainment, skills development opportunities and stronger labour market participation, lower-income senior workers often remain more vulnerable to challenges such as weaker retirement adequacy, income insecurity and employment disruptions.

This is reflected in the findings from the 2025 Manpower Poll¹⁵ by MOM, which showed that only half of Singaporean workers aged 50 and above earning below \$2,500 per month were confident that they would have sufficient income, savings or support to meet their daily expenses if they stopped working at retirement age. These vulnerabilities may be further compounded by factors such as lower levels of savings, greater exposure to physically demanding occupations, and fewer opportunities for career progression or skills upgrading over the course of their working lives.

As Singapore's workforce continues to age, it is important to ensure that efforts to support longer and non-linear careers are inclusive and benefit workers across all income groups. For lower-income senior workers, this means not only creating opportunities to remain employed for longer, but also ensuring that work remains meaningful and is adequately remunerated. Taken together, this will also better support their long-term financial security.



TWG-SE Engagement Sessions in August 2025

¹⁴ Lower-wage workers are defined as full-time resident employees earning at or below the 20th percentile gross monthly income from employment (excluding employer/platform operator CPF contributions) of full-time employed residents, which was \$2,817 in 2025.

¹⁵ Manpower Poll (MPoll): A sentiment poll that measures public perceptions of Singapore's workforce and manpower-related issues.

Chapter 5 – Uplifting Lower-Wage Senior Workers

Over the years, Singapore has implemented a range of measures to uplift lower-wage workers and strengthen retirement adequacy. These include enhancements to wage support schemes, progressive wage initiatives such as the Progressive Wage Model, workforce development programmes and employment support measures. However, as workforce demographics evolve and the number of senior workers increases, continued attention will be needed to ensure that lower-income senior workers who are able and wish to remain active in the workforce can do so. Supporting longer workforce participation for this group can help strengthen both their current income and long-term retirement adequacy.

Recommendation 6

Enhance the Workfare Income Supplement (WIS) and Update the Progressive Wage Credit Scheme (PWCS) to Support Lower-Wage Senior Workers

To provide stronger support for lower-wage workers, including senior workers, as they navigate longer and increasingly multi-stage careers, the Workgroup recommends enhancing WIS, and updating the PWCS to ensure it remains relevant based on wage growth. These enhancements will strengthen both direct financial support for workers and employers' capability to provide sustained wage growth.

The Workgroup recognises the importance of continuing efforts to uplift the wages and career prospects of lower-wage workers. Since many lower-wage workers are senior workers, initiatives that improve wage growth, income security and retirement adequacy are particularly important for this group.

Today, WIS supports lower-wage Singaporean workers to continue working if they choose to, by supplementing their income and boosting their CPF savings. Eligible workers receive a mix of cash payments and CPF contributions, with older workers receiving higher payments. The PWCS supports employers in raising wages of lower-wage workers, by co-funding wage increases.

Taken together, these measures provide immediate and longer-term support to encourage lower-wage workers, including senior workers, to continue working if they choose, which remains an important component of Singapore's broader strategy to support career health. Targeted support for lower-wage senior workers will help ensure that the benefits of an ageing and longer-lived workforce are shared more broadly and equitably across society.

Chapter 6: Conclusion



Chapter 6: Conclusion

The Workgroup's recommendations are guided by a vision of **Building Age-Friendly Jobs and Multi-Generational Workplaces**, where Singaporeans are empowered to continue contributing meaningfully throughout longer and non-linear careers, and where workplaces are equipped to harness the strengths of senior workers. Collectively, the recommendations seek to strengthen career health, employability and workforce participation across different life stages through earlier and more proactive interventions, while supporting workers to navigate career transitions with greater confidence and purpose. This speaks to the important principle that career longevity is not simply about extending working lives. It requires creating the conditions for individuals to remain adaptable, continuously develop their skills, access meaningful work opportunities, and participate in the workforce in ways that align with their aspirations, capabilities and life circumstances.

At the same time, the recommendations recognise that businesses play a critical role in realising this vision. As demographic ageing accelerates and technology, including AI, continues to reshape jobs and workplaces, employers will increasingly need to tap on the experience, expertise and institutional knowledge of mature and senior workers. Building age-friendly workplaces, investing in workforce development, supporting career transitions and adopting flexible employment arrangements will not only benefit workers, but also strengthen business resilience, productivity and competitiveness.



Members of the TWG-SE

Realising this vision will require a sustained shift in mindsets and practices. Workers, employers, unions, industry partners and the Government all have a role to play in moving away from traditional notions of linear careers and retirement, and towards a model where careers evolve across multiple stages and transitions. The Workgroup therefore sees its recommendations not as a finite set of initiatives, but as part of a broader and longer-term effort to reshape how Singaporeans work, learn and contribute throughout their lives.

These efforts will be complemented by initiatives supporting other workforce segments, including those being developed under the Tripartite Workgroup on Human Capital Capability Development, Tripartite Workgroup on Employment Act Review, and the Marriage & Parenthood Reset Workgroup. Together, these complementary efforts recognise that workplace flexibility, career transitions, workforce re-entry and support across life stages are increasingly interconnected. By taking a holistic and life-course approach, Singapore can build a more inclusive, resilient and future-ready workforce, where every individual has the opportunity to pursue meaningful work and continue contributing throughout their career journey.

Chapter 6: Conclusion

Summary of Recommendations

The following table summarises the Workgroup's **six recommendations**:

Thrusts	Recommendations
Reducing Premature Exits and Facilitating Re-Entry of Workers	<u>Recommendation 1</u> Scale up flexible roles and career guidance for seniors who need them: - Introduce a new Flexi-Load Programme that supports employers to scale-up flexi-load opportunities for senior workers and jobseekers - Establish a new programme office for career longevity led by SWDA, in collaboration with NTUC and SNEF, to strengthen career and skills planning for longer working lives
Extending Careers Beyond Statutory Re-employment	<u>Recommendation 2</u> Bring forward the increase in the statutory Retirement and Re-employment Ages to 65 and 70 respectively on 1 January 2029
	<u>Recommendation 3</u> Raise the recommended Employment Assistance Payment amounts
	<u>Recommendation 4</u> Reduce the tax burden for those who work beyond the statutory Retirement and Re-employment Ages
Uplifting Lower-Wage Senior Workers	<u>Recommendation 5</u> Replace the Senior Employment Credit with a new Re-employment Credit from 2028 to support employment beyond the statutory Retirement and Re-employment Ages
	<u>Recommendation 6</u> Enhance the Workfare Income Supplement and update the Progressive Wage Credit Scheme to support lower-wage senior workers



Annexes



Annexes

Annex A: TWG-SE Composition

Co-Chairs		
Mr Desmond Tan Deputy Secretary-General, National Trades Union Congress (NTUC)	Mr Dinesh Vasu Dash Minister of State, Ministry of Manpower (MOM) (from Jun 2026)	Ms Tan Hwee Bin Vice-President, Singapore National Employers Federation (SNEF)
	Dr Koh Poh Koon Senior Minister of State, MOM (until May 2026)	
NTUC Representatives	Government Representatives	SNEF and Employer Representatives
Mr Patrick Tay Assistant Secretary-General, NTUC	Mr Stanley Loh Permanent Secretary, MOM (from Nov 2025)	Ms Kohe Hasan Honorary Secretary, SNEF
Mr Tan Richard Central Committee Member, NTUC and General Secretary, UWEEI	Mr Ng Chee Khern Permanent Secretary, MOM (until Nov 2025)	Mr Kerry Mok Council Member, SNEF
Mr Sanjeev Kumar Tiwari Central Committee Member and General Secretary, AUPE	Ms Dilys Boey Chief Executive, Skills and Workforce Development Agency (SWDA)	Mr Hao Shuo Chief Executive Officer, SNEF
Mr Brian Tan Director (Policy, Planning and Innovation), NTUC	Mr Tan Kok Yam Chief Executive, SkillsFuture Singapore (SSG) (until Jun 2026)	Mr Edy Tan Council Member, Singapore Chinese Chamber of Commerce & Industry (SCCCI)
Ms Adeline Kooi Director (Social Policy), NTUC	Ms Jamie Ang Deputy Secretary (Transformation), Public Service Division (PSD)	Mr Lee Tuck Wai Chair, Human Capital Action Group, Association of Small & Medium Enterprises (ASME)
	Mr Jeremy Ang Director (Resource Division), Ministry of Energy, Trade and Industry (METI) (from Apr 2026)	
	Ms Tang Zhi Hui Senior Director (Industry Division), Ministry of Trade and Industry (MTI) (until Apr 2026)	

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
1	 Adecco Personnel Pte Ltd	Adecco is introducing a structured employment model to expand meaningful work opportunities for senior jobseekers by strengthening the support they receive throughout the job search and hiring process. The WISE* by Adecco prototype integrates targeted outreach, personalised career guidance, and curated learning with partners to help experienced workers present their capabilities confidently and transition into roles that match their strengths. It also equips employers with clearer hiring practices that recognise the value of experienced talent and encourage more age-inclusive recruitment. Through coordinated engagement with both candidates and employers, the initiative aims to improve work readiness, broaden access to flexible roles, and reinforce a sustainable, inclusive talent ecosystem. <i>*WISE: Workplace Inclusion and Support for the Experienced</i>
2	 ams-OSRAM Asia Pacific Pte Ltd	ams-OSRAM is introducing an AI-enabled inspection process that shifts experienced engineers into more analytical and system-supported roles. The prototype includes structured training in machine learning, data interpretation, and quality-system optimisation, enabling workers to operate new digital tools confidently. These changes allow engineers to apply their expertise in higher-value tasks while reducing repetitive manual work. By coupling technology adoption with capability development, the initiative aims to strengthen workers' long-term employability and build a more future-ready engineering workforce.
3	 ASSOCIATION OF SMALL & MEDIUM ENTERPRISES 中小企业商会 Association of Small & Medium Enterprises	ASME is developing a fractional talent model that enables SMEs to access experienced senior professionals through flexible, project-based engagements. The prototype introduces a structured process to assess SME needs, match them with suitable senior talent, and provide onboarding guidance that supports successful collaboration. It also offers participating professionals opportunities to apply their expertise in focused roles that do not require full-time commitments, aligning work arrangements with later career preferences. By strengthening leadership access for SMEs and creating flexible pathways for senior workers, the initiative aims to improve organisational capability and expand meaningful work options across the SME ecosystem.
4	 C&W Services (S) Pte Ltd	C&W Services is redesigning job roles and upgrading digital competencies among senior workers in facilities management. The prototype provides targeted training in technical, digital, and role-related skills to support transitions into higher-value functions. It also introduces refreshed career planning processes that give senior workers clearer visibility of internal pathways. Through structured capability building and job redesign, the initiative aims to strengthen workforce agility and extend career longevity within the sector.

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
5	 Centre For Seniors	CFS is developing a reintegration model that enables senior PMET caregivers to return to work through personalised interventions. The prototype combines career coaching, skills refreshers, and confidence-building activities with employer partnerships that offer flexible, caregiver-sensitive roles. These interventions address barriers faced by career break professionals and prepare them for sustainable re-entry. By connecting experienced individuals with inclusive employers, the initiative aims to rebuild career pathways and strengthen long-term workforce participation.
6	 Cominco Pte Ltd	Cominco is redesigning frontline duties into part-time brand ambassador roles that suit the strengths and preferences of senior workers. The prototype includes role restructuring, customer service training, and digital tool adoption to support workers transitioning from more physically demanding positions. These redesigned responsibilities allow senior staff to contribute through communication, engagement, and feedback handling tasks. By creating age-friendly alternatives, the initiative aims to improve job fit, uplift service quality, and strengthen workforce resilience.
7	 Conrad Singapore Marina Bay	Conrad Singapore Marina Bay is refreshing engineering job scopes to better support senior employees through technical upskilling, ergonomic adjustments, and flexible work models. The prototype provides structured development opportunities and alternative deployment options that align with workers' evolving needs. It also encourages knowledge transfer by placing experienced staff in mentoring or advisory responsibilities. Through these pathways, the initiative aims to strengthen career sustainability and maintain operational continuity across the engineering function.
8	 Conrad Singapore Orchard	Conrad Singapore Orchard is uplifting senior housekeeping employees through redesigned duties, targeted competency building, and structured mentoring. The prototype introduces flexible role options and senior-friendly workloads that better reflect the capabilities of older staff. It also formalises peer learning and knowledge transfer to preserve service standards. By providing age-appropriate roles and clear transition pathways, the initiative aims to improve workers' job satisfaction and strengthen workforce stability.
9	 Dr. WHO Global Watertech (S) Pte Ltd	Dr. WHO Global Watertech is introducing a senior-friendly production model that combines automation, job redesign, and structured career pathways to improve job quality for senior workers. The prototype modernises manual production tasks by simplifying workflows, reducing physical strain, and enabling senior workers to transition into higher-value machine oversight roles. The team also developed a structured transition plan to support senior workers as they move from their current responsibilities into redesigned job roles. Complemented by cross-training and clear progression routes, the initiative equips older workers with the skills and confidence needed to take on these expanded responsibilities. The “Better Me, Better Us, Better Workplace” recognition programme further motivates senior workers to upskill, collaborate across generations, and contribute ideas to enhance workplace practices. Together, these efforts anchor an age-inclusive operating model that strengthens retention and builds a more resilient, future-ready production workforce.

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
10	 HH Stainless Pte Ltd	HH Stainless is implementing a structured, senior-led talent transition model that strengthens organisational continuity by capturing critical institutional knowledge, developing successors, and fostering cross-generational collaboration. The prototype integrates storytelling-based knowledge capture, a centralised repository, transition mapping, senior-led masterclasses, and mentorship to codify expertise, accelerate capability transfer, and preserve institutional memory. Through this cohesive approach, senior workers play an active role in shaping future leadership while the organisation builds long-term readiness and operational resilience.
11	 Homage Care Pte Ltd	Homage is building structured training and onboarding pathways for experienced PMETs who wish to enter community care roles. The prototype adds practicum-based learning, supervised exposure, and flexible deployment options to support confident role transitions. It reframes caregiving as a viable second career path and equips workers with essential competencies for client-facing responsibilities. By enabling senior workers to join high-demand care roles, the initiative aims to strengthen sector manpower and create new multi-stage career opportunities.
12	 Iyad Perdaus Ltd	Iyad Perdaus is adopting AI-enabled tools and career support interventions to reduce administrative load and improve role sustainability for experienced educators. The prototype introduces senior-friendly digital features such as simplified navigation and voice to text functions, paired with counselling and role redesign options. These changes allow educators to focus on core teaching responsibilities while reducing manual documentation tasks. By modernising workflows and supporting career planning, the initiative aims to strengthen retention and long-term participation.
13	 Kampong Kapor Community Services	Kampong Kapor Community Services is prototyping a structured flexible model for professional social service roles (casework, intake, counselling), introducing fractionalisation and flexible deployment in a sector traditionally dominated by full-time employment.
14	 Mandai Resorts Pte Ltd	Mandai Resorts is implementing a hobby-based recruitment and micro-task design model to align senior workers with roles that match their interests and strengths. The prototype restructures jobs into smaller tasks, supported by targeted training and an AI-enabled scheduling system that accommodates worker availability. These design features create part-time, senior-friendly pathways within hospitality operations. By connecting personal interests with meaningful work, the initiative aims to enrich job fit and expand participation among senior workers.
15	 Micron Semiconductor Asia Operations Pte Ltd	Micron is establishing structured re-entry and transition pathways for senior professionals through targeted outreach, guided onboarding, and mentoring. The prototype supports new entrants with capability building tools, supervisory guidance and inclusive leadership practices that promote smoother integration. It also strengthens workforce diversity by tapping mid-career and returning workers. Through these pathways, the initiative aims to expand Micron's talent pool while enabling meaningful career renewals for experienced individuals.

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
16	 Murata Electronics Singapore (Pte) Ltd	Murata is introducing a structured phased retirement framework that provides senior employees with stepped-down roles, advisory responsibilities, and clear transition processes. The prototype updates HR policies, builds manager capability, and establishes communication tools to guide retirement discussions. It also supports knowledge transfer and role continuity through structured mentoring arrangements. By formalising later career pathways, the initiative aims to support dignified transitions while retaining critical experience within the organisation.
17	 Muslim Missionary Society Singapore (Jamiyah)	Muslim Missionary Society Singapore (Jamiyah) is strengthening the employability of senior workers by creating structured career pathways, delivering digital upskilling and formalising mentoring functions. The prototype equips workers with GenAI and productivity tool competencies and helps them identify viable progression options through Individual Development Plans. It also encourages knowledge sharing between senior and junior employees. By enriching capabilities and clarifying future options, the initiative aims to enhance participation and long-term retention among senior staff.
18	 National University Health System	NUHS is building a micro-jobs platform that connects senior community members with fractionalised support roles in new care delivery models. The prototype simplifies training, onboarding and scheduling processes, allowing workers to contribute through short hour tasks that fit their availability. It also strengthens digital readiness by providing basic technology training. By broadening access to flexible healthcare roles, the initiative aims to increase manpower resilience and community involvement.
19	 Prudential Assurance Company Singapore (Pte) Ltd	Prudential is implementing a flexible employment model that engages experienced professionals through project-based and seasonal assignments. The prototype provides structured engagement, sustained learning access, and opportunities for cross generational collaboration. It also offers a model for maintaining a ready pool of experienced workers who can be deployed quickly based on organisational needs. Through these pathways, the initiative aims to strengthen workforce agility and expand meaningful career options for experienced individuals.
20	 QED Changemakers Pte Ltd	QED is developing an advisory matching platform that connects retired and retiring senior leaders with organisations seeking strategic expertise. The prototype formalises matching, onboarding, and engagement management to ensure high-trust advisory relationships. It positions experienced leaders to contribute through short term, high impact assignments. By creating structured pathways for advisory work, the initiative aims to extend leadership contribution and strengthen organisational decision-making capabilities.
21	 SBS Transit Ltd	SBS Transit is creating a structured Bus Operations Traineeship programme that enables mid-career individuals to explore Bus Operations roles in Public Transport, specifically bus captains, through guided job exposure and learning. The prototype pairs practical training with mentoring and targeted support for workers returning from career breaks. It also offers pathways into long-term operations roles through structured assessments and development activities. By expanding career switch opportunities and smoothing transitions, the initiative aims to strengthen workforce renewal and provide senior workers with viable second career options.

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
22	 Schneider Electric Singapore Pte Ltd	Schneider Electric is implementing a refreshed Experience Forward Programme that provides senior employees with structured persona-based development pathways. The programme supports senior talent by offering curated activities such as career conversations, wellness and engagement sessions, capability building workshops, and retirement readiness support. It enhances overall communication and engagement to help experienced employees better understand opportunities, navigate development options, and stay meaningfully engaged. Through strengthened pathways and clearer programme structure, the initiative aims to deepen participation, preserve critical expertise, and sustain long-term employability and workforce resilience.
23	 SATS Ltd	SATS is piloting the Relaunch Programme, a structured six-month attachment designed to support experienced PMETs aged 40 and above in re-entering professional roles. The prototype provides hands-on role attachment in professional functions, complemented by internal soft skills training and digital skills training to rebuild confidence and job readiness. It supports flexible participation for individuals balancing personal commitments. By creating alternative re-entry routes, the initiative aims to expand the mid-career talent pool and strengthen the organisation's professional pipeline.
24	 Teambuild Engineering & Construction Pte Ltd	Teambuild is formalising a succession and phased retirement framework to support leadership continuity and preserve institutional knowledge. The prototype introduces structured knowledge transfer processes, advisory roles for senior leaders, and targeted onboarding for identified successors the senior leaders taking on an advisory role. It also provides HR and managers with tools to guide later career transitions effectively. By establishing clear pathways for stepping down while remaining engaged, the initiative aims to strengthen organisational resilience and retain critical expertise.
25	 The Fractional Directory Singapore Pte Ltd	The Fractional Directory is enabling organisations to adopt flexible leadership models by integrating experienced senior professionals into fractional executive roles. The prototype provides diagnostics, role scoping guidance, and structured matching to ensure successful engagements. It also documents real-world case studies to build sector readiness and confidence in fractional arrangements. By expanding access to leadership capabilities, the initiative aims to improve organisational agility and provide meaningful later career pathways for senior professionals.
26	 The Hongkong and Shanghai Banking Corporation Ltd	HSBC is piloting a mid-career mobility programme that supports senior PMETs in transitioning into new roles within the organisation. The prototype pairs career diagnostics with executive coaching and targeted training to equip workers with the confidence and competence required for internal pivots. It also strengthens mobility processes to match workers with future-oriented opportunities. Through this structured pathway, the initiative aims to expand internal movement and support multi-stage careers.

Annexes

Annex B: Details of AfA-EMW Prototypes

S/N	Company Name	Prototype Description
27	 The Salvation Army	The Salvation Army is implementing a maturity-focused employment framework that integrates digital empowerment, flexible work models, and structured transition pathways. The prototype redesigns tasks to reduce administrative load, equips workers with digital tools, and provides career and retirement planning support. It also introduces mentoring and advisory opportunities for senior staff. Through this integrated approach, the initiative aims to strengthen retention and support long-term participation in meaningful roles.
28	 Tower Transit Singapore Pte Ltd	Tower Transit is redesigning operational roles for senior bus captains through dual vocation arrangements and phased retirement pathways. The prototype introduces lighter duty responsibilities, mentoring opportunities, and structured deployment practices that reduce physical strain. It also provides cross training to equip workers for expanded service support roles. By enabling gradual transitions and sustaining involvement, the initiative aims to extend workforce participation and uphold service quality.
29	 Tsao Foundation	Tsao Foundation is implementing a structured and intentional approach to supporting employees' longevity and career needs by engaging them early to explore meaningful role options during transition years leading up to retirement. Through Design Your Next Chapter workshops, a competency-based career framework and AI-enabled skills development platform, employees can articulate their aspirational roles and build skills required to achieve their next step. It also equips managers with tools to conduct mobility discussions, creating mutually beneficial outcomes for both employees and the organisation. Its prototype maps skills, identifies adjacent roles, and provides targeted upskilling to prepare workers for future positions. Through structured planning and role clarity, Tsao Foundation aims to strengthen employability and create long-term, age-inclusive career pathways.
30	 Union of Security Employees	USE is redesigning training and work models to encourage senior workers to enter and remain in security roles. The prototype upskills workers with additional skills beyond the standard licensing modules, refreshes role scopes, and introduces flexible scheduling options that accommodate different needs. It also strengthens outreach to increase awareness of opportunities within the sector. Through these approaches, the initiative aims to uplift job attractiveness and build a more senior-inclusive security workforce.

Annexes

Annex C: Acknowledgements

The **Tripartite Workgroup on Senior Employment** would like to express its sincere appreciation to all individuals, employers, unions, industry partners, agencies and organisations who contributed their time, perspectives and expertise to this endeavour. Your participation in the Workgroup's consultations, engagements, surveys, and the prototypes of the Alliance for Action on Empowering Multi-Stage Careers for Mature Workers have provided invaluable insights that have informed the recommendations in this report.



Co-Chairs of the TWG-SE



Published October 2026

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanised, photocopying, recording or otherwise, without prior permission of the copyright holder.