**Annex A**

**Illustrations on platform workers’ increased wage package**

**Illustration 1**

Mr Tan, a 35-year-old platform worker earns a net monthly income of $3,000. He has decided to opt in to boost his CPF savings. Since his qualifying monthly income falls within the cap of $3,000, he will experience an increase in his share of CPF contributions and he qualifies for the Platform Worker CPF Transition Support (PCTS). He will also remain eligible for Workfare Income Supplement Scheme (WIS) payments.

Amount of benefits received by Mr Tan from 2025 to 2029:

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **PCTS** | **CPF contribution from Platform Operator** | **WIS** |
| 2025 | $900 | $1,260 | $520 |
| 2026 | $675 | $2,520 | $520 |
| 2027 | $450 | $3,780 | $520 |
| 2028 | $225 | $5,040 | $520 |
| 2029 | PCTS ceases | $6,120 | $780 |
| **Total** | **$2,250** | **$18,720** | **$2,860** |

Mr Tan will receive a total of **$23,830** in additional cash and CPF savings for his work in 2025 to 2029.

**Illustration 2**

Ms Lim, a 40-year-old platform worker earns a net monthly income of $5,000. She has decided to opt in to boost her CPF savings. As the qualifying monthly income is capped at $3,000, Ms Lim **will not** receive PCTS. She **will not** be eligible for WIS as well. However, over the five-year period from 2025 to 2029, she will still receive an additional sum of **$31,200** in CPF contributions from her Platform Operator.

Amount of CPF contributions received by Ms Lim from 2025 to 2029:

|  |  |
| --- | --- |
| **Year** | **CPF contribution from Platform Operator** |
| 2025 | $2,100 |
| 2026 | $4,200 |
| 2027 | $6,300 |
| 2028 | $8,400 |
| 2029 | $10,200 |
| **Total** | **$31,200** |

*Important note: The CPF contribution rates for platform workers aged 65 and above will not increase. Hence, they will not be eligible to receive PCTS.*