

## WIS SPECIAL PAYMENT FACTSHEET

### OVERVIEW

The WIS Special Payment is a one-off payment to provide additional assistance to older low wage workers during the current economic downturn. The Special Payment will be paid entirely in cash and will be assessed based on work done in 2008 and 2009.

### WHO WILL QUALIFY?

- For work done in **2008**, the WIS Special Payment eligibility is the same as the WIS scheme.
- For work done in **2009**, to also help those with less regular employment, workers who only worked for 2 months within a 6-month period will also qualify for the Special Payment, but only receive 25% of the full WIS Special Payment for the year.

The WIS Special Payment eligibility criteria are shown in Table 1.

**Table 1: WIS SP Eligibility Criteria**

Description	Comparison with WIS
Singapore Citizen	Same as WIS
Aged 35 years old and above as at 31 Dec of the work year	
Average monthly income less than \$1,500	
Stay in a property with an Annual Value of not more than \$11,000 <sup>1</sup>	
Self-employed persons (SEPs) and informal workers must pay up their outstanding Medisave liabilities	
(i) Worked at least 6 months in the year to receive 100% of Special Payment for the year (ii) Worked at least 3 of 6 months to receive 50% of Special Payment for the year	<b>Relaxation:</b> WIS is not given to those who only worked 2 out of 6

<sup>1</sup> To qualify for the Special Payment for work done in 2008, the Annual Value should not be more than \$10,000 as at 31 December 2007. To qualify for the Special Payment for work done in 2009, the Annual Value should not be more than \$11,000 as at 31 December 2008.

(iii) Worked 2 of 6 months to receive 25% of Special Payment for the year (only for work done in 2009)	months
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### HOW MUCH WILL I GET?

The WIS Special Payment will be paid **fully in cash** over 3 payments. The maximum total Special Payment is \$1,200, or \$400 per payment. As with WIS, older workers and workers earning \$500-\$1,000 will receive higher Special Payment amounts.

- For work done in 2008, recipients will receive up to \$400 in one payment.
- For work done in 2009, recipients will receive up to \$800 over two payments.

In total, for work done in 2008 and 2009, WIS recipients will receive an extra 50% of one year's WIS if they work regularly and have a constant income.

#### Example

A 62 year-old employee who worked for the full twelve months of 2008, and earned an average monthly income of \$1,000 will receive \$2,400 of WIS for work done in 2008. He will receive an additional \$400 of WIS Special Payment in March 2009. If his income remains the same in 2009, he will receive \$2,400 of WIS, and \$800 of the WIS Special Payment.

See Annex for the WIS Special Payment and Medisave contribution amounts for Employees and SEPs for work year 2008 and 2009.

### WHEN WILL I RECEIVE THE SPECIAL PAYMENT?

The payment dates of the Special Payment will be paid at the same time as the WIS as shown in Table 1.

**Table 1: WIS SP Timeline**

WIS Special Payment	Assessment Period	Payment Date
2008	Jan – Dec 2008	Mar 2009 (Employees) May 2009 (SEPs)

2009	Jan – Jun 2009	Oct 2009 (Employees, SEPs)
	Jan – Dec 2009	Mar 2010 (Employees) May 2010 (SEPs)

## WHAT DO I NEED TO DO TO QUALIFY FOR THE SPECIAL PAYMENT?

### Employees

Employees contributing to CPF need not do anything. CPF Board will automatically notify eligible recipients by post.

### Self-employed persons / Informal workers

Self-employed persons or informal workers<sup>2</sup> whose employers do not contribute to their CPF will have to do the following:

#### **Step 1: Declare Income**

- SEPs and informal workers who are required to file Income Tax Returns to IRAS must declare their Net Trade Income to IRAS.
- SEPs and informal workers who are not required to file Income Tax Returns to IRAS must declare their Net Trade Income to CPF Board at any Singapore Post branch.

#### **Step 2: Contribute to Medisave**

Make Medisave contributions in a lump sum or in monthly instalments through the following channels:

- (a) NETs/Cashcard/Cash at any Singapore Post branch with payment form (SE3);
- (b) Cheque made payable to CPF Board with payment form (SE3) at any of the 5 CPF Service Centres;
- (c) NETs/Cashcard at AXS stations; and
- (d) E-payment at [www.cpf.gov.sg](http://www.cpf.gov.sg) if you have a DBS/UOB/Citibank Internet Banking account.

SEPs and informal workers must declare their incomes and contribute to Medisave **by 31 Mar 2009** to receive WIS and the 2008 Special Payment on 1 May 2009. The Medisave contribution deadlines for the 1 Oct 2009 and 1 May 2010 payments are 31 Aug 2009 and 31 Mar 2010 respectively.

SEPs and informal workers who make their Medisave contributions after the stated deadlines above can still receive WIS and the Special Payment one month after they have made their Medisave contribution. SEPs and

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<sup>2</sup> Informal workers are also required to register as self-employed persons with CPF Board.

informal workers making cash or GIRO instalment payments may also qualify.

However, as the WIS Special Payment is a temporary scheme, Medisave Contributions must be made no later than 31 Aug 2010 after which the WIS Special Payment will cease.

## **ENQUIRIES**

More information on WIS and the WIS Special Payment can be found at [www.wis.sg](http://www.wis.sg)

Queries can also be addressed to CPF Board via:

- Email at [wis@cpf.gov.sg](mailto:wis@cpf.gov.sg)
- Hotline number at 1800-2222-888 (Mon-Fri: 8am – 6pm)

**ANNEX**

**Table A1: WIS Special Payment Amount for Employees for Work Year 2008**

Average Monthly Income	If your age in 2008 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$30	\$40	\$46	\$46
\$200	\$60	\$80	\$97	\$97
\$300	\$90	\$120	\$148	\$148
\$400	\$120	\$160	\$199	\$199
\$500	\$150	\$200	\$250	\$250
\$600	\$150	\$200	\$260	\$280
\$700	\$150	\$200	\$270	\$310
\$800	\$150	\$200	\$280	\$340
\$900	\$150	\$200	\$290	\$370
\$1,000	\$150	\$200	\$300	\$400
\$1,100	\$120	\$160	\$240	\$320
\$1,200	\$90	\$120	\$180	\$240
\$1,300	\$60	\$80	\$120	\$160
\$1,400	\$30	\$40	\$60	\$80
\$1,500	\$0	\$0	\$0	\$0

**Table A2: WIS Special Payment Amount for Employees for Work Year 2009**

Average Monthly Income	If your age in 2009 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$60	\$80	\$91	\$91
\$200	\$120	\$160	\$194	\$194
\$300	\$180	\$240	\$296	\$296
\$400	\$240	\$320	\$398	\$398
\$500	\$300	\$400	\$500	\$500
\$600	\$300	\$400	\$520	\$560
\$700	\$300	\$400	\$540	\$620
\$800	\$300	\$400	\$560	\$680
\$900	\$300	\$400	\$580	\$740
\$1,000	\$300	\$400	\$600	\$800
\$1,100	\$240	\$320	\$480	\$640
\$1,200	\$180	\$240	\$360	\$480
\$1,300	\$120	\$160	\$240	\$320
\$1,400	\$60	\$80	\$120	\$160
\$1,500	\$0	\$0	\$0	\$0

**Table A3: WIS Special Payment Amount for Self-Employed Persons for Work Year 2008**

Average Monthly Income	If your age in 2008 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$20	\$27	\$31	\$31
\$200	\$40	\$54	\$65	\$65
\$300	\$60	\$80	\$99	\$99
\$400	\$80	\$107	\$133	\$133
\$500	\$100	\$134	\$167	\$167
\$600	\$100	\$134	\$174	\$187
\$700	\$100	\$134	\$180	\$207
\$800	\$100	\$134	\$187	\$227
\$900	\$100	\$134	\$194	\$247
\$1,000	\$100	\$134	\$200	\$267
\$1,100	\$80	\$107	\$160	\$214
\$1,200	\$60	\$80	\$120	\$160
\$1,300	\$40	\$54	\$80	\$107
\$1,400	\$20	\$27	\$40	\$54
\$1,500	\$0	\$0	\$0	\$0

**Table A4: WIS Special Payment Amount for Self-Employed Persons for Work Year 2009**

Average Monthly Income	If your age in 2009 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$40	\$54	\$61	\$61
\$200	\$80	\$107	\$129	\$129
\$300	\$120	\$160	\$197	\$197
\$400	\$160	\$214	\$266	\$266
\$500	\$200	\$267	\$334	\$334
\$600	\$200	\$267	\$347	\$374
\$700	\$200	\$267	\$360	\$414
\$800	\$200	\$267	\$374	\$454
\$900	\$200	\$267	\$387	\$494
\$1,000	\$200	\$267	\$400	\$534
\$1,100	\$160	\$214	\$320	\$427
\$1,200	\$120	\$160	\$240	\$320
\$1,300	\$80	\$107	\$160	\$214
\$1,400	\$40	\$54	\$80	\$107
\$1,500	\$0	\$0	\$0	\$0

**Table A5: Annual Medisave Contribution for Self-Employed Persons**

Average Monthly Income	If your age in the work year is:		
	35 & below	36 -45	46 & above
\$100	\$26	\$30	\$33
\$200	\$52	\$60	\$67
\$300	\$78	\$90	\$101
\$400	\$104	\$120	\$135
\$500	\$130	\$150	\$169
\$600	\$156	\$180	\$203
\$700	\$182	\$210	\$237
\$800	\$208	\$240	\$271
\$900	\$234	\$270	\$305
\$1,000	\$260	\$300	\$339
\$1,100	\$442	\$510	\$577
\$1,200	\$624	\$720	\$815
\$1,300	\$806	\$930	\$1,053
\$1,400	\$988	\$1,140	\$1,291
\$1,500	\$1,170	\$1,350	\$1,530