

SINGAPORE ARMED FORCES ACT
(CHAPTER 295, SECTION 205A)

SINGAPORE ARMED FORCES (SAVER PLAN) REGULATIONS

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[1st April 1998]

PART I

PRELIMINARY

Citation

1. These Regulations may be cited as the Singapore Armed Forces (SAVER Plan) Regulations.

Definitions

2.—(1) In these Regulations —

[Deleted by S 162/2008 wef 01/04/2008]

[Deleted by S 835/2024 wef 01/11/2024]

[Deleted by S 835/2024 wef 01/11/2024]

“Board” means the Board of Trustees appointed in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18);

“Category A member” means a member of the SAVER Plan on or after 1 July 2025, who is not a Category B member;

[S 438/2025 wef 01/07/2025]

“Category B member” means a member of the SAVER Plan who is —

- (a) an opted Category B member;
- (b) a person who enlists on or after 1 July 2025 for regular service as an officer or an officer cadet in the Singapore Armed Forces;
- (c) a soldier in the regular service who is appointed on or after 1 July 2025 as an officer in the Singapore Armed Forces;
- (d) a soldier who becomes an officer cadet on or after 1 July 2025 while being a member of the Premium Plan; or
- (e) a serviceman in the military domain experts service who opts on or after 1 July 2025 to convert to the SAVER Plan under Part VIII;

[S 438/2025 wef 01/07/2025]

“Central Provident Fund” or “CPF” means the Central Provident Fund established under the Central Provident Fund Act 1953;

[S 848/2025 wef 31/12/2021]

[Deleted by S 162/2008 wef 01/04/2008]

“compensation salary”, in relation to a member, means the consolidated salary of the member, whether he is confirmed in any rank that he holds or otherwise, and includes —

- (a) for the purposes of Parts V and VI, such reimbursement or pay to which the member is entitled or which is payable to him by his employer under section 24 of the Enlistment Act 1970; and

[S 848/2025 wef 31/12/2021]

- (b) any other allowance declared by the Armed Forces Council to be a component of the compensation

salary, not being an allowance for the performance by a member of duties in a rank higher than his substantive or temporary rank;

[S 188/2010 wef 01/04/2010]

[Deleted by S239/2012 wef 01/06/2012]

“CPF Top-Up Account”, in relation to a member, means the CPF Top-Up Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18);

“dependant”, in relation to a deceased member, means a person receiving regular and substantial support or benefit from the deceased member —

- (a) where the member’s death occurred during his service, throughout the period of 6 months ending with the member’s death;
- (b) in any other case, throughout the period beginning 6 months prior to the termination of the member’s service and ending with the member’s death; or
- (c) throughout such other period as the Armed Forces Council may determine in the exceptional circumstances of any case;

“disablement” means physical or mental injury or damage or loss of any physical or mental capacity, and “disabled” shall be construed accordingly;

“gross salary”, in relation to a member, means the consolidated salary of the member, whether he is confirmed in any rank that he holds or otherwise, and includes —

- (a) bonuses, including performance bonuses; and
- (b) such other allowances as the Armed Forces Council may determine in a General Order, not being an allowance for the performance by a member of duties

in a rank higher than his substantive or temporary rank;

[S 188/2010 wef 01/04/2010]

[S 150/2024 wef 01/03/2024]

[Deleted by S 738/2020 wef 01/09/2020]

“injury” includes wound or disease;

“injury received in and which is attributable to service” includes the following:

- (a) any injury received in consequence of some act lawfully performed in the discharge of a member’s duties;
- (b) any injury received while on a journey necessary to enable a member to report for duty or to return home after duty;

[S 738/2020 wef 01/09/2020]

“member” means a member of the SAVER Plan, being any of the following persons:

- (a) any person enlisted for regular service as an officer or an officer cadet in the Singapore Armed Forces on or after 1st January 1998;
- (b) any soldier in the regular service who is appointed as an officer in the Singapore Armed Forces on or after 1st January 1998;
- (ba) any soldier who becomes an officer cadet on or after 31 March 2000 while being a member of the Premium Plan;

[S 438/2025 wef 01/07/2025]

- (c) any serviceman to whom Part VII applies, and who opts to join the SAVER Plan under Part VII;

[S 188/2010 wef 01/04/2010]

- (d) any serviceman in the military domain experts service who opts to convert to the SAVER Plan under Part VIII;

[S 738/2020 wef 01/09/2020]

“no pay maternity leave” means any no pay leave granted by the Director of Manpower under regulation 9 of the Singapore Armed Forces (Leave) Regulations (Rg 12) to a servicewoman who has been in service for at least 90 days before the date of her confinement, in respect of the birth of her child;

[S 738/2020 wef 01/09/2020]

[Deleted by S 239/2012 wef 01/06/2012]

“non-attributable medical condition” means an adverse medical condition that —

- (a) existed in a member before service; or
(b) arose during but which was not attributable to service;

[S 1038/2022 wef 01/01/2023]

“officer cadet” includes a midshipman;

[S 188/2010 wef 01/04/2010]

“officer cadet training” means such training as is required to be completed before appointment as an officer in the Singapore Armed Forces;

“opted Category B member” means a member —

- (a) who before 1 July 2025 has exercised an option mentioned in regulation 7A for Part IVA to apply to the member instead of Part IV; and
(b) in respect of whom the option has taken effect;

[S 438/2025 wef 01/07/2025]

[Deleted by S 835/2024 wef 01/11/2024]

“pensionable emoluments” shall have the same meaning as in the Singapore Armed Forces (Pensions) Regulations (Rg 9);

“pensionable service” means service in the Singapore Armed Forces in respect of which a pension, gratuity or other allowance will be paid to a serviceman on his retirement under the Singapore Armed Forces (Pensions) Regulations;

“Premium Plan” means the Premium Plan established by the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) under section 205A of the Act;

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

“reckonable service” shall have the meaning assigned to it in Part III;

“regular service” means service under section 19 of the Enlistment Act 1970;

[S 848/2025 wef 31/12/2021]

“Retirement Account”, in relation to a member, means the Retirement Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18);

“SAVER Account”, in relation to a Category B member, means the SAVER Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations;

[S 438/2025 wef 01/07/2025]

“SAVER end date” means —

(a) in relation to a Category A member — the date on which the Category A member attains the following age:

(i) where the Category A member enlisted for regular service (whether as a soldier or an officer) in the Singapore Armed Forces before 1 January 1998 — 45 years of age;

(ii) where the Category A member enlists for, or is transferred to, regular service as an officer or an officer cadet in the Singapore Armed Forces on or after 1 January 1998 —

(A) 42 years of age, if his rank on the date that he attains that age is Senior Lieutenant-Colonel or below;

(B) 44 years of age, if his rank by the date that he attains 42 years of age is Colonel or above;

(C) 44 years of age if he is a pilot by vocation, regardless of his rank; or

(D) 45 years of age if he falls within such class of officers determined by the Armed Forces Council; or

(b) in relation to a Category B member — the date on which the Category B member attains 44 years of age;

[S 438/2025 wef 01/07/2025]

“SAVER Plan” means the SAVER Plan established by these Regulations under section 205A of the Act;

[S 848/2025 wef 01/01/2026]

“SAVER-Premium Fund” means the Savings and Employee Retirement and Premium Fund established under section 205B of the Act;

“SAVER salary”, in relation to a member, means the consolidated monthly salary and includes such pay components, bonuses and allowances as the Armed Forces Council may determine in a General Order;

[S 150/2024 wef 01/03/2024]

“Savings Account”, in relation to a member, means the Savings Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the

Singapore Armed Forces (SAVER-Premium Fund) Regulations;

“Tribunal” means the Awards Appeal Tribunal appointed under regulation 4;

“vested sum” means —

(a) in relation to a Category A member —

(i) in the case of moneys standing to that member’s credit in his Savings Account — the sum that is vested in that member under regulation 17(1)(a); or

(ii) in the case of moneys in that member’s Retirement Account — the sum that is vested in that member under regulation 17(1)(b); or

(b) in relation to a Category B member —

(i) in the case of moneys in that member’s SAVER Account — the sum that is vested in that member under regulation 17AG(1)(a); or

(ii) in the case of moneys standing to that member’s credit in his Savings Account (if any) — the sum that is vested in that member under regulation 17AG(1)(b);

[S 438/2025 wef 01/07/2025]

“volunteer” means a volunteer defined as such under the Singapore Armed Forces (Volunteers) Regulations (Rg 7), whilst engaged in colour training service and internal security duties.

[S 150/2024 wef 01/03/2024]

(1A) For the purposes of these Regulations, an injury is not attributable to service by reason only of the injury having been received while on duty, at a place of duty or on any land, premises, vehicle, ship or aircraft for the time being used by or for the purposes of the Singapore Armed Forces.

[S 738/2020 wef 01/09/2020]

(2) For the purposes of these Regulations, any reference to the gross salary, SAVER salary or compensation salary of any member shall be the gross salary, SAVER salary or compensation salary, as the case may be, last drawn by the member at the material time.

[S 150/2024 wef 01/03/2024]

Non-application to regular servicemen in military domain experts service

2A. Except as otherwise provided in these Regulations or the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010 (G.N. No. S 186/2010), these Regulations shall cease to apply to any member (including any serviceman to whom Part VII applies) who becomes a regular serviceman in the military domain experts service on or after 1st April 2010.

[S 188/2010 wef 01/04/2010]

[S 738/2020 wef 01/09/2020]

PART II

GENERAL PROVISIONS

Administration of these Regulations

3.—(1) These Regulations shall be administered by Awards Officers appointed under paragraph (2) or such other body or person as the Armed Forces Council may appoint.

(2) The Armed Forces Council may appoint one or more Awards Officers to assess, award or review awards and allowances to be granted or granted under these Regulations and may give such directions as it thinks fit to any such Awards Officer in the discharge of his duties.

(3) The Armed Forces Council may, for the purposes of these Regulations, appoint a medical board or medical boards, either generally or for particular cases, comprising not less than 2 medical practitioners, one of whom shall either be a Government medical officer or a medical officer of the Singapore Armed Forces.

(4) An award granted or made to or in respect of any member under Parts V and VI may, notwithstanding the provisions of these

Regulations, be administered by an Awards Officer for the benefit of any person, subject to the directions of the Armed Forces Council, if —

- (a) the person has not attained the age of 21 years;
- (b) the person is, in the opinion of the Armed Forces Council, incapable of managing his own affairs by reason of mental infirmity; or
- (c) in any other case, the Armed Forces Council considers that it is in the interest of such person that it should be so administered.

(5) An award which is being administered under this regulation may, as to the whole or such part thereof and at such times as the Armed Forces Council thinks fit, be —

- (a) applied for the benefit of the person to or in respect of whom it has been granted or made; or
- (b) paid to any person whom the Armed Forces Council considers a fit and appropriate person so to apply the same and any moneys so paid shall be regarded as applied for the benefit of the person to or in respect of whom it has been granted or made.

Awards Appeal Tribunal

4.—(1) For the purposes of these Regulations, the Armed Forces Council may also appoint an Awards Appeal Tribunal which shall consist of not less than 3 members.

(2) The Tribunal shall have power to vary any award made under these Regulations (other than an award to which regulation 4A relates), whether by increasing or decreasing such award, and the decision of the Tribunal thereon shall be final and conclusive.

[S 162/2008 wef 01/04/2008]

(2A) The Tribunal may regulate its own procedure for the conduct of an appeal under this regulation, including any proceedings leading up to the hearing of the appeal.

[S 835/2024 wef 01/11/2024]

(3) Without affecting paragraph (2A), the Tribunal shall have power —

- (a) to call for any document relating to the appellant's service from an Officer-in-charge of Records or to order the appellant to undergo a medical examination by a medical officer to be appointed by the Tribunal in any particular case; and
- (b) to certify to an Officer-in-charge of Records any reasonable travelling and other expenses which may have been incurred by any person in appearing before the Tribunal or before any medical officer appointed to make a medical examination of such person under this regulation.

[S 835/2024 wef 01/11/2024]

(4) Every appellant shall have the right to appear before the Tribunal in person, or by a representative, but the Tribunal may hear and determine any appeal in the absence of the appellant.

(5) Every appeal under this regulation shall be brought within 12 months of the date on which the decision of an Awards Officer is notified to the appellant but the Tribunal may allow an appeal to be brought after the expiration of the period limited by this regulation if it considers that there was a reasonable excuse for the delay.

Compensation Board

4A.—(1) For the purposes of these Regulations, the Armed Forces Council may also appoint a Compensation Board which shall consist of not less than 4 members.

(2) The Compensation Board shall have power to make an award or vary any award made by an Awards Officer in respect of the death or disablement of a member, whether by increasing or decreasing such award, and the decision of the Compensation Board thereon shall be final and conclusive.

(2A) The Compensation Board may regulate its own procedure for the conduct of an appeal under this regulation, including any proceedings leading up to the hearing of the appeal.

[S 835/2024 wef 01/11/2024]

(3) Without affecting paragraph (2A), the Compensation Board shall have power —

- (a) to call for any document relating to the appellant's service from an Officer-in-charge of Records or to order the appellant to undergo a medical examination by a medical officer to be appointed by the Compensation Board in any particular case; and
- (b) to certify to an Officer-in-charge of Records any reasonable travelling and other expenses which may have been incurred by any person in appearing before the Compensation Board or before any medical officer appointed to make a medical examination of such person under this regulation.

[S 835/2024 wef 01/11/2024]

(4) Every appellant shall have the right to appear before the Compensation Board in person, or by a representative, but the Compensation Board may hear and determine any appeal in the absence of the appellant.

(5) Every appeal under this regulation shall be brought within 12 months of the date on which the decision of an Awards Officer is notified to the appellant but the Compensation Board may allow an appeal to be brought after the expiration of the period limited by this regulation if it considers that there was a reasonable excuse for the delay.

[S 162/2008 wef 01/04/2008]

Failure to draw award

5.—(1) Where a member fails for a continuous period of not less than 12 months to draw any award under these Regulations, the award may be cancelled and any payment of any arrears may be withheld.

(2) The Armed Forces Council may, in any particular case, restore the award and pay the arrears either in whole or in part.

Arrears

6. Except in so far as the Armed Forces Council may otherwise direct with respect to any particular case or class of cases, payment of any award under these Regulations shall not be made in respect of any period preceding the date of the application or appeal as a result of which the claim to the award, or, as the case may be, to the continuance or resumption of the payment of the award, is accepted.

Power to dispense with probate

7.—(1) Where a person to whom any payment could have been made from his Savings Account (if any), or Retirement Account or SAVER Account (as the case may be), under these Regulations before his death dies before the payment is made, and the amount unpaid does not exceed \$500, the amount so unpaid may be paid to the personal representatives of the deceased person without probate or other proof of title, or may be paid or distributed to or among the persons appearing to the Board to be the persons beneficially entitled to the personal estate of the deceased person, or any of them.

[S 438/2025 wef 01/07/2025]

(2) In determining the amount to be paid or distributed under paragraph (1), the Board may have regard to any payments made or expenses incurred by any such person for or on account of the funeral of the deceased person.

Option for Part IV or Part IVA by member before 1 July 2025

7A.—(1) This regulation applies where a member identified by the proper authority to be eligible to be given an option described in paragraph (2), has exercised the option —

- (a) in accordance with the conditions imposed by the proper authority; and
- (b) by a date before 1 July 2025 that is specified by the proper authority.

- (2) The option mentioned in paragraph (1) is for —
- (a) Part IVA to apply to the member instead of Part IV; or
 - (b) Part IV to continue to apply to the member,
- with effect from 1 July 2025.
- (3) An option exercised in accordance with paragraph (1) —
- (a) takes effect on 1 July 2025, but only if the member is still a member on that date; and
 - (b) is irrevocable.
- (4) If a member fails to exercise the option in accordance with paragraph (1), the member is deemed to have opted for Part IV to continue to apply to the member with effect from 1 July 2025, and paragraph (3) applies to the member as if he had exercised the option in accordance with paragraph (1).

[S 438/2025 wef 01/07/2025]

PART III

RECKONABLE SERVICE AND RETIREMENT

Reckonable service

8.—(1) For the purposes of determining the amount of contribution to be credited to the Retirement Account, Savings Account and CPF Top-Up Account of a Category A member, or the SAVER Account of a Category B member, the following periods of service, subject to any deduction to be made under regulation 9, shall be regarded as reckonable service:

- (a) the period during which the member is an officer, a military expert or a soldier in regular service on full pay in the Singapore Armed Forces;
- (b) any period (on or after 1st January 1998) of officer cadet training immediately preceding the member's appointment as an officer on full-pay in the Singapore Armed Forces;

[S 738/2020 wef 01/09/2020]

- (c) the period of full-time national service that has been rendered by a full-time national serviceman prior to his enlistment as an officer in the regular service of the Singapore Armed Forces;
- (d) the period of service which qualifies a mobilised volunteer or national serviceman in the People's Defence Force for an award of a pension under the Pensions Act 1956 and which is converted on a one-for-one basis to regular service under these Regulations upon the mobilised volunteer or national serviceman, as the case may be, being absorbed into the regular service of the Singapore Armed Forces on or after 1st April 1998;
[S 848/2025 wef 31/12/2021]
- (e) the period of mobilised service of a volunteer or national serviceman in the People's Defence Force that is rendered immediately prior to his absorption on or after 1st January 1998 into the regular service if that service has not been counted as regular service under sub-paragraph (d);
- (f) service which qualifies for the award of a pension in the Government or in any statutory body of a member seconded to the Singapore Armed Forces in respect of service rendered immediately prior to his secondment and which is converted on a one-for-one basis to regular service under these Regulations on his absorption into the regular service as an officer on or after 1st April 1998;
- (g) service on secondment to the Singapore Armed Forces of a member immediately prior to his absorption into the regular service as an officer on or after 1st April 1998 if that service has not been regarded as regular service under sub-paragraph (f);
- (h) service which a member has rendered on contract in the Singapore Armed Forces prior to his conversion on or after 1st April 1998 to the regular service;
- (i) any period of service in any other armed forces which may be allowed to count as reckonable service by the Armed

Forces Council, subject to such conditions as the Armed Forces Council may impose;

- (j) periods of confinement as a prisoner of war;
- (k) pensionable service in the Government of a member rendered immediately prior to his absorption on or after 1st April 1998 into the regular service of the Singapore Armed Forces and which is converted on a one-for-one basis to regular service under these Regulations if such member had been a full-time national serviceman;
- (l) any period during which a member has been absent from duty on leave with half-pay;
- (la) any period of no pay maternity leave;
[S 738/2020 wef 01/09/2020]
- (lb) any period of unpaid infant care leave or unpaid leave for unexpected care needs, as the Armed Forces Council may determine in a General Order;
[S 438/2025 wef 01/07/2025]
- (m) part-time regular service but to be counted on the basis of the proportion the part-time regular service bears to full-time regular service over the same period;
- (n) pensionable service in the Government of a member rendered immediately prior to his absorption into the regular service of the Singapore Armed Forces and which the Armed Forces Council has determined shall count as regular service under these Regulations, subject to such conditions as the Armed Forces Council may impose; and
- (o) such service other than in the Government as the Armed Forces Council has determined shall count as regular service under these Regulations, subject to such conditions as the Armed Forces Council may impose.

[S 438/2025 wef 01/07/2025]

(2) Where a member to whom sub-paragraph (e) or (g) of paragraph (1) applies has received a gratuity in respect of the service referred to in those sub-paragraphs, the Armed Forces

Council shall, as a condition of allowing such service to count as reckonable service under these Regulations, require the member to repay the gratuity to the Government either in a lump sum or otherwise and, in default of such repayment, the previous service shall not be allowed to count as reckonable service.

(3) In respect of any such service on or after 1st April 1972, the amount of contributions to the Central Provident Fund or any approved fund to be repaid to the Government shall exclude the amount so paid on account of the member with respect to such service if he was in the regular service or an equivalent amount if he was not in the regular service.

Service not counted as reckonable service

9. The following periods of service shall not be counted as reckonable service under these Regulations:

- (a) any period of service forfeited by sentence of a subordinate military court or Superior Commander or as a result of a decision of the Military Court of Appeal or a review of the Armed Forces Council, other than service forfeited for the purposes of promotion, in accordance with the provisions of the Act or any other written law for the time being in force;
- (b) the whole period of absence without leave;
- (c) the whole period of desertion;
- (d) the whole period of detention or special detention or imprisonment while undergoing a sentence awarded by a subordinate military court or the Military Court of Appeal or disciplinary officer;
- (e) the whole period of imprisonment or detention as a result of his conviction on a charge by a civil court;
- (f) the whole period of remand, custody, confinement, detention, open arrest or close arrest or suspension from duty while waiting for trial by the civil authority or military authority on a charge of which the member is subsequently convicted if during the period he has received no pay;

- (g) the whole period in which pay is forfeited;
- (h) the whole period of leave of absence without pay granted to a member, except for the following periods:
 - (i) the whole period of no pay maternity leave;
 - (ii) the whole period of unpaid infant care leave as the Armed Forces Council may determine in a General Order;
 - (iii) the whole period of unpaid leave for unexpected care needs as the Armed Forces Council may determine in a General Order;

[S 438/2025 wef 01/07/2025]

- (i) the whole period of study leave sponsored by the Government.

Stipulated retirement age

10. A member shall be required to retire at the age of 50 years.

[S 239/2012 wef 01/06/2012]

11. *[Deleted by S 239/2012 wef 01/06/2012]*

Grounds for retirement

12. It shall be lawful for the Armed Forces Council to require or permit, as the case may be, a member to retire —

- (a) if he has attained the stipulated retirement age of 50 years;
[S 239/2012 wef 01/06/2012]
- (b) at any time on or after the member's SAVER end date;
- (c) if he is considered to be unsuitable, such unsuitability being due to causes not within his control or due to causes within his control that do not amount to misconduct;
- (d) on a certificate from his commanding officer and on medical evidence to the satisfaction of the Armed Forces Council that the member is incapable, by reason of infirmity of mind or body, of discharging his duties and that such infirmity is likely to be permanent;

- (e) if his retirement is considered by the Armed Forces Council to be desirable in the public interest, having regard to the conditions and needs of the armed forces and the usefulness of the member thereto;
 - (f) where the Armed Forces Council considers that he has made outstanding contributions to the Singapore Armed Forces and that he should retire as part of the process of leadership renewal in the Singapore Armed Forces;
 - (g) where such member has been superseded for further promotion;
 - (h) if he requests the permission of the Armed Forces Council to retire on completing 11 years of reckonable service and there will be on his retirement —
 - (i) in the case of a Category A member — a vested sum in the Category A member's Retirement Account; or
 - (ii) in the case of a Category B member — a vested sum in the Category B member's SAVER Account;
- [S 438/2025 wef 01/07/2025]*
- (i) if he requests the permission of the Armed Forces Council to retire in circumstances not covered in this regulation; or
- [S 168/2007 wef 01/01/2007]*
- (j) if his retirement is considered by the Armed Forces Council to be necessary —
 - (i) due to the abolition of his office; or
 - (ii) for the purpose of facilitating improvement in the organisation of the department to which the member belongs by which greater efficiency or economy may be effected.

[S 168/2007 wef 01/01/2007]

PART IV

CONTRIBUTIONS AND WITHDRAWALS — CATEGORY A
MEMBERS

[S 438/2025 wef 01/07/2025]

Reference to Category A member includes SAVER Plan member

12A. In this Part, a reference to a Category A member includes a reference to a Category A member who was a member of the SAVER Plan before 1 July 2025.

[S 438/2025 wef 01/07/2025]

Contributions

13.—(1) Subject to these Regulations, the Board shall cause to be credited to the accounts of each Category A member in the SAVER-Premium Fund as follows:

(a) in the case of the CPF Top-Up Account, a monthly sum equal to the difference between —

(i) the amount of contributions paid by the Government under the Central Provident Fund Act 1953 in respect of the member on his gross salary; and

[S 848/2025 wef 31/12/2021]

(ii) the amount of contributions payable by an employer other than the Government under the Central Provident Fund Act 1953 on ordinary wages equal to that gross salary,

subject to the maximum amount of contributions permissible under that Act;

[S 848/2025 wef 31/12/2021]

(b) in the case of the Retirement Account, a monthly contribution at the prescribed rate of the member's SAVER salary less the sum referred to in sub-paragraph (a);

[S 150/2024 wef 01/03/2024]

[S 438/2025 wef 01/07/2025]

(ba) [*Deleted by S 438/2025 wef 01/07/2025*]

(c) in the case of the Savings Account, a monthly contribution at the prescribed rate of the member's SAVER salary;

[*S 150/2024 wef 01/03/2024*]

(d) any dividend declared by the Board under paragraph (4).

[*S 438/2025 wef 01/07/2025*]

(2) The Board shall, subject to the directions of the Armed Forces Council, credit to the accounts specified in paragraph (1) every contribution and dividend in such manner as the Armed Forces Council may direct, and the Armed Forces Council may give different directions in respect of different classes of members.

(3) Notwithstanding paragraph (1), no contributions shall be credited in respect of —

(a) any period of service forfeited by sentence of a subordinate military court or Superior Commander or as a result of a decision of the Military Court of Appeal or a review of the Armed Forces Council, other than service forfeited for the purposes of promotion, in accordance with the provisions of the Act or any other written law for the time being in force;

(b) the whole period of absence without leave;

(c) the whole period of desertion;

(d) the whole period of detention or special detention or imprisonment while undergoing a sentence awarded by a subordinate military court or the Military Court of Appeal or disciplinary officer;

(e) the whole period of imprisonment or detention as a result of his conviction on a charge by a civil court;

(f) the whole period of remand, custody, confinement, detention, open arrest or close arrest or suspension from duty while waiting for trial by the civil authority or military authority on a charge of which the member is subsequently convicted if during the period he has received no pay;

- (g) the whole period in which pay is forfeited; or
- (h) the whole period of leave of absence without any pay granted to a member, except for the following periods:
 - (i) the whole period of no pay maternity leave;
 - (ii) the whole period of unpaid infant care leave as the Armed Forces Council may determine in a General Order;
 - (iii) the whole period of unpaid leave for unexpected care needs as the Armed Forces Council may determine in a General Order.

[S 438/2025 wef 01/07/2025]

(4) The Board may, during each financial year, declare to the member's accounts in the SAVER-Premium Fund a dividend out of the net income and net unrealised profits of the SAVER-Premium Fund for that financial year.

(5) In this regulation —

“net income” has the meaning given by regulation 2 of the Singapore Armed Forces (SAVER-Premium Fund) Regulations;

[S 438/2025 wef 01/07/2025]

“prescribed rate”, in relation to any contributions for a member, means the rate prescribed in the First Schedule in relation to the number of complete years of reckonable service completed by the member when the contribution is credited to the member's Retirement Account or Savings Account, as the case may be.

[S 438/2025 wef 01/07/2025]

Contributions to CPF account instead of CPF Top-Up Account

13A.—(1) Subject to paragraph (2), the Board must, between 1 July 2021 and 30 June 2025 (both dates inclusive) in respect of every member of the SAVER Plan, and on or after 1 July 2025 in respect of every Category A member, cause to be paid to the member's account in the Central Provident Fund, the monthly sum mentioned in

regulation 13(1)(a) instead of causing it to be credited to the member's CPF Top-Up Account.

[S 438/2025 wef 01/07/2025]

(2) The Board must not cause, or must cease to cause, the monthly sum to be paid to the member's account in the Central Provident Fund under paragraph (1) and must continue or resume causing the monthly sum to be credited to the member's CPF Top-Up Account under regulation 13(1)(a) if either of the following circumstances exist:

(a) during the relevant period, the aggregate of the Government's contributions and the monthly sums that have been paid to the member's account in the Central Provident Fund under paragraph (1) and (if applicable) regulation 12A(1) of the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) is —

(i) \$20,000 or more in the ordinary account maintained for the member under the Central Provident Fund Act 1953; and

[S 848/2025 wef 31/12/2021]

(ii) \$40,000 or more in the aggregate in both the medisave account and special account maintained for the member under the Central Provident Fund Act 1953;

[S 848/2025 wef 31/12/2021]

(b) the member has exercised an option for the monthly sum to be credited to his CPF Top-Up Account under regulation 13(1)(a) and the option has taken effect.

(3) The option mentioned in paragraph (2)(b) —

(a) may be exercised by a member as long as either or both of the limits in paragraph (2)(a) are not reached in respect of the member;

(b) when exercised, is irrevocable; and

(c) takes effect starting the month immediately following the month in which the option is processed.

(4) In this regulation —

“Category A member of the Premium Plan” has the same meaning as “Category A member” in regulation 2(1) of the Singapore Armed Forces (Premium Plan) Regulations;

[S 848/2025 wef 01/01/2026]

“Government’s contributions”, in relation to a member, means the contributions paid into the Central Provident Fund for the member by the Government under the Central Provident Fund Act 1953 in respect of the period where the member is —

(a) before 1 July 2025 either a member of the SAVER Plan or the Premium Plan;

[S 848/2025 wef 01/01/2026]

(b) between 1 July 2025 and 31 December 2025 (both dates inclusive) either a Category A member or a member of the Premium Plan; and

[S 848/2025 wef 01/01/2026]

(c) on or after 1 January 2026 either a Category A member or a Category A member of the Premium Plan;

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

“medisave account”, “ordinary account” and “special account” have the meanings given by section 2(1) of the Central Provident Fund Act 1953;

[S 848/2025 wef 31/12/2021]

“relevant period”, in relation to a member, means the continuous period that he is in the service of the Singapore Armed Forces —

(a) starting on the date he is enlisted for regular service in the Singapore Armed Forces as a soldier, officer or officer cadet; and

(b) ending on the last date of the month immediately before the month in which the monthly sum is to be

paid to the member's account in the Central Provident Fund under paragraph (1).

[S 448/2021 wef 01/07/2021]

[S 438/2025 wef 01/07/2025]

Eligibility for withdrawals

14.—(1) Subject to these Regulations, no sum of money standing to the credit of a Category A member may be withdrawn from the SAVER-Premium Fund unless the member —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;
- (b) resigns from the Singapore Armed Forces; or
- (c) dies in regular service.

[S 438/2025 wef 01/07/2025]

(2) Such moneys shall not be paid except in accordance with regulation 17 or 46, whichever is applicable.

[S 516/2004 wef 01/07/2004]

[S 738/2020 wef 01/09/2020]

[S 438/2025 wef 01/07/2025]

Advance withdrawals from Savings Accounts or Retirement Accounts

14A.—(1) Despite regulation 14, the Armed Forces Council may, on the application of any Category A member, authorise that member to withdraw in advance, an advance sum (or any part of that sum) from his Savings Account or Retirement Account or both while he is still in the regular service of the Singapore Armed Forces.

[S 438/2025 wef 01/07/2025]

(1A) For the purposes of paragraph (1), the advance sum is the sum that would have vested in the member under regulation 17(1), and for this purpose the reference to the date of his retirement or resignation in sub-paragraphs (a) and (b) of that regulation is a reference to the date of the authorisation in paragraph (1).

[S 438/2025 wef 01/07/2025]

(2) The Armed Forces Council may, in authorising a member to withdraw an advance sum under paragraph (1), impose such conditions as it thinks fit, including the interest payable on recovery or refund under paragraph (3) or (4) of the sum accordingly withdrawn.

[S 438/2025 wef 01/07/2025]

(3) Without prejudice to paragraph (2), it shall be a condition of every authorisation under paragraph (1) for a member to withdraw an advance sum (or any part of that sum) from his Savings Account or Retirement Account that the Armed Forces Council can recover all or part of the advance sum so withdrawn (together with interest) if it is shown that the authorisation was obtained by wilful suppression of material facts or in ignorance of facts which, had they been known before the member retired or resigned or was dismissed or before the granting of such authorisation, would have justified —

- (a) his discharge on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations (Rg 1); or

[S 848/2025 wef 31/12/2021]

- (b) his conviction of any offence by a subordinate military court or the Military Court of Appeal on appeal or by any civil court.

[S 516/2004 wef 01/07/2004]

[S 438/2025 wef 01/07/2025]

(4) Where any member is authorised under paragraph (1) to withdraw an advance sum (or any part of that sum) from his Savings Account or Retirement Account, and he is subsequently to be —

- (a) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations;
- (b) discharged with ignominy; or
- (c) dismissed as a result of the sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council,

the member may be required by the Armed Forces Council to first refund all or part of the advance sum so withdrawn together with interest.

[S 516/2004 wef 01/07/2004]

[S 438/2025 wef 01/07/2025]

(5) Any sum that is recoverable under paragraph (3) or is to be refunded under paragraph (4), together with such interest thereon, shall be recoverable as a debt due to the Government and may be offset against any other sum payable by the Government to that member under these Regulations.

[S 516/2004 wef 01/07/2004]

[S 438/2025 wef 01/07/2025]

Closure of accounts

15.—(1) Subject to these Regulations, where a Category A member —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;
- (b) resigns from the Singapore Armed Forces;
- (c) dies in regular service; or
- (d) is discharged or dismissed in any of the circumstances specified in regulation 16,

all his accounts in the SAVER-Premium Fund shall be closed with effect from the date of his retirement, resignation, death, discharge or dismissal, as the case may be, and all contributions to his accounts shall cease forthwith.

[S 438/2025 wef 01/07/2025]

(2) Where a member's accounts are closed under paragraph (1) during a financial year before a dividend (if any) for that financial year is declared, the Board may, notwithstanding paragraph (1), cause to continue to be credited to the member's accounts interest at such rate as it determines until the moneys in those accounts are paid, and that interest shall be in lieu of any dividend that may be declared payable for that financial year under regulation 13(4).

[S 438/2025 wef 01/07/2025]

Application to officer cadets who are former soldiers

15A.—(1) Where a soldier who is a member of the Premium Plan becomes an officer cadet after between 1 April 2000 and 30 June 2025 (both dates inclusive), the moneys in his accounts maintained under regulation 12(1) of the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) shall be transferred as follows to his accounts under the SAVER Plan referred to in regulation 13(1):

- (a) all his moneys in the CPF Top-Up Account under the Premium Plan shall be transferred to his CPF Top-Up Account under the SAVER Plan; and
- (b) all his moneys in the CARE Account under the Premium Plan shall be transferred to his Retirement Account under the SAVER Plan.

[S 438/2025 wef 01/07/2025]

(1A) In addition to the transfers mentioned in paragraph (1), where a soldier who is a member of the Premium Plan after 31 March 2010 becomes an officer cadet between 1 April 2010 and 30 June 2025 (both dates inclusive) —

- (a) an amount, A, which is calculated in accordance with the following formula must be credited into his Savings Account under the SAVER Plan:

$$A = RB_1 \times \frac{RS_1}{S_1},$$

where —

- (i) RB_1 is any retention bonus that would have been payable to the soldier had he remained a member of the Premium Plan for 10 years;
- (ii) RS_1 is the period of the soldier's reckonable service as a member of the Premium Plan immediately before the date that he becomes an officer cadet; and
- (iii) S_1 is the number of years of service required for any RB_1 to be payable to the soldier; and

- (b) where the soldier has not less than 6 years of reckonable service, an amount, B, which is calculated in accordance with the following formula must be credited into his Retirement Account under the SAVER Plan:

$$B = RB_2 \times \frac{RS_2}{(S_2 - 6)},$$

where —

- (i) RB_2 is any retention bonus that would have been payable to the soldier after more than 10 years had he remained a member of the Premium Plan;
- (ii) RS_2 is the period of the soldier's reckonable service as a member of the Premium Plan, starting on the first day of his 7th year of reckonable service and ending on the date immediately before the date that he becomes an officer cadet; and
- (iii) S_2 is the number of years of service required for any RB_2 to be payable to the soldier.

[S 738/2020 wef 01/09/2020]

[S 438/2025 wef 01/07/2025]

(2) Where a soldier who is a member of the Premium Plan becomes an officer cadet after 31st March 2000 without completing 10 years of reckonable service as a soldier there shall also be immediately credited to his Savings Account under the SAVER Plan an amount equal to such proportion of his START benefit referred to in regulation 13 of the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) as the proportion of his reckonable service bears to 10 complete such years, less such part of the START benefit that has been advanced to him under regulation 13 of those Regulations.

(3) Where a Category A member who became a member under paragraph (ba) of the definition of “member” in regulation 2(1), fails his officer cadet training and reverts to being a soldier —

- (a) all his accounts under the SAVER Plan referred to in regulation 13(1) shall be closed with effect from the date of such reversion;

[S 738/2020 wef 01/09/2020]

- (b) all contributions under these Regulations shall also cease to be paid into those accounts with effect from that date;
- (c) all moneys in his Savings Account (including the amount credited under paragraph (2)) shall be forfeited and transferred to the Forfeiture Account to the SAVER-Premium Fund; and
- (d) all moneys in his other accounts under the SAVER Plan shall be transferred to his re-opened accounts under the Premium Plan in accordance with regulation 16(3) of the Singapore Armed Forces (Premium Plan) Regulations, and all other moneys not so transferred must be forfeited.

[S 738/2020 wef 01/09/2020]

[S 438/2025 wef 01/07/2025]

[S 438/2025 wef 01/07/2025]

Forfeiture of moneys on discharge or dismissal

16. Notwithstanding regulation 14, where a Category A member is —

- (a) discharged on any of the grounds specified in regulations 17 and 18 of the Enlistment Regulations (Rg 1);

[S 848/2025 wef 31/12/2021]

- (b) discharged with ignominy; or
- (c) dismissed as a result of the sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council,

the Armed Forces Council may forfeit all or any of the moneys which would have been payable under regulation 17(1) or (2) or 46 if the member had, on the date of his discharge or dismissal, retired from

the Singapore Armed Forces on any of the grounds specified in regulation 12.

[S 438/2025 wef 01/07/2025]

Withdrawals and vesting of contributions

17.—(1) Except where otherwise provided in these Regulations, where a Category A member retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12(a) to (i) or he resigns from the Singapore Armed Forces, the following sums shall vest in the member and may be awarded in respect of that member:

- (a) such portion of moneys standing to the member's credit in his Savings Account as is prescribed in the Second Schedule in relation to the member's length of reckonable service at the date of his retirement or resignation, as the case may be; and
- (b) such portion of the moneys in the member's Retirement Account as is prescribed in the Second Schedule in relation to the member's age at the date of his retirement or resignation, as the case may be.

[S 168/2007 wef 01/01/2007]

[S 438/2025 wef 01/07/2025]

(1A) Where a Category A member retires or is required to retire from the Singapore Armed Forces on either of the grounds specified in regulation 12(j), there shall vest in the member and may be awarded to him, at the option of the member —

- (a) all moneys standing to his credit in his Savings Account and Retirement Account at the date of his retirement; or
- (b) one month's last drawn salary, excluding any bonus or allowance, for each year of his reckonable service and a proportionate sum thereof for any complete month, capped at 25 years,

subject to such conditions as the Armed Forces Council may, by General Order, impose.

[S 168/2007 wef 01/01/2007]

[S 438/2025 wef 01/07/2025]

(2) Notwithstanding paragraph (1), where a Category A member retires from the Singapore Armed Forces —

- (a) on the ground specified in regulation 12(c) or (e), the sum vested in the member under paragraph (1) may be reduced to the extent determined by the Armed Forces Council; or
- (b) on the ground specified in regulation 12(d), (f), (h) or (i), the sum vested in the member under paragraph (1) may be increased to the extent and paid in such manner as determined by the Armed Forces Council.

[S 438/2025 wef 01/07/2025]

(3) Notwithstanding any provision in these Regulations but subject to paragraph (3A) and regulation 25(6), no sum in a Category A member's Retirement Account shall vest in the member unless the member has completed not less than 11 complete years of reckonable service.

[S 1038/2022 wef 01/01/2023]

[S 438/2025 wef 01/07/2025]

(3A) Paragraph (3) shall not apply to a Category A member who retires on either of the grounds specified in regulation 12(j).

[S 168/2007 wef 01/01/2007]

[S 438/2025 wef 01/07/2025]

(4) The Board may authorise the payment to the serviceman, or a person eligible to make an application under regulation 18, of the sum vested in the member in accordance with paragraphs (1), (1A), (2), (3) and (3A).

[S 168/2007 wef 01/01/2007]

[S 738/2020 wef 01/09/2020]

(5) Where a Category A member is either discharged or dismissed in the circumstances referred to in regulation 16, the Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of such moneys in the member's

Retirement Account and Savings Account not forfeited by the Armed Forces Council under regulation 16.

[S 438/2025 wef 01/07/2025]

(6) Where a Category A member's CPF Top-Up Account is closed under regulation 15(1), the Board shall transfer all moneys in the member's CPF Top-Up Account to the CPF Board to the credit of the member's account in the Central Provident Fund.

[S 438/2025 wef 01/07/2025]

(7) Where the total amount standing to the credit of a Category A member in the CPF after the transfer of moneys under paragraph (6) is less than the retirement sum prescribed for the purposes of section 15(6) of the Central Provident Fund Act 1953, the deficiency in the member's CPF account shall be met out of the vested sum in the member's Retirement Account in the SAVER-Premium Fund.

[S 168/2007 wef 01/01/2007]

[S 738/2020 wef 01/09/2020]

[S 848/2025 wef 31/12/2021]

[S 438/2025 wef 01/07/2025]

(8) The Board shall credit to the Forfeiture Account of the SAVER-Premium Fund any balance of moneys in the closed Savings Account or Retirement Account of a Category A member after the amount allowed to be withdrawn from that Savings Account or Retirement Account under these Regulations has been paid.

[S 438/2025 wef 01/07/2025]

[S 438/2025 wef 01/07/2025]

(9) For the purposes of this regulation and the Second Schedule, a Category A member attains the age mentioned in this regulation or that Schedule (as the case may be) on the relevant anniversary of his birthday.

[S 848/2025 wef 01/01/2026]

(10) For the purposes of paragraph (9) —

- (a) a reference to the anniversary of a Category A member's birthday is a reference to the day on which the anniversary occurs; and

- (b) a Category A member who is born on 29 February is deemed to attain the age mentioned in this regulation or the Second Schedule (as the case may be) in any year that is not a leap year on 28 February of the year in which the member attains that age.

[S 848/2025 wef 01/01/2026]

PART IVA
CONTRIBUTIONS AND WITHDRAWALS —
CATEGORY B MEMBERS

[S 438/2025 wef 01/07/2025]

Contributions

17AA.—(1) Subject to these Regulations, the Board must cause the following amounts to be credited to the SAVER Account of each Category B member:

- (a) in respect of the period that the member is a Category B member but excluding any period beyond the member's SAVER end date, the following:
- (i) a monthly contribution at 15% of the Category B member's SAVER salary;
 - (ii) if the Category B member is a Timescale Combat Officer — an additional monthly contribution at 2% of the Category B member's SAVER salary;
 - (iii) if the Category B member is a Superscale Combat Officer — an additional monthly contribution at 8% of the Category B member's SAVER salary;
- (b) if the Category B member is a re-enlisted officer — an additional contribution at the rate and under any conditions that the Armed Forces Council may determine in a General Order;
- (c) any dividend declared by the Board under paragraph (4).

(2) The Board must, subject to the directions of the Armed Forces Council, credit to the SAVER Account mentioned in paragraph (1),

every contribution and dividend in the manner that the Armed Forces Council may direct, and the Armed Forces Council may give different directions in respect of different classes of Category B members.

(3) Despite paragraph (1), no contributions may be credited to a Category B member's SAVER Account in respect of —

- (a) any period of service forfeited by sentence of a subordinate military court or Superior Commander or as a result of a decision of the Military Court of Appeal or a review of the Armed Forces Council, other than service forfeited for the purposes of promotion, in accordance with the provisions of the Act or any other written law for the time being in force;
- (b) the whole period of absence without leave;
- (c) the whole period of desertion;
- (d) the whole period of detention or special detention or imprisonment while undergoing a sentence awarded by a subordinate military court or the Military Court of Appeal or disciplinary officer;
- (e) the whole period of imprisonment or detention as a result of his conviction on a charge by a civil court;
- (f) the whole period of remand, custody, confinement, detention, open arrest or close arrest or suspension from duty while waiting for trial by the civil authority or military authority on a charge of which the Category B member is subsequently convicted if during the period he has received no pay;
- (g) the whole period in which the Category B member's pay is forfeited; or
- (h) the whole period of leave of absence without any pay granted to the Category B member, except for the following periods:
 - (i) the whole period of no pay maternity leave;

- (ii) the whole period of unpaid infant care leave as the Armed Forces Council may determine in a General Order;
- (iii) the whole period of unpaid leave for unexpected care needs as the Armed Forces Council may determine in a General Order.

(4) The Board may declare a dividend, out of the net income and net unrealised profits of the SAVER-Premium Fund for each financial year, to the following accounts and cause the dividend to be credited to those accounts:

- (a) a Category B member's SAVER Account;
- (b) if the Category B member is an opted Category B member — the member's CPF Top-Up Account and Savings Account in the SAVER-Premium Fund.

(5) In this regulation —

“net income” has the meaning given by regulation 2 of the Singapore Armed Forces (SAVER-Premium Fund) Regulations;

“re-enlisted officer” means any of the following persons who re-enlists for regular service, on or after 1 July 2025, as an officer:

- (a) a member who before 1 July 2025 was a former member;
- (b) a former Category A member or former Category B member.

[S 438/2025 wef 01/07/2025]

Eligibility for withdrawals

17AB.—(1) Subject to these Regulations, no sum of money standing to the credit of a Category B member may be withdrawn from the SAVER-Premium Fund unless the Category B member —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;

- (b) resigns from the Singapore Armed Forces; or
- (c) dies in regular service.

(2) Regulation 17AG applies to the payment of such withdrawals.

[S 438/2025 wef 01/07/2025]

Advance withdrawals from SAVER Account, etc.

17AC.—(1) Despite regulation 17AB, the Armed Forces Council may, on the application of any Category B member, authorise the Category B member to withdraw in advance, an advance sum (or any part of that sum) from his SAVER Account or his Savings Account (if any) or both while he is still in the regular service of the Singapore Armed Forces.

(2) For the purposes of paragraph (1), the advance sum is the sum that would have vested in the member under regulation 17AG(1), and for this purpose the reference to the date of his retirement or resignation in sub-paragraphs (a) and (b) of that regulation is a reference to the date of the authorisation in paragraph (1).

(3) The Armed Forces Council may, in authorising a Category B member to withdraw an advance sum under paragraph (1), impose any conditions that it thinks fit, including the payment of interest (and the rate of such interest) on recovery or refund under paragraph (4) or (5) of the sum withdrawn.

(4) Without affecting paragraph (3), it is a condition of every authorisation under paragraph (1) that the Armed Forces Council may recover all or part of the advance sum so withdrawn (together with interest) if the authorisation was —

- (a) obtained by wilful suppression of material facts; or
- (b) given in ignorance of facts which, had they been known before the Category B member retired or resigned or was dismissed or before the granting of such authorisation, would have justified —
 - (i) the Category B member's discharge on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations; or

- (ii) the Category B member's conviction of any offence by a subordinate military court or the Military Court of Appeal on appeal or by any civil court.

(5) Where any Category B member, who is authorised under paragraph (1) to withdraw all or any part of the advance sum from his SAVER Account or his Savings Account (if any), is subsequently to be —

- (a) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations;
- (b) discharged with ignominy; or
- (c) dismissed as a result of the sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council,

the Armed Forces Council may require the Category B member to refund all or part of the advance sum so withdrawn together with interest.

(6) Any sum or interest or both that is recoverable under paragraph (4) or that is to be refunded under paragraph (5) —

- (a) may be recovered as a debt due to the Government; and
- (b) may be off-set against any other sum payable by the Government to that Category B member under these Regulations.

[S 438/2025 wef 01/07/2025]

Closure of accounts

17AD.—(1) This regulation applies to a Category B member who —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;
- (b) resigns from the Singapore Armed Forces;
- (c) dies in regular service; or
- (d) is discharged or dismissed in any of the circumstances specified in regulation 17AF.

(2) Subject to these Regulations, with effect from the date of the Category B member's retirement, resignation, death, discharge or dismissal, as the case may be —

- (a) all contributions to the Category B member's accounts in the SAVER-Premium Fund must cease forthwith; and
- (b) all the Category B member's accounts in the SAVER-Premium Fund must be closed.

(3) Despite paragraph (2), where the Category B member's accounts in the SAVER-Premium Fund are closed during a financial year before a dividend (if any) for that financial year is declared —

- (a) the Board may cause interest at the rate determined by the Board to continue to be credited to the Category B member's accounts in the SAVER-Premium Fund, until the moneys in those accounts are paid; and
- (b) that interest is to be in lieu of any dividend that may be declared payable to the Category B member's accounts in the SAVER-Premium Fund for that financial year under regulation 17AA(4).

(4) For the purposes of this regulation, a reference to a Category B member's accounts in the SAVER-Premium Fund is —

- (a) in the case of an opted Category B member — a reference to his SAVER Account, CPF Top-Up Account and Savings Account; and
- (b) in any other case — a reference to his SAVER Account.

[S 438/2025 wef 01/07/2025]

Application to officer cadets who are former soldiers

17AE.—(1) Where a soldier becomes a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1) —

- (a) any moneys in his CPF Top-Up Account maintained in respect of him as a member of the Premium Plan must be

transferred to his CPF Top-Up Account maintained in respect of him as a member of the SAVER Plan; and

[S 848/2025 wef 01/01/2026]

- (b) the moneys in his CARE Account maintained in respect of him as a member of the Premium Plan must be transferred to his SAVER Account.

(2) In addition to the transfers mentioned in paragraph (1), the following amounts must be awarded and (if applicable) credited to a soldier (other than a Category B member of the Premium Plan) who becomes a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1):

- (a) an amount (A) which is calculated in accordance with the following formula must be awarded to him under any conditions that the Armed Forces Council may determine in a General Order:

$$A = RB_1 \times \frac{RS_1}{S_1},$$

where —

- (i) RB_1 is any retention bonus that would have been payable to the soldier had he remained a member of the Premium Plan for 10 years;
- (ii) RS_1 is the period of the soldier’s reckonable service as a member of the Premium Plan immediately before the date that he becomes an officer cadet; and
- (iii) S_1 is the number of years of service required for any RB_1 to be payable to the soldier;
- (b) where the soldier has completed at least 6 years of reckonable service, an amount (B) which is calculated in accordance with the following formula must be credited into his SAVER Account:

$$B = RB_2 \times \frac{RS_2}{(S_2 - 6)},$$

where —

- (i) RB_2 is any retention bonus that would have been payable to the soldier after more than 10 years had he remained a member of the Premium Plan;
- (ii) RS_2 is the period of the soldier's reckonable service as a member of the Premium Plan, starting on the first day of his 7th year of reckonable service and ending on the date immediately before the date that he becomes an officer cadet; and
- (iii) S_2 is the number of years of service required for any RB_2 to be payable to the soldier.

[S 848/2025 wef 01/01/2026]

(2A) In addition to the transfers mentioned in paragraph (1), the following amount (C) must be awarded and credited to a soldier who was a Category B member of the Premium Plan and becomes a Category B member under paragraph (d) of the definition of "Category B member" in regulation 2(1), under any conditions that the Armed Forces Council may determine in a General Order:

$$C = RB_3 \times \frac{RS_3}{60},$$

where —

- (a) RB_3 is either of the following retention bonuses that would have been payable to the soldier had he remained a member of the Premium Plan:
 - (i) if the soldier had, on the date that he becomes a Category B member under paragraph (d) of the definition of "Category B member" in regulation 2(1), attained the rank of Warrant Officer and not attained 40 years of age — the retention bonus when he attains 40 years of age, mentioned in regulation 18A(1)(b)(ii) of the Singapore Armed Forces (Premium Plan) Regulations;

- (ii) if the soldier had, on the date that he becomes a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1), attained the rank of Warrant Officer and attained 40 years of age but not attained 45 years of age — the retention bonus when he attains 45 years of age, mentioned in regulation 18A(1)(b)(iii) of the Singapore Armed Forces (Premium Plan) Regulations; and
- (b) RS_3 is the number of complete months of reckonable service completed by the soldier as a member of the Premium Plan between the following dates (both dates inclusive):
 - (i) in the case of a soldier mentioned in sub-paragraph (a)(i) —
 - (A) the date on which he started his reckonable service as a member of the Premium Plan or attained 35 years of age, whichever is later; and
 - (B) the date immediately before the date he becomes a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1);
 - (ii) in the case of a soldier mentioned in sub-paragraph (a)(ii) —
 - (A) the date on which he started his reckonable service as a member of the Premium Plan or attained 40 years of age, whichever is later; and
 - (B) the date immediately before the date he becomes a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1).

[S 848/2025 wef 01/01/2026]

(3) Where a Category B member under paragraph (d) of the definition of “Category B member” in regulation 2(1) fails his officer cadet training and reverts to being a soldier —

(a) his SAVER Account and CPF Top-Up Account (if any) must be closed with effect from the date of the reversion;

[S 848/2025 wef 01/01/2026]

(b) all contributions under these Regulations must also cease to be paid into his SAVER Account with effect from that date; and

(c) all moneys in his SAVER Account and CPF Top-Up Account (if any) must be transferred to his re-opened accounts under the Premium Plan in accordance with regulation 16(3) of the Singapore Armed Forces (Premium Plan) Regulations, and all other moneys not so transferred must be forfeited.

[S 848/2025 wef 01/01/2026]

(4) Where a soldier (*X*) is an opted Category B member who became an officer cadet before 1 July 2025 while being a member of the Premium Plan, regulation 15A applies to *X* with the modification that a reference to a soldier's Retirement Account in paragraphs (1)(b) and (1A)(b) of that regulation is a reference to *X*'s SAVER Account.

[S 438/2025 wef 01/07/2025]

(5) In this regulation, "Category B member of the Premium Plan" has the same meaning as "Category B member" in regulation 2(1) of the Singapore Armed Forces (Premium Plan) Regulations.

[S 848/2025 wef 01/01/2026]

Forfeiture of moneys on discharge or dismissal

17AF. Despite regulation 17AB, where any Category B member is —

(a) discharged on any of the grounds specified in regulations 17 and 18 of the Enlistment Regulations;

(b) discharged with ignominy; or

(c) dismissed as a result of the sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council,

the Armed Forces Council may forfeit all or any of the moneys which would have been payable under regulation 17AG(1) or (3) if the Category B member had, on the date of his discharge or dismissal, retired from the Singapore Armed Forces on any of the grounds specified in regulation 12.

[S 438/2025 wef 01/07/2025]

Withdrawals and vesting of contributions

17AG.—(1) Unless otherwise provided in these Regulations, where a Category B member retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12(a) to (i) or he resigns from the Singapore Armed Forces, the following sums vest in the Category B member and may be awarded in respect of that Category B member:

- (a) the portion of the moneys in the Category B member's SAVER Account that is specified in Part 1 of the Third Schedule in relation to the Category B member's age at the date of his retirement or resignation, as the case may be;
- (b) the portion of moneys standing to the Category B member's credit in his Savings Account (if any) that is specified in Part 2 of the Third Schedule in relation to the Category B member's length of reckonable service at the date of his retirement or resignation, as the case may be.

(2) Where a Category B member retires or is required to retire from the Singapore Armed Forces on either of the grounds specified in regulation 12(j), either of the following vests in the Category B member and may be awarded to him, at his option, subject to any conditions that the Armed Forces Council may, by General Order, impose:

- (a) all moneys standing to his credit in his SAVER Account and his Savings Account (if any) at the date of his retirement;
- (b) his specified salary for each full year of his reckonable service and a proportion of that specified salary based on

the total remaining months of his reckonable service (if any), capped at 25 full years.

[S 848/2025 wef 01/01/2026]

(2A) In paragraph (2) —

“full year”, in relation to a Category B member’s reckonable service, means a whole calendar year, or the total of 12 whole calendar months from 2 or more calendar years, of the member’s reckonable service;

“specified salary”, in relation to a Category B member, means one month of the member’s last drawn salary, excluding any bonus or allowance;

“total remaining months”, in relation to a Category B member’s reckonable service, means the total number of whole calendar months of the member’s reckonable service not already accounted for as part of any full year of that member’s reckonable service.

[S 848/2025 wef 01/01/2026]

(3) Despite paragraph (1), where a Category B member retires from the Singapore Armed Forces —

(a) on the ground specified in regulation 12(c) or (e), the sum vested in the Category B member under paragraph (1) may be reduced to the extent determined by the Armed Forces Council; or

(b) on the ground specified in regulation 12(d), (f), (h) or (i), the sum vested in the Category B member under paragraph (1) may be increased to the extent and paid in the manner determined by the Armed Forces Council.

(4) Despite any provision in these Regulations but subject to paragraph (5) and regulation 25(6), no sum in an opted Category B member’s SAVER Account is to vest in the opted Category B member under paragraph (1) unless the opted Category B member has completed at least 11 complete years of reckonable service.

(5) Paragraph (4) does not apply to an opted Category B member who retires on either of the grounds specified in regulation 12(j).

(6) The Board may authorise the payment to the serviceman, or a person eligible to make an application under regulation 18, of the sum vested in the Category B member in accordance with paragraphs (1) to (5).

(7) Where a Category B member is either discharged or dismissed in the circumstances referred to in regulation 17AF, the Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of all moneys in the Category B member's SAVER Account and Savings Account (if any) not forfeited by the Armed Forces Council under regulation 17AF.

(8) Where a Category B member's CPF Top-Up Account (if any) is closed under regulation 17AD(2)(b), the Board must transfer all moneys in the Category B member's CPF Top-Up Account to the CPF Board to the credit of the Category B member's account in the Central Provident Fund.

(9) Where the total amount standing to the credit of a Category B member in the CPF after any transfer of moneys under paragraph (8) is less than the retirement sum prescribed for the purposes of section 15(6) of the Central Provident Fund Act 1953, the deficiency in the Category B member's CPF account must be met out of the vested sum in the Category B member's SAVER Account.

(10) The Board must credit to the Forfeiture Account of the SAVER-Premium Fund any balance of moneys in the closed SAVER Account or Savings Account (if any) of a Category B member after the amount allowed to be withdrawn from that SAVER Account or Savings Account (if any) under these Regulations has been paid.

[S 438/2025 wef 01/07/2025]

(11) For the purposes of this regulation and Part 1 of the Third Schedule, a Category B member attains the age mentioned in this regulation or that Schedule (as the case may be) on the relevant anniversary of his birthday.

[S 848/2025 wef 01/01/2026]

(12) For the purposes of paragraph (11) —

- (a) a reference to the anniversary of a Category B member's birthday is a reference to the day on which the anniversary occurs; and
- (b) a Category B member who is born on 29 February is deemed to attain the age mentioned in this regulation or Part 1 of the Third Schedule (as the case may be) in any year that is not a leap year on 28 February of the year in which the member attains that age.

[S 848/2025 wef 01/01/2026]

PART IVB

CONTRIBUTIONS, WITHDRAWALS AND BENEFITS — ALL MEMBERS

[S 438/2025 wef 01/07/2025]

Special arrangements for dual career officers

17A.—(1) Notwithstanding any provision in these Regulations to the contrary, where a member retires from the Singapore Armed Forces in order to be appointed as a public officer in a pensionable office in the Singapore Civil Service (referred to in these Regulations as a former SAVER member), and his period of service in the Singapore Armed Forces is not counted as pensionable service for the purposes of the Pensions Act 1956 —

- (a) all contributions to his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any) shall cease with effect from the date of his retirement;

[S 438/2025 wef 01/07/2025]

- (b) his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) shall not close but remain open until the relevant date, and interest on the moneys in those accounts at such rate as the Armed Forces Council may determine shall continue to be credited into his accounts in lieu of any dividend declared under

regulation 13(4) or 17AA(4) (as the case may be) until the moneys are paid to him in accordance with these Regulations;

[S 438/2025 wef 01/07/2025]

(c) if he retires from the Singapore Armed Forces before the vested sums in his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) have fully vested in him, the former SAVER member may, at his option, be awarded —

(i) on his retirement, such sums in his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) that have vested under regulation 17 or 17AG (as the case may be), and the balance of moneys in those Accounts (together with interest on those moneys) subsequently at the relevant date if he is still a public officer in the Singapore Civil Service; or

[S 438/2025 wef 01/07/2025]

(ii) all moneys in his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) (together with interest on those moneys) at the relevant date if he is still a public officer in the Singapore Civil Service; and

[S 438/2025 wef 01/07/2025]

[S 438/2025 wef 01/07/2025]

(d) if he retires from the Singapore Armed Forces before his SAVER end date but after the vested sums in his Savings Account and Retirement Account have fully vested in him, all the vested sums may be awarded to the former SAVER member.

[S 848/2025 wef 31/12/2021]

(2) If the former SAVER member referred to in paragraph (1)(c) resigns or is dismissed from the Singapore Civil Service before the relevant date —

- (a) the sum that may be subsequently awarded to him under paragraph (1)(c)(i) shall be forfeited forthwith and transferred to the Forfeiture Account of the SAVER-Premium Fund; or
- (b) an amount equal to the vested sums in his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) at the date of his retirement from the Singapore Armed Forces may be awarded to the former SAVER member on his resignation or dismissal, as the case may be, and the balance in his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) shall be forfeited and transferred to the Forfeiture Account of the SAVER-Premium Fund.

[S 438/2025 wef 01/07/2025]

(3) Notwithstanding any provision in these Regulations to the contrary, where a former SAVER member's period of service in the Singapore Armed Forces is to be counted as pensionable service for the purposes of the Pensions Act 1956, then with effect from the date of his retirement from the Singapore Armed Forces —

- (a) his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) shall close and all moneys in these Accounts shall be forfeited and transferred to the Forfeiture Account of the SAVER-Premium Fund; and

[S 438/2025 wef 01/07/2025]

- (b) his CPF Top-Up Account (if any) shall close and all moneys in the account shall be forfeited and transferred to the Forfeiture Account of the SAVER-Premium Fund except an amount equal to the difference between —
 - (i) the amount of contributions paid by the Government under the Central Provident Fund Act 1953 in respect of the former SAVER member on his gross salary during his period of reckonable service in the Singapore Armed Forces; and

[S 848/2025 wef 31/12/2021]

- (ii) the amount of contributions that would have been payable by the Government under the Central Provident Fund Act 1953 in respect of the former SAVER member on ordinary wages equal to the gross salary if he was a public officer in a pensionable office in the Singapore Civil Service during that same period,

which shall be transferred to the former SAVER member's CPF Account with the CPF Board.

[S 848/2025 wef 31/12/2021]

[S 438/2025 wef 01/07/2025]

(4) The Board may, on the application of a former SAVER member made at anytime on or after his SAVER end date or (as the case may be) on or after his resignation or dismissal from the Singapore Civil Service, authorise the payment to the former SAVER member of the relevant sum awarded under paragraph (1) or (2), as the case may be.

(5) In this regulation, "relevant date", in relation to a former SAVER member, means —

- (a) his SAVER end date; or
- (b) the date the whole of the vested sum in his Retirement Account vests in him,

whichever is the earlier.

[S 438/2025 wef 01/07/2025]

Persons authorised to withdraw

18.—(1) Subject to paragraph (2), the following persons shall be entitled to withdraw the sums standing to the credit of a member in the SAVER-Premium Fund which are payable under these Regulations in respect of the member, where the member retires from the Singapore Armed Forces on any ground specified in regulation 12 or resigns from the Singapore Armed Forces:

- (a) the member; or
- (b) where the member lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008 —

- (i) a deputy appointed or deemed to be appointed for the member by the court under that Act with power in relation to the member for the purposes of these Regulations, who makes an application for such withdrawal; or

[S 738/2020 wef 01/09/2020]

- (ii) a donee under a lasting power of attorney registered under that Act with power in relation to the member for the purposes of these Regulations, who makes an application for such withdrawal.

[S 188/2010 wef 01/03/2010]

[S 738/2020 wef 01/09/2020]

[S 848/2025 wef 31/12/2021]

(2) After the death of a member or former SAVER member, the personal representative of the member or former SAVER member shall be entitled to apply to withdraw the sums standing to the credit of the member or former SAVER member in the SAVER-Premium Fund which are payable under these Regulations in respect of that member or former SAVER member.

Authorisation of withdrawals

19.—(1) Where a withdrawal from any Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) in the SAVER-Premium Fund has been authorised in favour of any person under regulation 14A or 17AC (as the case may be), 17A or 18, the Board shall —

- (a) on the written instruction of that person, credit the amount authorised to be withdrawn to his bank account; or
- (b) open a savings account with a bank in the name of that person and credit the amount authorised to be withdrawn to the said bank account.

[S 438/2025 wef 01/07/2025]

(2) Payment may also be made by the Board in such other manner as the Board shall see fit in any particular case or class of cases.

[S 438/2025 wef 01/07/2025]

Unclaimed moneys

20.—(1) Where the accounts of any member or former SAVER member in the SAVER-Premium Fund have been closed and no person authorised to be paid or to withdraw the moneys in those accounts under regulation 17A or 18 has applied for payment or withdrawal of the moneys within a period of 12 months starting on the date of such closure, such amount shall be accounted for as unclaimed and shall be transferred to the Forfeiture Account of the SAVER-Premium Fund.

[S 438/2025 wef 01/07/2025]

(2) Where any amount has been transferred to the Forfeiture Account under paragraph (1), the Board shall, upon the application of any person eligible to the whole or part of the amount, authorise payment to or withdrawal by that person of the amount due to the applicant as if it had not been transferred out of the member's or former SAVER member's account.

[S 438/2025 wef 01/07/2025]

[S 438/2025 wef 01/07/2025]

Medical benefits

21. A member who retires on or after attaining 40 years of age and who has served a minimum period of 10 years reckonable service with the Singapore Armed Forces may be granted post-retirement benefits based on the medical schemes applicable to the member at the time of his retirement on such terms and conditions as the Armed Forces Council may, by general order, decide.

[S 438/2025 wef 01/07/2025]

21A. *[Deleted by S 438/2025 wef 01/07/2025]*

PART V

AWARDS IN RESPECT OF DEATH

Death in service

22.—(1) Subject to paragraph (2), where a member dies while he is in the regular service of the Singapore Armed Forces, there shall be paid to such of his dependants as the Armed Forces Council may

think fit or, if there are no dependants, to his personal representatives —

- (a) all moneys standing to the credit of the member in his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any) at the date of his death; or

[S 438/2025 wef 01/07/2025]

- (b) a sum equal to the deceased member's annual compensation salary,

whichever is the greater.

(2) Where a member dies while he is in the regular service of the Singapore Armed Forces, and he was in the pensionable service immediately before his conversion to the SAVER Plan under Part VII, there shall be paid to such of his dependants as the Armed Forces Council thinks fit or, if there are no dependants, to his personal representatives, the following sums:

- (a) in the case of conversion to the SAVER Plan on 1st April 1998, the greatest of the following:

- (i) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his death;
- (ii) an amount equal to the benefits that would have been payable to the member under the Singapore Armed Forces (Pensions) Regulations (Rg 9) if he had remained in the pensionable service at the time of his death; or
- (iii) a sum equal to the member's annual compensation salary; or

- (b) in the case of conversion to the SAVER Plan at any time after 1st April 1998, the greater of the following:

- (i) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his death; or

- (ii) a sum equal to the member's annual compensation salary.

(3) Where the member dies in disgrace, or where the death is attributable to his misconduct or negligence or due to reasons within his own control or resulted from deliberate self-injury or the deliberate aggravation of an accidental injury, the Armed Forces Council may either refuse payment of the amounts specified in paragraph (1) or (2) or authorise payment at such a reduced rate as it may think fit after having regard to all the circumstances of the case, and forfeit of the balance.

Awards where member dies of injury received in and which is attributable to service

23.—(1) Where a member dies on or after 1 January 2023 as a result of any injury received in and which is attributable to service, the Armed Forces Council may pay to his dependants or personal representatives —

- (a) [*Deleted by S 162/2008 wef 01/04/2008*]
- (b) the amount specified by the Armed Forces Council by General Order; and

[S 1038/2022 wef 01/01/2023]

- (c) one of the following, whichever is the greatest:
 - (i) all moneys standing to the credit of the member in his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any) at the date of his death;

[S 438/2025 wef 01/07/2025]

- (ii) where the member was in the pensionable service immediately before his conversion to the SAVER Plan under Part VII on 1st April 1998 —
 - (A) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his death; or

- (B) an amount equal to the benefits that would have been payable to the member under the Singapore Armed Forces (Pensions) Regulations (Rg 9) if he had remained in the pensionable service at the time of his death; or
- (iii) 12 months of the compensation salary of the member at the date of his death.

[S 162/2008 wef 01/04/2008]

[S 376/2003 wef 01/01/2003]

[S 1038/2022 wef 01/01/2023]

(2) There may be paid, in addition to the total sum under paragraph (1), a special award of a sum to be determined by the Armed Forces Council if, in the opinion of the Armed Forces Council, the injury was received by the member in the course of military operations or training.

[S 162/2008 wef 01/04/2008]

(3) There may be paid, in addition to the total sum under paragraph (1) and, where applicable, paragraph (2), an additional award to be determined by the Armed Forces Council having regard to the principles on which a claim for damages would be determined in the civil courts if, in the opinion of the Armed Forces Council, the injury was received under exceptional circumstances or while the member was rendering service beyond the call of duty.

[S 162/2008 wef 01/04/2008]

(4) Where a member's death is caused as a result of the aggravation by service of an adverse medical condition that —

(a) existed in him before service; or

(b) had arisen during but which was not attributable to service,

and the death occurred within 7 years of the aggravation of such medical condition, the amount of compensation payable to his dependants or personal representatives, as the case may be, may be equal to 50% of the compensation payable under paragraph (1)(b), and 50% of any award payable under paragraph (2) or (3), had his

death occurred as a result of an injury received in and which is attributable to service.

[S 162/2008 wef 01/04/2008]

[S 738/2020 wef 01/09/2020]

24. *[Deleted by S 162/2008 wef 01/04/2008]*

PART VI

AWARDS IN RESPECT OF DISABLEMENT

Chapter 1 — Quantum

Award for injury received in and which is attributable to service

25.—(1) This regulation applies to a member who sustains, on or after 1 January 2023, any injury received in and which is attributable to service and is disabled from that injury.

(2) Subject to regulation 40 and except as otherwise provided in paragraphs (3) and (4), a member mentioned in paragraph (1) is eligible for —

- (a) where the Armed Forces Council determines that the degree of his disability amounts to permanent total disability — an award of the amount specified by the Armed Forces Council by General Order; and
- (b) where as a result of the disability, he has retired on any of the grounds specified in regulation 12 or resigned from the Singapore Armed Forces — the greater of the following awards:
 - (i) all moneys standing to the credit of the member in his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any) at the date of his retirement or resignation from the Singapore Armed Forces;

[S 438/2025 wef 01/07/2025]

- (ii) 12 months of the compensation salary of the member at the date of his retirement or resignation from the Singapore Armed Forces.

(3) Subject to regulation 40, where a member mentioned in paragraph (1) —

- (a) converted to the SAVER Plan on 1 April 1998; and
- (b) was in the pensionable service immediately before his conversion to the SAVER Plan on that date,

the member is eligible for —

- (c) where the Armed Forces Council determines that the degree of his disability amounts to permanent total disability — an award of the amount specified by the Armed Forces Council by General Order; and
- (d) where as a result of the disability, he has retired on any of the grounds specified in regulation 12 or resigned from the Singapore Armed Forces — the greatest of the following awards:
 - (i) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his retirement or resignation from the Singapore Armed Forces;
 - (ii) a sum equal to the benefits that would have been payable to the member in the same circumstances had he remained in the pensionable service;
 - (iii) 12 months of the compensation salary of the member at the date of his retirement or resignation from the Singapore Armed Forces.

(4) Subject to regulation 40, where a member mentioned in paragraph (1) —

- (a) converted to the SAVER Plan after 1 April 1998; and
- (b) was in the pensionable service immediately before his conversion to the SAVER Plan on that date,

the member is eligible for —

- (c) where the Armed Forces Council determines that the degree of his disability amounts to permanent total disability — an award of the amount specified by the Armed Forces Council by General Order; and
- (d) where as a result of the disability, he has retired on any of the grounds specified in regulation 12 or resigned from the Singapore Armed Forces — the greater of the following awards:
 - (i) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his retirement or resignation from the Singapore Armed Forces;
 - (ii) 12 months of the last drawn compensation salary of the member at the date of his retirement or resignation from the Singapore Armed Forces.

(5) For the purposes of an award under paragraph (2)(a) (which may be paid provisionally or on any other basis), the degree of the member's disability must be assessed on an interim basis unless the member's condition permits a final determination of the extent (if any) of the disability.

(6) Where an award is made to a member under paragraph (2)(b), regulations 17(1), (1A), (2), (3), (3A), (4) and (5) and 17AG(1), (2), (3), (4), (5), (6) and (7) do not apply to that member.

[S 438/2025 wef 01/07/2025]

(7) Where an award is made to a member under paragraph (3)(d) or (4)(d), regulation 17(1), (1A), (2), (3), (3A), (4) and (5) does not apply to that member.

[S 438/2025 wef 01/07/2025]

26. *[Deleted by S 1038/2022 wef 01/01/2023]*

Determination of degrees of disablement

27.—(1) Subject to these Regulations, the degree of the disablement attributable to service of a member shall be assessed

by making a comparison between the condition of the member as so disabled and the condition of a normal healthy person of the same age, without taking into account the earning capacity of the member in his disabled condition in his own or any other specific trade or occupation, and without taking into account the effect of any individual factors or extraneous circumstances.

(2) Where such disablement is due to more than one injury, a composite assessment of the degree of disablement shall be made by reference to the combined effect of all such injuries.

(3) The degree of disablement assessed in accordance with paragraphs (1) and (2) shall be certified by way of a percentage, total disablement being represented by 100% (which shall be the maximum assessment) and a lesser degree or partial disablement being represented by such percentage as bears to 100% the same proportion as the lesser degree of disablement bears to total disablement.

[S 1038/2022 wef 01/01/2023]

(4) Where a disablement of a member who joined the Singapore Armed Forces before 15th March 1991 is due to any injury specified in the Fourth Schedule or is a disablement so specified, and, in either case, has reached a settled condition, the degree of such disablement shall, in the absence of any special features, be certified for the purpose of these Regulations at the percentage specified in that Schedule as appropriate to that injury or to that disablement.

[S 438/2025 wef 01/07/2025]

(5) Where a disablement of a member who joins the Singapore Armed Forces on or after 15th March 1991 is due to any injury specified in the Fourth Schedule to the Work Injury Compensation Act 2019 or is a disablement so specified, and, in either case, has reached a settled condition, the degree of such disablement shall, in the absence of any special features, be certified for the purpose of these Regulations at the percentage equivalent to the percentage of loss of earning capacity specified in that Schedule as appropriate to that injury or to that disablement.

[S 162/2008 wef 01/04/2008]

[S 738/2020 wef 01/09/2020]

(6) [*Deleted by S 1038/2022 wef 01/01/2023*]

(7) [*Deleted by S 1038/2022 wef 01/01/2023*]

(8) The degree of disablement certified under this regulation shall be the degree of disablement for the purpose of any award in respect of this Part.

28. [*Deleted by S 738/2020 wef 01/09/2020*]

Chapter 2 — Compensation for loss of earnings, etc.

Compensation for hospitalisation or medical leave for former members

- 29.—(1) This regulation applies to a former member (*M*) who —
- (a) sustains, on or after 1 September 2020, any injury received in and which is attributable to service;
 - (b) after sustaining the injury mentioned in sub-paragraph (a) —
 - (i) retires from the Singapore Armed Forces on any of the grounds specified in regulation 12;
 - (ii) resigns from the Singapore Armed Forces; or
 - (iii) is discharged or dismissed in any of the circumstances specified in regulation 16;
 - (c) on or after *M*'s service end date, is on hospitalisation leave or medical leave due to the injury; and
 - (d) if, while on the hospitalisation leave or medical leave —
 - (i) is employed under a contract of service — suffers a loss of earnings under the contract of service as a result of the hospitalisation leave or medical leave, as the case may be; or
 - (ii) is engaged under a contract for services or engaged in any trade, business, profession or vocation — suffers a loss of income derived from the contract for services, trade, business, profession or vocation (as

the case may be) as a result of the hospitalisation leave or medical leave, as the case may be.

(2) To avoid doubt, this regulation applies even if *M* is not —

- (a) employed under a contract of service;
- (b) engaged under a contract for services; or
- (c) engaged in any trade, business, profession or vocation.

(3) Subject to paragraphs (4), (5) and (7) and regulation 40(1), *M* is eligible, starting on *M*'s service end date, to payment at the rate specified by the Armed Forces Council by General Order for each day when *M* is on hospitalisation leave or medical leave.

(4) Paragraph (3) does not apply to hospitalisation leave or medical leave granted on any day after the earlier of the following:

- (a) where within one year after *M*'s service end date, *M* is paid an award in respect of total disability under regulation 25(2)(a), (3)(c) or (4)(c), or regulation 25(1)(a) or (2)(a) or (b)(i) as in force before 1 January 2023, as the case may be — the expiry of one year starting on *M*'s service end date;
- (b) in any other case — the earlier of the following:
 - (i) the date on which the award in respect of total disability under regulation 25(2)(a), (3)(c) or (4)(c), or regulation 25(1)(a) or (2)(a) or (b)(i) as in force before 1 January 2023, as the case may be, is paid;
 - (ii) the 720th day starting on *M*'s service end date.

(5) *M* must apply for the payment mentioned in paragraph (3) no later than 720 days after *M*'s service end date or any later date that the Armed Forces Council may allow in any particular case.

(6) Where *M* is eligible for any payment under paragraph (3), that payment must not be deducted from any of the following awards or compensation to which *M* becomes eligible:

- (a) an award or compensation in respect of total disability under regulation 25(2)(a), (3)(c) or (4)(c), 34, 34A or 35,

or regulation 25(1)(a) or (2)(a) or (b)(i) or 35 as in force before 1 January 2023, as the case may be;

- (b) an award in respect of partial disability under regulation 36(2), (3) or (5), or regulation 36 or 36A as in force before 1 January 2023, as the case may be.

(7) If *M* has, before 1 January 2023, received any payment from the Government in respect of hospitalisation leave or medical leave in the circumstances specified in paragraph (1), the amount of the payment mentioned in paragraph (3) is to be reduced by the amount of the firstmentioned payment.

(8) For the purposes of this regulation —

- (a) where *M* is certified by a health professional of an approved medical institution specified in the Fifth Schedule to be ill enough to need to be hospitalised but *M* is not hospitalised for any reason whatsoever, *M* is deemed to be hospitalised; and

[S 438/2025 wef 01/07/2025]

- (b) *M* is not taken to be on hospitalisation leave or medical leave on any day when *M* takes a rest day or paid leave under the Employment Act 1968 or the Child Development Co-Savings Act 2001.

(9) In this regulation —

“health professional” means —

- (a) a registered medical practitioner under the Medical Registration Act 1997 and includes any person exempted from registration under that Act; or
- (b) a registered dentist under the Dental Registration Act 1999,

and includes any medical practitioner or dentist registered to practise under the laws of the jurisdiction where *M* was certified to be ill enough to need to be hospitalised;

“service end date” means the date on which *M* retires, resigns or is discharged or dismissed, as the case may be.

[S 1038/2022 wef 01/01/2023]

Compensation for loss of earnings from light duties for former members

- 30.**—(1) This regulation applies to a former member (*N*) who —
- (a) sustains, on or after 1 September 2020, any injury received in and which is attributable to service;
 - (b) after sustaining the injury mentioned in sub-paragraph (a) —
 - (i) retires from the Singapore Armed Forces on any of the grounds specified in regulation 12;
 - (ii) resigns from the Singapore Armed Forces; or
 - (iii) is discharged or dismissed in any of the circumstances specified in regulation 16; and
 - (c) on or after *N*'s service end date, is on light duties due to the injury and suffers —
 - (i) a loss of earnings under his contract of service; or
 - (ii) a loss of income derived from his contract for services, trade, business, profession or vocation.

(2) Subject to paragraphs (3), (4) and (6) and regulation 40(1), *N* is eligible, within a period of one year starting on *N*'s service end date, for payment at the rate specified by the Armed Forces Council by General Order for each day of light duties.

(3) The total payment under paragraph (2) to which *N* is eligible must not exceed \$40,000.

[S 689/2025 wef 01/11/2025]

(4) *N* must apply for the payment mentioned in paragraph (2) no later than one year after the service end date or any later date that the Armed Forces Council may allow in any particular case.

(5) Where *N* is eligible for any payment under paragraph (2), that payment must not be deducted from any of the following awards or compensation to which *N* becomes eligible:

- (a) an award or compensation in respect of total disability under regulation 25(2)(a), (3)(c) or (4)(c), 34, 34A or 35, or regulation 25(1)(a) or (2)(a) or (b)(i) or 35 as in force before 1 January 2023, as the case may be;
- (b) an award in respect of partial disability under regulation 36(2), (3) or (5), or regulation 36 or 36A as in force before 1 January 2023, as the case may be.

(6) If *N* has, before 1 January 2023, received any payment from the Government in respect of light duties in the circumstances specified in paragraph (1), the amount of the payment mentioned in paragraph (2) is to be reduced by the amount of the firstmentioned payment.

(7) For the purposes of this regulation —

- (a) *N*'s light duties must be granted by —
 - (i) a medical officer of the Singapore Armed Forces; or
 - (ii) a medical professional of an approved medical institution specified in the Fifth Schedule;

[S 438/2025 wef 01/07/2025]

- (b) *N*'s entitlement to periodical payments for light duties does not apply during any period when *N* is absent without leave; and
- (c) *N* is not taken to be on light duties on any day when *N* takes a rest day or paid leave under the Employment Act 1968 or the Child Development Co-Savings Act 2001.

(8) In this regulation —

“medical professional” means —

- (a) a registered medical practitioner under the Medical Registration Act 1997 and includes any person exempted from registration under that Act; or

(b) a registered dentist under the Dental Registration Act 1999;

“service end date” means the date on which *N* retires, resigns or is discharged or dismissed, as the case may be.

[S 1038/2022 wef 01/01/2023]

31. *[Deleted by S 738/2020 wef 01/09/2020]*

32. *[Deleted by S 738/2020 wef 01/09/2020]*

Medical expenses

33. Any necessary expenses in respect of the medical, surgical or rehabilitative treatment of a member not otherwise provided for may be defrayed by the Armed Forces Council under such conditions and up to such amount as the Council may determine.

Chapter 3 — Miscellaneous

Special award in respect of total disability arising from military operations or training

34. Where a member who is eligible for an award under regulation 25 has, in the opinion of the Armed Forces Council, suffered total disability as a result of an injury received in the course of military operations or training, the member may be granted a special award of a sum to be determined by the Armed Forces Council, in addition to the award granted to him under that regulation.

[S 162/2008 wef 01/04/2008]

Additional award in respect of total disability arising from exceptional circumstances or service beyond call of duty

34A. Where a member who is eligible for an award under regulation 25 has, in the opinion of the Armed Forces Council, suffered total disability as a result of an injury received under exceptional circumstances or while rendering service beyond the call of duty, the member may be granted an additional award to be determined by the Armed Forces Council having regard to the principles on which a claim for damages would be determined in the

civil courts, in addition to the award granted to him under regulation 25 and, where applicable, regulation 34.

[S 162/2008 wef 01/04/2008]

Award in respect of total disability caused by aggravation of existing condition

35.—(1) This regulation applies to a member who suffers a disability the degree of which is determined by the Armed Forces Council to be total disability —

- (a) that is caused as a result of aggravation, which starts on or after 1 January 2023, by service of a non-attributable medical condition; and
- (b) that occurs within 7 years after the aggravation of the non-attributable medical condition.

(2) The member mentioned in paragraph (1) is eligible for an award of 50% of the amount of the following awards which he would have been eligible for if the total disability had occurred as a result of an injury received in and which is attributable to service:

- (a) the award under regulation 25(2)(a), (3)(c) or (4)(c);
- (b) any special award under regulation 34 or additional award under regulation 34A, or both.

[S 1038/2022 wef 01/01/2023]

Award for partial disability

36.—(1) Paragraphs (2) and (3) apply where —

- (a) a member sustains, on or after 1 January 2023, an injury received in and which is attributable to service; and
- (b) the Armed Forces Council determines that the member suffers from a partial disability that is permanent as a result of the injury.

(2) Where the member mentioned in paragraph (1) would have been eligible in the case of total disability for an award under regulation 25(2)(a), (3)(c) or (4)(c), the member is eligible for the following awards:

- (a) in the case of an injury specified in the Fourth Schedule to the Work Injury Compensation Act 2019 — an award in accordance with the formula $A \times B$, where —
- (i) A is the percentage equivalent to the percentage of loss of earning capacity specified in that Fourth Schedule in respect of that injury; and
 - (ii) B is the award specified in regulation 25(2)(a), (3)(c) or (4)(c);
- (b) in the case of any other injury — the proportion of the award specified in regulation 25(2)(a), (3)(c) or (4)(c), as the degree of his partial disability bears to total disability.
- (3) Where the member mentioned in paragraph (2) would have been eligible in the case of total disability for a special award under regulation 34 or an additional award under regulation 34A, the member is eligible for the proportion of the special award or additional award as the degree of his partial disability bears to total disability.
- (4) Paragraph (5) applies to a member whose partial disability —
- (a) is determined by the Armed Forces Council to be caused by aggravation, which starts on or after 1 January 2023, by service of a non-attributable medical condition; and
 - (b) occurs within 7 years after the aggravation of the non-attributable medical condition.
- (5) The member mentioned in paragraph (4) is eligible for an award of 50% of the amount of the awards under paragraphs (2) and (3) which he would have been eligible for if the partial disability had occurred as a result of an injury received in and which is attributable to service.
- (6) For the purposes of an award under paragraph (2), (3) or (5) (which may be paid provisionally or on any other basis), the degree of the member's partial disability must be assessed on an interim basis unless the member's condition permits a final determination of the extent (if any) of the partial disability.

[S 1038/2022 wef 01/01/2023]

36A. [*Deleted by S 1038/2022 wef 01/01/2023*]

37. [*Deleted by S 1038/2022 wef 01/01/2023*]

Refusal of treatment

38.—(1) Where it is certified that a member should in his own interest receive medical, surgical or rehabilitative treatment for a disablement in respect of which an award may be or has been awarded to him under this Part, and such member refuses or neglects to receive the treatment, the Armed Forces Council may, if it considers that such refusal or neglect is unreasonable, reduce any award in respect of the member's disablement by such an amount not exceeding one-half of any such award, as it may think fit.

(2) For the purposes of this regulation, any misconduct on the part of the member which, in the opinion of the Armed Forces Council, renders it necessary for any treatment that he is receiving to be discontinued, may be treated as a refusal of the member to receive the treatment.

Review of awards, etc.

39.—(1) Where an Awards Officer makes a final assessment of the degree or nature of the disablement of a member, or a final decision that there is no disablement or that the disablement has come to an end, any award under this Part made on the basis of that assessment, or any such final decision, shall not be reviewed unless —

- (a) in the case of a final assessment, there is a substantial increase in the degree of disablement which is attributable to service;
- (b) in the case of a final decision, there is a substantial degree of disablement which is attributable to service;
- (c) the rate of the award or other grant has been fixed in error at a figure which is not appropriate under these Regulations to the assessment of the degree or nature of the disablement;
- (d) the award of the pension or other grant has been made in error; or

(e) the Awards Officer has reason to believe that the award has been obtained by improper means.

(2) Any award under these Regulations (other than an award made on the basis of such a final assessment as aforesaid) may, subject to any decision given by the Compensation Board under regulation 4A, be reviewed at any time on any of the grounds specified in paragraph (1) or on any other ground which, in the opinion of an Awards Officer, having regard to these Regulations, necessitates its review.

[S 162/2008 wef 01/04/2008]

(3) On any review under this regulation, an Awards Officer may —

(a) continue or vary the award;

(b) make a fresh award in place of it;

(c) cancel the award; or

(d) in the case of such a final decision as is mentioned in paragraph (1), make an award as may be appropriate having regard to these Regulations.

Withholding, cancelling, reducing award or compensation

40.—(1) Where a member's injury received in and which is attributable to service has been caused by or contributed to by gross negligence or misconduct of the member, the Armed Forces Council may withhold, cancel or reduce any award or compensation which may be or has been made under this Part or Part V.

[S 188/2010 wef 01/04/2010]

[S 738/2020 wef 01/09/2020]

(2) The Armed Forces Council may withhold or reduce an award or compensation which may be or has been made under this Part in respect of the disablement of a member whose service is terminated voluntarily or where the disablement is partly or wholly attributable to the default or negligence of the member or is due to reasons within his control.

PART VII

CONVERSION FROM PENSION, ETC., TO SAVER PLAN

[S 738/2020 wef 01/09/2020]

Application of this Part

41. Subject to regulation 2A, this Part shall apply to all servicemen who, immediately before 1st January 1998, are eligible to any pension, gratuity or other allowance under the Singapore Armed Forces (Pensions) Regulations (Rg 9).

[S 188/2010 wef 01/04/2010]

Option

42.—(1) A serviceman to whom this Part applies shall be given an option to convert to the SAVER Plan according to Option A, Option B, Option C or Option D, as the case may be, or remain in the pensionable service.

(2) Any option exercised by the serviceman shall be irrevocable except that he may be required by the Armed Forces Council to revert to the pensionable service.

Preserved pension

43.—(1) Where a serviceman exercises an option to convert according to Option A, the Board shall cause to be credited to his Retirement Account an amount determined in accordance with the formula

$$\left(\frac{175.14}{600} \times \frac{PE}{600} \times PS \right)$$

Where PE is the serviceman's last drawn pensionable emoluments as of 31st March 1998; and

PS is the total length of pensionable service rendered by the serviceman immediately before 1st April 1998.

(2) Where a serviceman exercises an option to convert according to Option B, the Board shall cause to be credited to his Savings Account

and Retirement Account the respective amounts determined in accordance with the respective formulae:

- (a) Savings Account — an amount determined in accordance with the formula $(9\% \times BP \times CS)$; and
- (b) Retirement Account — an amount determined in accordance with the formula

$$\left(\frac{175.14}{600} \times BP \times PS \right) - (9\% \times BP \times CS)$$

Where BP is the serviceman's last drawn monthly basic salary as of 31st March 1998;

CS is the total length of contract service rendered by the serviceman immediately before 1st April 1998; and

PS is the total length of pensionable service rendered by the serviceman immediately before 1st April 1998.

(3) Where a serviceman exercises an option to convert according to Option C, the Board shall cause to be credited to his Retirement Account an amount determined in accordance with the formula

$$0.09 (PE \times CPF \text{ plus service})$$

Where PE is the serviceman's last drawn pensionable emoluments as of 31st March 1998; and

“CPF plus service” is the total length of service rendered by the serviceman immediately before 1st April 1998.

(4) Where a serviceman exercises an option to convert according to Option D, the Board shall cause to be credited to his Retirement Account an amount determined in accordance with the formula

$$\left(\frac{1}{500} \times 175.14 \times PE \times 240 \right) + \left[\frac{1}{600} \times 175.14 \times PE \times (PS - 240) \right]$$

Where PE is the serviceman's last drawn pensionable emoluments as of 31st March 1998; and

PS is the total length of pensionable service rendered by the serviceman immediately before 1st April 1998.

Refund of gratuities received

44. Where a serviceman exercising an option under regulation 42 to convert to the SAVER Plan has received a gratuity under the Singapore Armed Forces (Pensions) Regulations (Rg 9) in respect of his service in the Singapore Armed Forces, the gratuity shall be refunded.

Circumstances where no pension or gratuity payable

45. No member who has exercised the option to convert to the SAVER Plan under regulation 42 shall be credited with any amount under regulation 43 if he is —

(a) discharged on any of the grounds specified in regulations 17 and 18 of the Enlistment Regulations (Rg 1);

[S 848/2025 wef 31/12/2021]

(b) discharged with ignominy; or

(c) dismissed as a result of a sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council.

Vesting rates for converting members' Retirement Accounts

46. Subject to regulation 17(2) and (3), where a serviceman exercising an option to convert under regulation 42 retires or is required to retire on any of the grounds specified in regulation 12 or he resigns from the Singapore Armed Forces, the Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of —

(a) the moneys referred to in regulation 17(1)(a); and

- (b) such portion of the moneys in the member's Retirement Account as is prescribed in the Sixth Schedule as vested in relation to the member's age at the date of his retirement or resignation, as the case may be.

[S 438/2025 wef 01/07/2025]

Further option to convert

47. Notwithstanding regulation 42(2), the Armed Forces Council may allow a serviceman to which this Part applies who, before 1st July 1998, has opted to remain in the pensionable service a further option to convert to the SAVER Plan on such terms as the Armed Forces Council considers fit.

PART VIII

CONVERSION FROM MILITARY DOMAIN EXPERTS SERVICE TO SAVER PLAN

[S 738/2020 wef 01/09/2020]

Definitions for this Part

48. In this Part —

“MDES Regulations” means the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010 (G.N. No. S 186/2010).

[S 438/2025 wef 01/07/2025]

[Deleted by S 438/2025 wef 01/07/2025]

Option for military expert to convert to SAVER Plan, etc.

49.—(1) This regulation applies in relation to a serviceman whom the proper authority considers eligible to be transferred from the military domain experts service to regular service as an officer.

(2) The serviceman must be given an option to convert to the SAVER Plan or to remain in the military domain experts service.

(3) Where the serviceman exercises an option to convert to the SAVER Plan, that option is irrevocable, but nothing in this regulation

prohibits or prevents the proper authority from subsequently transferring the serviceman to any other uniformed service.

[S 738/2020 wef 01/09/2020]

Preserved benefits for former military expert on contract service

- 50.**—(1) This regulation applies to a serviceman who —
- (a) is a military expert serving under a contract; and
 - (b) subsequently opts to convert to the SAVER Plan under regulation 49.

(2) The serviceman continues to be eligible for a gratuity in accordance with his contract and Chapter 3 of Part III of the Singapore Armed Forces (Pensions) Regulations (Rg 9), on and after the date of the serviceman's conversion to the SAVER Plan.

[S 738/2020 wef 01/09/2020]

Preserved benefits for former military expert formerly on SAVER Plan

- 51.**—(1) This regulation applies in relation to a serviceman who —
- (a) opted to be transferred to the military domain experts service under regulation 36(1) of the MDES Regulations; and
 - (b) subsequently opts to convert to the SAVER Plan under regulation 49.

(2) All the following moneys remain as moneys standing to the credit of the serviceman in his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any), respectively, under these Regulations:

- (a) the moneys standing to the serviceman's credit in each account immediately before the date of his transfer to the military domain experts service under paragraph (1)(a);
- (b) all the dividends credited by the Board to the serviceman's accounts in the SAVER-Premium Fund under

regulation 36(3) of the MDES Regulations before the date of the serviceman's conversion to the SAVER Plan.

[S 738/2020 wef 01/09/2020]

[S 438/2025 wef 01/07/2025]

Preserved benefits for former military expert formerly on Premium Plan

52.—(1) This regulation applies in relation to a serviceman who —

- (a) opted to be transferred to the military domain experts service under regulation 37(1) of the MDES Regulations; and
- (b) subsequently opts to convert to the SAVER Plan under regulation 49.

(2) All contributions standing to the credit of the serviceman's CPF Top-Up Account under regulation 12(1)(a) of the Singapore Armed Forces (Premium Plan) Regulations before the date of his transfer to the military domain experts service must be transferred to the serviceman's CPF Top-Up Account under the SAVER Plan on the date that he becomes a member of the SAVER Plan.

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

(3) All contributions standing to the credit of the serviceman's CARE Account under regulation 12(1)(b), (ba), (c) or (ca) or 18A(1)(a) or (b) of the Singapore Armed Forces (Premium Plan) Regulations before the date of his transfer to the military domain experts service, must be transferred to the serviceman's Retirement Account or SAVER Account (as the case may be) under the SAVER Plan on the date that he becomes a member of the SAVER Plan.

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

(4) Any CARE Initial Quantum and other contributions standing to the credit of the serviceman's CARE Account under regulation 37(3) of the MDES Regulations before the date of the serviceman's conversion to the SAVER Plan must be transferred to the

serviceman's Retirement Account or SAVER Account (as the case may be) under the SAVER Plan.

[S 438/2025 wef 01/07/2025]

(5) All dividends credited to the serviceman's accounts in the SAVER-Premium Fund under regulation 37(4) of the MDES Regulations before the date of the serviceman's conversion to the SAVER Plan, must be transferred to the following accounts of the serviceman on that date:

- (a) where the dividends were credited into the CPF Top-Up Account of the serviceman under the Premium Plan — to the serviceman's CPF Top-Up Account under the SAVER Plan;

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

- (b) where the dividends were credited into the CARE Account of the serviceman under the Premium Plan — to the serviceman's Retirement Account or SAVER Account (as the case may be) under the SAVER Plan.

[S 438/2025 wef 01/07/2025]

(6) Any post-retirement benefits granted to the serviceman under regulation 37(17) of the MDES Regulations may continue to be granted to the serviceman after he becomes a member of the SAVER Plan.

[S 738/2020 wef 01/09/2020]

FIRST SCHEDULE

Regulation 13

RATES AND CONTRIBUTIONS FOR SAVINGS ACCOUNT AND RETIREMENT ACCOUNT — CATEGORY A MEMBERS

1. The rate of contributions to be credited to a Category A member's Savings Account and Retirement Account are as follows:

FIRST SCHEDULE — *continued*

<i>Length of reckonable service in years or part thereof</i>	<i>Savings Account Contribution Rate</i>	<i>Retirement Account Contribution Rate</i>
Not more than 6 years	13% less the amount credited into the CPF Top- Up Account	Nil
More than 6 years but not more than 7 years	4%	11%
More than 7 years but not more than 8 years	3%	12%
More than 8 years but not more than 9 years	2%	13%
More than 9 years but not more than 10 years	1%	14%
More than 10 years but not beyond the member's SAVER end date	Nil	15%

[S 438/2025 wef 01/07/2025]

2. Notwithstanding paragraph 1, an additional 2% and 8% contribution shall be credited to the Retirement Accounts of Category A members who are Timescale Combat officers and Superscale Combat officers, respectively.

[S 438/2025 wef 01/07/2025]

[S 438/2025 wef 01/07/2025]

SECOND SCHEDULE

Regulation 17

VESTING FOR SAVINGS AND
 RETIREMENT ACCOUNTS —
 CATEGORY A MEMBERS

1. The portion of moneys in a Category A member's Savings Account as is specified in the second column below shall vest in the member completing the number of years of reckonable service as are specified in the first column.

<i>Length of reckonable service in years or part thereof</i>	<i>Savings Account Vesting</i>
Not more than 6 years	Nil

SECOND SCHEDULE — *continued*

<i>Length of reckonable service in years or part thereof</i>	<i>Savings Account Vesting</i>
More than 6 years but not more than 7 years	20%
More than 7 years but not more than 8 years	40%
More than 8 years but not more than 9 years	60%
More than 9 years but not more than 10 years	80%
More than 10 years	100%.

[S 438/2025 wef 01/07/2025]

2. The portion of moneys in a Category A member's Retirement Account as is specified in the second column shall vest in the member on his attaining the age specified in the first column in relation to that portion unless the member has not completed 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	
<i>Age at date of retirement or resignation</i>	<i>Vesting for pilot of any rank or any other member whose SAVER end date is 44 years of age</i>	<i>Vesting for any member whose SAVER end date is 42 or 45 years of age</i>
31	5%	5%
32	5%	5%
33	5%	5%
34	5%	5%
35	10%	10%
36	20%	20%
37	35%	35%
38	50%	50%
39	65%	65%
40	80%	80%
41	90%	90%
42	90%	100%
43	90%	100%

SECOND SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>	
<i>Age at date of retirement or resignation</i>	<i>Vesting for pilot of any rank or any other member whose SAVER end date is 44 years of age</i>	<i>Vesting for any member whose SAVER end date is 42 or 45 years of age</i>
44	100%	100%
		<i>[S 150/2024 wef 01/03/2024]</i>
		<i>[S 438/2025 wef 01/07/2025]</i>

3. *[Deleted by S 848/2025 wef 01/01/2026]*

THIRD SCHEDULE

Regulation 17AG(1), (11) and (12)

VESTING FOR SAVER ACCOUNT AND
SAVINGS ACCOUNT —
CATEGORY B MEMBERS

PART 1

VESTING FOR SAVER ACCOUNT — CATEGORY B MEMBERS

<i>First column</i>	<i>Second column</i>
<i>Age at date of retirement or resignation</i>	<i>Vesting for Category B member</i>
31	5%
32	5%
33	5%
34	5%
35	10%
36	20%
37	35%
38	50%
39	65%
40	80%

THIRD SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>
<i>Age at date of retirement or resignation</i>	<i>Vesting for Category B member</i>
41	90%
42	90%
43	90%
44	100%

PART 2

VESTING FOR SAVINGS ACCOUNT — CATEGORY B MEMBERS

<i>First column</i>	<i>Second column</i>
<i>Length of reckonable service in years or part of a year</i>	<i>Savings Account Vesting</i>
Not more than 6 years	Nil
More than 6 years but not more than 7 years	20%
More than 7 years but not more than 8 years	40%
More than 8 years but not more than 9 years	60%
More than 9 years but not more than 10 years	80%
More than 10 years	100%

[S 438/2025 wef 01/07/2025]

[S 848/2025 wef 01/01/2026]

FOURTH SCHEDULE

Regulation 27(4)

ASSESSMENT OF DISABLEMENT
 CAUSED BY SPECIFIED INJURIES AND
 OF CERTAIN OTHER DISABLEMENTS

<i>Description of Injury</i>	<i>Assessment Per Centum</i>
1. Loss of 2 limbs	100

FOURTH SCHEDULE — *continued*

<i>Description of Injury</i>	<i>Assessment Per Centum</i>
2. Loss of both hands or of all fingers and both thumbs	100
3. Loss of both feet	100
4. Loss of a hand and a foot	100
5. Total loss of sight, including the loss of sight to such extent as to render the claimant unable to perform any work for which eyesight is essential	100
6. Total paralysis	100
7. Injuries resulting in being permanently bedridden	100
8. Any other injury causing permanent incapacity	100
9. Very severe facial disfigurement	100
10. Loss of arm at shoulder	75
11. Loss of arm between elbow and shoulder	75
12. Loss of arm at elbow	75
13. Loss of arm between wrist and elbow	70
14. Loss of hand at wrist	70
15. Loss of finger and thumb of one hand	70
16. Loss of 4 fingers	60
17. Loss of thumb —	
(a) both phalanges	50
(b) one phalanx	30
18. Loss of ring finger —	
(a) 3 phalanges	20
(b) 2 phalanges	15
(c) 1 phalanx	10
19. Loss of little finger —	

FOURTH SCHEDULE — *continued*

<i>Description of Injury</i>	<i>Assessment Per Centum</i>
(a) 3 phalanges	20
(b) 2 phalanges	15
(c) 1 phalanx	10
20. Loss of index finger —	
(a) 3 phalanges	35
(b) 2 phalanges	25
(c) 1 phalanx	20
21. Loss of middle finger —	
(a) 3 phalanges	25
(b) 2 phalanges	20
(c) 1 phalanx	15
22. Loss of metacarpals —	
(a) first or second (additional)	20
(b) third, fourth, fifth (additional)	15
23. Loss of leg —	
(a) at or above knee joint	75
(b) below knee	65
24. Loss of a foot	55
25. Loss of toes —	
(a) all of one foot	35
(b) great, both phalanges	20
(c) great, one phalanx	10
(d) other than great, if more than one toe lost	10
26. Loss of sight, one eye	50
27. Loss of hearing, one ear	30
28. Total loss of hearing	60

FOURTH SCHEDULE — *continued*

Notes:

- (1) The total permanent loss of the use of a body part shall be treated as loss of that body part.
- (2) Where there is a loss of 2 or more parts of a hand, the percentage shall not be more than the percentage for the loss of the whole hand.
- (3) Where an arm, a leg or an eye has already been lost, the compensation for the loss of the remaining arm, leg or eye, as the case may be, shall be the difference between the compensation for total incapacity and the compensation already paid, or which would have been paid, for the previous loss of arm, leg or eye.

[S 188/2010 wef 01/04/2010]

[S 438/2025 wef 01/07/2025]

FIFTH SCHEDULE

Regulations 29 and 30

APPROVED MEDICAL INSTITUTIONS

1. Admiralty Medical Centre
2. Alexandra Hospital
3. Ang Mo Kio — Thye Hua Kwan Hospital
4. Bright Vision Hospital
5. Changi General Hospital
6. Institute of Mental Health/Woodbridge Hospital
7. Jurong Community Hospital
8. Jurong Medical Centre
9. Khoo Teck Puat Hospital
10. KK Women's and Children's Hospital
11. National Cancer Centre
12. National Centre for Infectious Diseases
13. National Dental Centre
14. National Heart Centre
15. National Neuroscience Institute
16. National Skin Centre

FIFTH SCHEDULE — *continued*

17. National University Hospital
18. Ng Teng Fong General Hospital
19. NHG Eye Institute
20. Outram Community Hospital
21. Ren Ci Community Hospital
22. Sengkang Community Hospital
23. Sengkang General Hospital
24. Singapore Gamma Knife Centre
25. Singapore General Hospital
26. Singapore National Eye Centre
27. St. Andrew's Community Hospital
28. St Luke's Hospital
29. Tan Tock Seng Hospital
30. Yishun Community Hospital
31. All polyclinics under the National Healthcare Group
32. All polyclinics under the National University Health System
33. All polyclinics under the Singapore Health Services
34. Any other medical institution which the Armed Forces Council may approve in a particular case.

[S 1038/2022 wef 01/01/2023]

[S 438/2025 wef 01/07/2025]

SIXTH SCHEDULE

Regulation 46

VESTING SCALE FOR RETIREMENT ACCOUNT
 FOR OFFICERS WHO OPT INTO SAVER

1. Where a member referred to in regulation 46 has, on 1st April 1998, attained any age specified in the second to fifth columns below, the portion of moneys in his Retirement Account as is specified in the same column shall vest on the member subsequently attaining the age specified in the first column.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>	<i>Fifth column</i>
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SIXTH SCHEDULE — *continued*

Age at date of retirement	Below 30 years of age		30 years of age and above but less than 35 years of age		35 years of age and above but less than 40 years of age		40 years of age and above		
	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Officers of the rank of Colonel and above	Pilots
30	nil	nil	nil	nil	nil	nil	nil	nil	nil
31	5%	5%	nil	nil	nil	nil	nil	nil	nil
32	5%	5%	5%	5%	nil	nil	nil	nil	nil
33	5%	5%	5%	5%	5%	5%	nil	nil	5%
34	5%	5%	5%	5%	5%	5%	5%	5%	5%
35	10%	10%	5%	5%	5%	5%	5%	5%	5%
36	20%	20%	10%	10%	5%	5%	5%	5%	5%
37	35%	35%	20%	20%	10%	10%	5%	5%	10%
38	50%	50%	35%	35%	20%	20%	10%	10%	20%
39	65%	65%	50%	50%	35%	35%	20%	20%	35%
40	80%	80%	65%	65%	50%	50%	35%	35%	50%
41	90%	90%	80%	80%	65%	65%	50%	50%	65%
42	100%	90%	90%	90%	80%	80%	65%	65%	80%
43	100%	90%	100%	90%	90%	90%	80%	80%	90%
44	100%	100%	100%	100%	100%	100%	90%	90%	100%
45	100%	100%	100%	100%	100%	100%	100%	100%	100%

2. For the purposes of paragraph 1, a person shall be deemed to have attained the age prescribed in that paragraph on the anniversary of his birthday.

[G.N. Nos. S 187/98; S 191/2000]

[S 438/2025 wef 01/07/2025]

LEGISLATIVE HISTORY
SINGAPORE ARMED FORCES (SAVER PLAN) REGULATIONS
(CHAPTER 295, RG 19)

This Legislative History is provided for the convenience of users of the Singapore Armed Forces (SAVER Plan) Regulations. It is not part of these Regulations.

1. G. N. No. S 187/1998 — Singapore Armed Forces (SAVER Plan) Regulations 1998

Date of commencement : 1 April 1998

2. G. N. No. S 191/2000 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2000

Date of commencement : 1 April 1998

3. G. N. No. S 191/2000 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2000

Date of commencement : 1 July 1998

4. 2000 Revised Edition — Singapore Armed Forces (SAVER Plan) Regulations

Date of operation : 31 January 2000

5. G. N. No. S 191/2000 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2000

Date of commencement : 31 March 2000

6. 2001 Revised Edition — Singapore Armed Forces (SAVER Plan) Regulations

Date of operation : 31 January 2001

7. G. N. No. S 376/2003 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2003

Date of commencement : 1 January 2003

8. G. N. No. S 107/2005 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2005

Date of commencement : 5 April 2004

9. G. N. No. S 516/2004 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2004

Date of commencement : 1 July 2004

10. G. N. No. S 168/2007 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2007

Date of commencement : 1 January 2007

11. G. N. No. S 162/2008 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2008

Date of commencement : 1 April 2008

12. G. N. No. S 188/2010 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2008

Date of commencement : 1 March 2010

13. G. N. No. S 188/2010 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2008

Date of commencement : 1 April 2010

14. G.N. No. S 239/2012 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2012

Date of commencement : 1 June 2012

15. G.N. No. S 738/2020 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2020

Date of commencement : 1 September 2020

16. G.N. No. S 448/2021 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2021

Date of commencement : 1 July 2021

17. G.N. No. S 1038/2022 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2022

Date of commencement : 1 January 2023

18. G.N. No. S 150/2024 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2024

Date of commencement : 1 March 2024

19. G.N. No. S 835/2024 — Singapore Armed Forces (SAVER Plan) (Amendment No. 2) Regulations 2024

Date of commencement : 1 November 2024

20. G.N. No. S 438/2025 — Singapore Armed Forces (SAVER Plan) (Amendment) Regulations 2025

Date of commencement : 1 July 2025

**21. G.N. No. S 689/2025 — Singapore Armed Forces (SAVER Plan)
(Amendment No. 2) Regulations 2025**

Date of commencement : 1 November 2025

**22. G. N. No. S 848/2025 — Singapore Armed Forces (SAVER Plan)
(Amendment No. 3) Regulations 2025**

Date of commencement : 31 December 2021
1 January 2026