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**SINGAPORE ARMED FORCES ACT
(CHAPTER 295)**

**SINGAPORE ARMED FORCES (MILITARY DOMAIN EXPERTS
SERVICE) REGULATIONS 2010**

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In exercise of the powers conferred by sections 205 and 205A of the Singapore Armed Forces Act, the Armed Forces Council hereby makes the following Regulations:

PART I

PRELIMINARY

Citation and commencement

1. These Regulations may be cited as the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010 and shall come into operation on 1st April 2010.

Definitions

2.—(1) In these Regulations, unless the context otherwise requires —

[Deleted by S 837/2024 wef 01/11/2024]

[Deleted by S 837/2024 wef 01/11/2024]

“Awards Officer” means an Awards Officer appointed under regulation 3;

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

“CARE Account” and “CARE Initial Quantum” have the same meanings as in the Singapore Armed Forces (Premium Plan) Regulations (Rg 22);

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

[S 849/2025 wef 31/12/2021]

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

[S 849/2025 wef 31/12/2021]

“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 IV and V, 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 849/2025 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;

[Deleted by S 237/2012 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;

“General Order” means a General Order of the Ministry of Defence;

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

[Deleted by S 740/2020 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 740/2020 wef 01/09/2020]

“MDES” means the scheme of service applicable to regular servicemen in the military domain experts service;

“member” means a member of the military domain experts service who is a regular serviceman;

“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 740/2020 wef 01/09/2020]

“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 1040/2022 wef 01/01/2023]

[Deleted by S 740/2020 wef 01/09/2020]

[Deleted by S 740/2020 wef 01/09/2020]

[Deleted by S 740/2020 wef 01/09/2020]

“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 (Rg 9);

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

[S 849/2025 wef 01/01/2026]

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

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

[S 849/2025 wef 31/12/2021]

“Retirement Account” has the same meaning as in the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19);

“SAVER Account” has the meaning given by regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations;

[S 440/2025 wef 01/07/2025]

[Deleted by S 740/2020 wef 01/09/2020]

“SAVER Plan” means the SAVER Plan established by the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19) under section 205A of the Act;

[S 849/2025 wef 01/01/2026]

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

“Savings Account” has the same meaning as in the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19);

“stipulated retirement age”, in relation to a member, means the stipulated retirement age of that member determined in accordance with regulation 10;

[S 237/2012 wef 01/06/2012]

“superior commander” has the same meaning as in section 60 of the Act;

“Tribunal” means the Awards Appeal Tribunal appointed under regulation 4(1);

“vested sum” has the same meaning as in the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19);

“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.

(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 740/2020 wef 01/09/2020]

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

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 granted or to be 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 one or more medical boards, either generally or for particular cases, each comprising not less than 2 medical practitioners, one of whom shall be a medical officer of the Singapore Armed Forces.

(4) An award granted or made to or in respect of any member under Parts IV and V 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 is in the interests of the person that the award 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 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 5 relates), whether by increasing or decreasing that award, and the decision of the Tribunal thereon shall be final and conclusive.

(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 837/2024 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;
- (b) to order the appellant to undergo a medical examination by a medical officer to be appointed by the Tribunal in any particular case; and
- (c) 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 that person under this regulation.

[S 837/2024 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

5.—(1) For the purposes of these Regulations, the Armed Forces Council may 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 that 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 837/2024 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;
- (b) 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
- (c) 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 that person under this regulation.

[S 837/2024 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 the regulation if it considers that there was a reasonable excuse for the delay.

Failure to draw award

6.—(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

7. 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 to the continuance or resumption of the payment of the award, as the case may be, is accepted.

PART III

RECKONABLE SERVICE, RETIREMENT, RESIGNATION, ETC.

[S 740/2020 wef 01/09/2020]

Reckonable service

8.—(1) For the purposes of these Regulations, the following periods of service shall be regarded as reckonable service:

- (a) any period during which the member is a military expert, an officer or a soldier in regular service on full pay in the Singapore Armed Forces;
- (b) any period of full-time national service which has been rendered by the member prior to his enlistment as a military expert in the regular service of the Singapore Armed Forces;
- (c) any period of service as a mobilised volunteer or national serviceman in the People's Defence Force which qualifies the member 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 member being absorbed into the regular service of the Singapore Armed Forces;

[S 849/2025 wef 31/12/2021]

- (d) any period of mobilised service as a volunteer or national serviceman in the People's Defence Force which is rendered by the member immediately prior to his absorption into the regular service, if that service had not been regarded as regular service under sub-paragraph (c);
- (e) where the member is seconded to the Singapore Armed Forces, any period of service rendered immediately prior to his secondment which qualifies the member for the award of a pension in the Government or in any statutory body, and which is converted on a one-for-one basis to regular service under these Regulations on his absorption into the regular service as a military expert;
- (f) any period of service on secondment to the Singapore Armed Forces of the member which is rendered immediately prior to his absorption into the regular service as a military expert, if that service has not been regarded as regular service under sub-paragraph (e);

- (g) any period of service which the member has rendered on contract in the Singapore Armed Forces prior to his conversion to the regular service;
- (h) any period of service in any other armed forces which the Armed Forces Council may allow to be regarded as reckonable service, subject to such conditions as the Armed Forces Council may impose;
- (i) any period of confinement as a prisoner of war;
- (j) any period of pensionable service in the Government of the member which is rendered immediately prior to his absorption 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 that member had been a full-time national serviceman;
- (k) any period during which the member has been absent from duty on leave with half-pay;
- (ka) any period of no pay maternity leave;
[S 740/2020 wef 01/09/2020]
- (kb) 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 440/2025 wef 01/07/2025]
- (l) any period of 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;
- (m) any period of service in the Government of the member which is rendered immediately prior to his absorption into the regular service of the Singapore Armed Forces and which the Armed Forces Council has determined shall be regarded as regular service under these Regulations, subject to such conditions as the Armed Forces Council may impose; and
- (n) any period of service other than in the Government which the Armed Forces Council has determined shall be regarded as regular service under these Regulations,

subject to such conditions as the Armed Forces Council may impose.

(2) Where a member to whom sub-paragraph (d) or (f) of paragraph (1) applies has received a gratuity in respect of the service referred to in the applicable sub-paragraph, the Armed Forces Council shall, as a condition of allowing such service to be regarded 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 regarded 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.—(1) Notwithstanding regulation 8, the following periods of service shall not be regarded 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, special detention or imprisonment while undergoing a sentence awarded by a subordinate military court, the Military Court of Appeal or a 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, 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 440/2025 wef 01/07/2025]

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

(2) Notwithstanding paragraph (1), the Armed Forces Council may regard as reckonable service all or part of such period of service in paragraph (1) as it thinks fit.

Stipulated retirement age

10. A member shall be required to retire at the age appropriate to his rank, whether he has been confirmed in that rank or not, as follows:

- (a) ME3 and above at 60 years; and
- (b) ME2 and below at 50 years.

[S 237/2012 wef 01/06/2012]

Retirement and resignation

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

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- (a) if he has attained the stipulated retirement age;
[S 237/2012 wef 01/06/2012]
 - (b) if he is considered to be unsuitable, such unsuitability being due to —
 - (i) causes not within his control; or
 - (ii) causes within his control that do not amount to misconduct;
 - (c) 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;
 - (d) 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;
 - (e) 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;
 - (f) where such member has been superseded for further promotion;
 - (g) if he requests the permission of the Armed Forces Council to retire in circumstances not covered in the preceding sub-paragraphs; or
 - (h) 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.

(2) Where a member retires or is required to retire from the Singapore Armed Forces on either of the grounds specified in

paragraph (1)(h), the member may be awarded one month's consolidated salary (based on his 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.

(3) Where a member retires or is required to retire from the Singapore Armed Forces on any ground specified in paragraph (1), or resigns from the Singapore Armed Forces, and he is liable to render national service, the proper authority may —

- (a) transfer him from the military domain experts service to any other uniformed service for the purposes of his liability to render national service; and
- (b) determine the rank which he will assume upon the transfer.

Transfer after first enlistment, etc., in military domain experts service

11A. The proper authority may transfer a serviceman who first enlists for regular service, or serves under a contract of service, in the military domain experts service, from the military domain experts service to any other uniformed service.

[S 740/2020 wef 01/09/2020]

PART IV

AWARDS IN RESPECT OF DEATH

Death in service

12.—(1) Except as otherwise provided in paragraphs (2) and (3), 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, the greater in quantum of the following:

- (a) an amount equal to the benefits that would have been payable to him under the MDES at the date of his death; or

(b) a sum equal to his annual compensation salary.

(2) Where a member dies while he is in the regular service of the Singapore Armed Forces, and he is a member of the SAVER Plan, 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 —

(a) in any case where he was in the pensionable service immediately before his conversion to the SAVER Plan, and the conversion took place on 1st April 1998, the greatest in quantum of the following:

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

(b) in any other case, the greater in quantum of the following:

- (i) all moneys standing to his credit in his Retirement Account or SAVER Account (as the case may be), Savings Account (if any) and CPF Top-Up Account (if any), together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death; or

[S 440/2025 wef 01/07/2025]

- (ii) a sum equal to his annual compensation salary.

(3) Where a member dies while he is in the regular service of the Singapore Armed Forces, and he is a member of the Premium Plan, 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 —

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- (a) in any case where the member was in the pensionable service immediately before his conversion to the Premium Plan, the greatest in quantum of the following:
- (i) all moneys standing to his credit in his CARE Account and CPF Top-Up Account, together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death;
 - (ii) an amount equal to the benefits that would have been payable to him under the Singapore Armed Forces (Pensions) Regulations (Rg 9), if he had remained in the pensionable service at the date of his death; or
 - (iii) a sum equal to his annual compensation salary; or
- (b) in any other case, the greater in quantum of the following:
- (i) all moneys standing to his credit in his CARE Account and CPF Top-Up Account (if any), together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death; or

[S 849/2025 wef 01/01/2026]

- (ii) a sum equal to his annual compensation salary.

(4) Notwithstanding paragraphs (1), (2) and (3), where a member dies in disgrace, or where his death is attributable to his misconduct or negligence, is 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 —

- (a) refuse payment of the applicable amount specified in paragraph (1), (2) or (3); or
- (b) authorise payment of the applicable amount 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

13.—(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) the amount specified by the Armed Forces Council by General Order; and

[S 1040/2022 wef 01/01/2023]

- (b) the greatest in quantum of the following:

- (i) an amount equal to the benefits that would have been payable to him under the MDES at the date of his death;

- (ii) if the member is a member of the SAVER Plan —

- (A) in any case where he was in the pensionable service immediately before his conversion to the SAVER Plan, and the conversion took place on 1st April 1998, the greater in quantum of the following:

- (AA) all moneys standing to his credit in his Savings Account, Retirement Account and CPF Top-Up Account, together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death; or

- (AB) an amount equal to the benefits that would have been payable to him under the Singapore Armed Forces (Pensions) Regulations (Rg 9), if he had remained in the pensionable service at the date of his death; or

- (B) in any other case, all moneys standing to his credit in his Retirement Account or SAVER Account (as the case may be), Savings Account

(if any) and CPF Top-Up Account (if any), together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death;

[S 440/2025 wef 01/07/2025]

(iii) if the member is a member of the Premium Plan —

(A) in any case where he was in the pensionable service immediately before his conversion to the Premium Plan, the greater in quantum of the following:

(AA) all moneys standing to his credit in his CARE Account and CPF Top-Up Account, together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death; or

(AB) an amount equal to the benefits that would have been payable to him under the Singapore Armed Forces (Pensions) Regulations (Rg 9), if he had remained in the pensionable service at the date of his death; or

(B) in any other case, all moneys standing to his credit in his CARE Account and CPF Top-Up Account (if any), together with an amount equal to the benefits that would have been payable to him under the MDES, at the date of his death; or

[S 849/2025 wef 01/01/2026]

(iv) 12 months of the compensation salary of the member at the date of his death.

[S 1040/2022 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.

(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.

(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 after 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)(a), 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 740/2020 wef 01/09/2020]

PART V

AWARDS IN RESPECT OF DISABLEMENT

Chapter 1 — Quantum

Award for injury received in and which is attributable to service

14.—(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 31 and except as otherwise provided in paragraphs (3) to (6), a member mentioned in paragraph (1) is eligible for —

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- (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 11(1) or resigned from the Singapore Armed Forces — the greater of the following awards:
 - (i) an amount equal to the benefits that would have been payable to the member under the MDES at the date of his retirement or resignation from the Singapore Armed Forces;
 - (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 31, where a member mentioned in paragraph (1) is a member of the SAVER Plan other than such a member who —
- (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 grounds specified in regulation 11(1) or resigned from the Singapore Armed Forces — the greater of the following awards:
 - (i) the total of the following:
 - (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 retirement or resignation from the Singapore Armed Forces;

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(B) an amount equal to the benefits that would have been payable to him under the MDES at the date of his retirement or resignation from the Singapore Armed Forces;

(ii) 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 31, where a member mentioned in paragraph (1) is a member of the SAVER Plan who —

(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 grounds specified in regulation 11(1) or resigned from the Singapore Armed Forces — the greatest of the following awards:

(i) the total of the following:

(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 retirement or resignation from the Singapore Armed Forces;

(B) an amount equal to the benefits that would have been payable to him under the MDES at

the date of his retirement or resignation from the Singapore Armed Forces;

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

(5) Subject to regulation 31, where a member mentioned in paragraph (1) is a member of the Premium Plan other than such a member who —

- (a) converted to the Premium Plan; and
- (b) was in the pensionable service immediately before his conversion to the Premium Plan,

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 grounds specified in regulation 11(1) or resigned from the Singapore Armed Forces — the greater of the following awards:

- (i) the total of the following:

- (A) all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account (if any) at the date of his retirement or resignation from the Singapore Armed Forces;

[S 849/2025 wef 01/01/2026]

- (B) an amount equal to the benefits that would have been payable to him under the MDES at

the date of his retirement or resignation from the Singapore Armed Forces;

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

(6) Subject to regulation 31, where a member mentioned in paragraph (1) is a member of the Premium Plan who —

- (a) converted to the Premium Plan; and
- (b) was in the pensionable service immediately before his conversion to the Premium Plan,

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 grounds specified in regulation 11(1) or resigned from the Singapore Armed Forces — the greatest of the following awards:

- (i) the total of the following:

- (A) all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account at the date of his retirement or resignation from the Singapore Armed Forces;
- (B) an amount equal to the benefits that would have been payable to him under the MDES at the date of his retirement or resignation from the Singapore Armed Forces;

- (ii) an amount equal to the benefits that would have been payable to the member under the Singapore Armed Forces (Pensions) Regulations if he had remained in the pensionable service at the date of his retirement;

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

(7) For the purposes of an award under paragraph (2)(a), (3)(c), (4)(c), (5)(c) or (6)(c) (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.

(8) Where an award is made to a member under paragraph (2)(b), (3)(d), (4)(d), (5)(d) or (6)(d), regulations 36(4), (5), (6) and (7) and 37(5), (6), (7) and (8) do not apply to that member.

[S 1040/2022 wef 01/01/2023]

15. *[Deleted by S 1040/2022 wef 01/01/2023]*

Determination of degrees of disablement

16.—(1) Subject to these Regulations, the degree of the disablement of a member that is attributable to service 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 1040/2022 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 First 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 purposes of these Regulations at the percentage specified in that Schedule as appropriate to that injury or to that disablement.

[S 1040/2022 wef 01/01/2023]

(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 purposes 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 740/2020 wef 01/09/2020]

(6) *[Deleted by S 1040/2022 wef 01/01/2023]*

(7) *[Deleted by S 1040/2022 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.

17. *[Deleted by S 740/2020 wef 01/09/2020]*

Chapter 2 — Compensation for loss of earnings, etc.

[S 1040/2022 wef 01/01/2023]

Compensation for hospitalisation or medical leave for former members

18.—(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 11;

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- (ii) resigns from the Singapore Armed Forces; or
 - (iii) is —
 - (A) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations 1970;
[S 849/2025 wef 18/12/2024]
 - (B) discharged with ignominy;
 - (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; or
 - (D) if regulation 37(1) applies to him — on probation, and has his service with the Singapore Armed Forces terminated at or before the end of the period of probation;
 - (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 31(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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c), or regulation 14(1)(a), (2)(a) or (3)(a) 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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c), or regulation 14(1)(a), (2)(a) or (3)(a) 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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c), 23, 24 or 25, or regulation 14(1)(a), (2)(a) or (3)(a) or 25 as in force before 1 January 2023, as the case may be;
- (b) an award in respect of partial disability under regulation 26(2), (3) or (5), or regulation 26 or 27 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 Second 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
- (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, is discharged or dismissed or has his service terminated, as the case may be.

[S 1040/2022 wef 01/01/2023]

Compensation for loss of earnings from light duties for former members

19.—(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 11;

(ii) resigns from the Singapore Armed Forces; or

(iii) is —

(A) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations 1970;

[S 849/2025 wef 18/12/2024]

(B) discharged with ignominy;

(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; or

(D) if regulation 37(1) applies to him — on probation, and has his service with the Singapore Armed Forces terminated at or before the end of the period of probation; 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 31(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 686/2025 wef 01/11/2025]

(4) *N* must apply for the payment mentioned in paragraph (2) no later than one year after *N*'s 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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c), 23, 24 or 25, or regulation 14(1)(a), (2)(a) or (3)(a) or 25 as in force before 1 January 2023, as the case may be;
- (b) an award in respect of partial disability under regulation 26(2), (3) or (5), or regulation 26 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 Second Schedule;
- (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, is discharged or dismissed or has his service terminated, as the case may be.

[S 1040/2022 wef 01/01/2023]

20. *[Deleted by S 740/2020 wef 01/09/2020]*

21. *[Deleted by S 740/2020 wef 01/09/2020]*

Medical expenses

22. 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

23. Where a member who is eligible for an award under regulation 14 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.

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

24. Where a member who is eligible for an award under regulation 14 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 14 and, where applicable, regulation 23.

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

25.—(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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c);
- (b) any special award under regulation 23 or additional award under regulation 24, or both.

[S 1040/2022 wef 01/01/2023]

Award for partial disability

26.—(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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(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 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(c);
- (b) in the case of any other injury — the proportion of the award specified in regulation 14(2)(a), (3)(c), (4)(c), (5)(c) or (6)(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 23 or an additional award under regulation 24, 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 1040/2022 wef 01/01/2023]

27. *[Deleted by S 1040/2022 wef 01/01/2023]*

28. *[Deleted by S 1040/2022 wef 01/01/2023]*

Refusal of treatment

29.—(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.

30.—(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 final assessment or 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 a final assessment referred to in paragraph (1)) may, subject to any decision given by the Compensation Board under regulation 5, 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.

(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 a final decision referred to in paragraph (1), make such award as may be appropriate having regard to these Regulations.

Withholding, cancelling or reducing award or compensation

31.—(1) Where a member's injury received in and which is attributable to service has been caused by or contributed to by any 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 IV.

[S 740/2020 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 —

- (a) if the service of the member is terminated voluntarily; or

- (b) 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 VI

TRANSFER TO MILITARY DOMAIN EXPERTS SERVICE

Application of this Part

32. This Part shall apply to every serviceman (other than a non-uniformed serviceman) who —

- (a) is serving under a contract and is eligible for a gratuity under the Singapore Armed Forces (Pensions) Regulations (Rg 9); or
- (b) is a member of the SAVER Plan or the Premium Plan.

Proper authority to determine eligibility for transfer to military domain experts service, etc.

33.—(1) The proper authority may —

- (a) identify the servicemen or categories of servicemen who are eligible to be transferred to the military domain experts service; and
- (b) determine the rank which a serviceman will assume upon his transfer to the military domain experts service.

(2) The proper authority may —

- (a) transfer a serviceman who has been transferred to the military domain experts service to any other uniformed service for the purposes of his liability to render national service; and
- (b) determine the rank which the serviceman will assume upon the transfer to the other uniformed service.

Option

34.—(1) A serviceman to whom this Part applies, and who is eligible to be transferred to the military domain experts service, shall

be given an option to be transferred to the military domain experts service or to remain in his existing scheme of service.

(2) Where a serviceman exercises an option to be transferred to the military domain experts service, that option shall be irrevocable, but nothing in this paragraph shall prohibit or prevent the proper authority from subsequently transferring the serviceman to any other uniformed service.

[S 740/2020 wef 01/09/2020]

Preserved benefits for servicemen on contract service

35. Where a serviceman who is serving under a contract, and is eligible for a gratuity under the Singapore Armed Forces (Pensions) Regulations (Rg 9), exercises an option to be transferred to the military domain experts service, he shall continue to be eligible for the gratuity, in accordance with the contract and Chapter 3 of Part III of those Regulations, on and after his transfer to the military domain experts service.

Preserved benefits for servicemen on SAVER Plan

36.—(1) This regulation applies to a serviceman who is a member of the SAVER Plan and who exercises an option to be transferred to the military domain experts service, and who is not subsequently transferred to another uniformed service.

[S 740/2020 wef 01/09/2020]

(2) All contributions to the serviceman's CPF Top-Up Account, Retirement Account and Savings Account under regulation 13(1)(a), (b) and (c), respectively, or SAVER Account under regulation 17AA(1)(a), of the Singapore Armed Forces (SAVER Plan) Regulations (as the case may be) must cease with effect from the date of his transfer to the military domain experts service.

[S 440/2025 wef 01/07/2025]

(3) The Board may, during any financial year, cause to be credited, to the serviceman's accounts in the SAVER-Premium Fund, a dividend out of the net income (as defined in regulation 2 of the Singapore Armed Forces (SAVER-Premium Fund) Regulations) and net unrealised profits of the SAVER-Premium Fund for that financial year.

[S 440/2025 wef 01/07/2025]

(4) Where the serviceman retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1), resigns from the Singapore Armed Forces or dies in regular service, the following sums shall vest in him and may be awarded in respect of him:

- (a) such portion of the money standing to his credit in his Savings Account (if any) as is prescribed in the Third Schedule in relation to his length of reckonable service at the date of his retirement, resignation or death, as the case may be; and

[S 440/2025 wef 01/07/2025]

- (b) such portion of the money standing to his credit in his Retirement Account or SAVER Account (as the case may be) as is prescribed in the Fourth Schedule in relation to his age at the date of his retirement, resignation or death, as the case may be.

[S 440/2025 wef 01/07/2025]

(5) Notwithstanding paragraph (4) —

- (a) where the serviceman retires from the Singapore Armed Forces on the ground specified in regulation 11(1)(b) or (d), the sum vested in the serviceman under paragraph (4) may be reduced to the extent determined by the Armed Forces Council; and
- (b) where the serviceman retires from the Singapore Armed Forces on the ground specified in regulation 11(1)(c), (e), (g) or (h), the sum vested in the serviceman under paragraph (4) may be increased to the extent and paid in such manner as determined by the Armed Forces Council.

(6) Notwithstanding paragraph (4), where the serviceman retires from the Singapore Armed Forces on any ground specified in regulation 11(1)(a) to (g), no sum in his Retirement Account or SAVER Account (as the case may be) shall vest in him unless he has completed not less than 11 years of reckonable service.

[S 440/2025 wef 01/07/2025]

(7) The Board may authorise the payment to the serviceman, or any other person eligible under regulation 38, of the sums vested in the serviceman in accordance with paragraphs (4), (5) and (6).

[S 740/2020 wef 01/09/2020]

(8) Subject to paragraph (7), the sums vested in the serviceman shall not be withdrawn unless he —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 11(1);
- (b) resigns from the Singapore Armed Forces; or
- (c) dies in regular service.

(9) The Armed Forces Council may, on the application of the serviceman, authorise the serviceman to withdraw in advance, an advance sum (or any part of that sum) from his Retirement Account or SAVER Account (as the case may be) or Savings Account (if any) or both, while he is still in the regular service of the Singapore Armed Forces.

[S 440/2025 wef 01/07/2025]

(9A) For the purposes of paragraph (9), the advance sum is the sum that would have vested in the member under paragraph (4), and for this purpose the reference to the date of a serviceman's retirement, resignation or death in sub-paragraphs (a) and (b) of that paragraph is a reference to the date of the authorisation in paragraph (9).

[S 440/2025 wef 01/07/2025]

(10) The Armed Forces Council may, in authorising the serviceman to withdraw an advance sum under paragraph (9), impose such conditions as it thinks fit, including the interest payable on recovery or refund under paragraph (11) or (12) of the sum so withdrawn.

[S 440/2025 wef 01/07/2025]

(11) Without prejudice to paragraph (10), it shall be a condition of every authorisation under paragraph (9) for the serviceman to withdraw an advance sum (or any part of that sum) 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

serviceman retired or resigned or was dismissed or before the granting of such authorisation, would have justified —

- (a) his discharge on any ground specified in regulation 17 or 18 of the Enlistment Regulations 1970; or

[S 849/2025 wef 31/12/2021]

[S 849/2025 wef 18/12/2024]

- (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 440/2025 wef 01/07/2025]

(12) Where the serviceman is authorised under paragraph (9) to withdraw an advance sum (or any part of that sum), and he is subsequently to be —

- (a) discharged on any ground specified in regulation 17 or 18 of the Enlistment Regulations 1970;

[S 849/2025 wef 31/12/2021]

[S 849/2025 wef 18/12/2024]

- (b) discharged with ignominy; or

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

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

[S 440/2025 wef 01/07/2025]

(13) Any sum that is recoverable under paragraph (11) or is to be refunded under paragraph (12), together with the 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 the serviceman under these Regulations.

(14) Notwithstanding paragraph (4), where the serviceman is —

- (a) discharged on any ground specified in regulation 17 or 18 of the Enlistment Regulations 1970;

[S 849/2025 wef 31/12/2021]

[S 849/2025 wef 18/12/2024]

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

the Armed Forces Council may forfeit all or any of the sums vested in the serviceman under that paragraph if the serviceman had, on the date of his discharge or dismissal, retired from the Singapore Armed Forces on any ground specified in regulation 11(1).

(15) Where the serviceman —

- (a) retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1);
- (b) resigns from the Singapore Armed Forces;
- (c) dies in regular service; or
- (d) is discharged or dismissed in any circumstances specified in paragraph (14),

his Retirement Account or SAVER Account (as the case may be) and Savings Account (if any) shall be closed with effect from the date of his retirement, resignation, death, discharge or dismissal, as the case may be.

[S 440/2025 wef 01/07/2025]

(16) The Board shall credit to the Forfeiture Account of the SAVER-Premium Fund any balance of the moneys in the serviceman's Retirement Account, SAVER Account and Savings Account which have been closed under paragraph (15) after the sums allowed to be withdrawn under this regulation have been paid.

[S 440/2025 wef 01/07/2025]

(17) The Board shall transfer the money standing to the credit of the serviceman in his CPF Top-Up Account (if any) to the Central Provident Fund Board, to the credit of his account in the Central Provident Fund, and his CPF Top-Up Account shall be closed, when any of the following occurs:

- (a) he retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1);
- (b) he resigns from the Singapore Armed Forces;

- (c) he dies in regular service;
- (d) he is discharged or dismissed in any circumstances specified in paragraph (14); or
- (e) if there is no money standing to his credit in his Retirement Account, he has completed 10 years of reckonable service.

[S 440/2025 wef 01/07/2025]

(18) Where the total amount standing to the credit of the serviceman in his account in the Central Provident Fund after the transfer of the money under paragraph (17) is less than the retirement sum referred to in section 15(6)(a) of the Central Provident Fund Act 1953, the deficiency in his account in the Central Provident Fund shall be met out of the vested sum in his Retirement Account or SAVER Account (as the case may be) in the SAVER-Premium Fund.

[S 740/2020 wef 01/09/2020]

[S 849/2025 wef 31/12/2021]

[S 440/2025 wef 01/07/2025]

(19) The serviceman may be granted post-retirement benefits based on the medical schemes applicable to him at the time of his retirement on such terms and conditions as the Armed Forces Council may, by General Order, decide —

- (a) where the serviceman is transferred to the military domain experts service on 1st April 2010, if he —
 - (i) retires on or after attaining the age of 40 years; and
 - (ii) has completed not less than 10 years of reckonable service; or
- (b) where the serviceman is transferred to the military domain experts service after 1st April 2010, if, prior to the transfer, he —
 - (i) has attained the age of 40 years; and
 - (ii) has completed not less than 10 years of reckonable service.

(20) For the purposes of this regulation and the Fourth Schedule, a serviceman attains the age mentioned in this regulation or that

Schedule (as the case may be) on the relevant anniversary of his birthday.

(21) For the purposes of paragraph (20) —

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

[S 440/2025 wef 01/07/2025]

[S 849/2025 wef 01/01/2026]

Preserved benefits for servicemen on Premium Plan

37.—(1) This regulation applies to a serviceman who is a member of the Premium Plan and who exercises an option to be transferred to the military domain experts service, and who is not subsequently transferred to another uniformed service.

[S 740/2020 wef 01/09/2020]

(2) Subject to paragraph (3), all contributions to —

- (a) the serviceman's CPF Top-Up Account and CARE Account under regulation 12(1)(a), (b), (ba), (c) or (ca) of the Singapore Armed Forces (Premium Plan) Regulations; or
- (b) the serviceman's CARE Account under regulation 18A(1)(a) or (b) of those Regulations,

as the case may be, must cease with effect from the date of his transfer to the military domain experts service.

[S 849/2025 wef 01/01/2026]

(3) Where the serviceman is transferred to the military domain experts service on or after 1 April 2010, the Board must cause to be credited to his CARE Account —

- (a) any CARE Initial Quantum which he would have been granted on or after 1 April 2010 but for the transfer; and

(b) a sum equivalent to 2 months of his gross salary as at the date of his transfer, when all of the following conditions are satisfied:

- (i) the serviceman was a soldier in a combat vocation immediately before that date;
- (ii) the serviceman had attained the rank of Warrant Officer immediately before that date, or would have attained such rank on that date but for the transfer;
- (iii) the serviceman has completed at least 12 years of reckonable service (whether as a soldier or in the military domain experts service).

[S 740/2020 wef 01/09/2020]

(4) The Board may, during any financial year, cause to be credited, to the serviceman's accounts in the SAVER-Premium Fund, a dividend out of the net income (as defined in regulation 2 of the Singapore Armed Forces (SAVER-Premium Fund) Regulations) and net unrealised profits of the SAVER-Premium Fund for that financial year.

[S 849/2025 wef 01/01/2026]

(5) Where the serviceman retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1), resigns from the Singapore Armed Forces or dies in regular service, the portion of moneys standing to the serviceman's credit in his CARE Account in relation to his age at the date of his retirement, resignation or death (as the case may be) prescribed in the applicable provision as specified in paragraph (5A) vests in, and may be awarded in respect of, the serviceman.

[S 849/2025 wef 01/01/2026]

(5A) The applicable provision is —

- (a) where the serviceman was a Category B member immediately before his transfer to the military domain experts service and has completed at least 12 complete years of reckonable service — paragraph 1A of the Fifth Schedule;
- (b) where the serviceman (other than a naval diver) enlisted in the regular service of the Singapore Armed Forces before

1 April 2010 and has completed at least 15 complete years of reckonable service, and was (immediately before his transfer to the military domain experts service) of the rank of Warrant Officer and not a Category B member — the first and second columns of paragraph 1 of the Fifth Schedule;

- (c) where the serviceman (other than a naval diver) enlisted in the regular service of the Singapore Armed Forces before 1 April 2010 and has completed at least 15 complete years of reckonable service, and was (immediately before his transfer to the military domain experts service) below the rank of Warrant Officer and not a Category B member — the first and third columns of paragraph 1 of the Fifth Schedule;
- (d) where the serviceman (other than a naval diver) enlisted in the regular service of the Singapore Armed Forces on or after 1 April 2010 and has completed at least 12 complete years of reckonable service, and was (immediately before his transfer to the military domain experts service) of the rank of Warrant Officer and not a Category B member — the first and second columns of paragraph 2 of the Fifth Schedule;
- (e) where the serviceman (other than a naval diver) enlisted in the regular service of the Singapore Armed Forces on or after 1 April 2010 and has completed at least 12 complete years of reckonable service, and was (immediately before his transfer to the military domain experts service) below the rank of Warrant Officer and not a Category B member — the first and third columns of paragraph 2 of the Fifth Schedule; or
- (f) where the serviceman is a naval diver who —
 - (i) enlisted in the regular service of the Singapore Armed Forces before 1 April 2010 and has completed at least 15 complete years of reckonable service; or

- (ii) enlisted in the regular service of the Singapore Armed Forces on or after 1 April 2010 and has completed at least 12 complete years of reckonable service,

and was (immediately before his transfer to the military domain service) not a Category B member — paragraph 3 of the Fifth Schedule.

[S 849/2025 wef 01/01/2026]

(6) Notwithstanding paragraph (5) —

- (a) where the serviceman retires from the Singapore Armed Forces on the ground specified in regulation 11(1)(b) or (d), the sum vested in the serviceman under paragraph (5) may be reduced to the extent determined by the Armed Forces Council; and
- (b) where the serviceman retires from the Singapore Armed Forces on the ground specified in regulation 11(1)(c), (e), (g) or (h), the sum vested in the serviceman under paragraph (5) may be increased to the extent and paid in such manner as determined by the Armed Forces Council.

(7) Despite paragraph (5), where the serviceman retires from the Singapore Armed Forces on any ground specified in regulation 11(1)(a), (b), (d), (e), (f) or (g), no sum in the serviceman's CARE Account vests in him unless —

- (a) in the case where the serviceman —
 - (i) became a member of the Premium Plan before 1 April 2010 and is an opted Category B member; or
 - (ii) became a member of the Premium Plan on or after 1 April 2010,he has completed at least 12 complete years of reckonable service; or
- (b) in any other case — he has completed at least 15 complete years of reckonable service.

[S 849/2025 wef 01/01/2026]

(8) The Board may authorise the payment to the serviceman, or any other person eligible under regulation 38, of the sum vested in the serviceman in accordance with paragraphs (5), (6) and (7).

[S 740/2020 wef 01/09/2020]

[S 450/2021 wef 01/07/2021]

(9) The sums vested in the serviceman shall not be withdrawn unless he —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 11(1);
- (b) resigns from the Singapore Armed Forces; or
- (c) dies in regular service.

(10) Notwithstanding paragraph (4), where the serviceman —

- (a) is discharged on any ground specified in regulation 17 or 18 of the Enlistment Regulations 1970;

[S 849/2025 wef 31/12/2021]

[S 849/2025 wef 18/12/2024]

- (b) is discharged with ignominy;
- (c) is dismissed as a result of the sentence of a subordinate military court or the Military Court of Appeal or a sentence substituted by the Armed Forces Council; or
- (d) is on probation, and has his service with the Singapore Armed Forces terminated at or before the end of the period of probation,

the Armed Forces Council may forfeit all or any of the sums vested in the serviceman under that paragraph if the serviceman had, on the date of his discharge or dismissal, or of the termination of his service, retired from the Singapore Armed Forces on any ground specified in regulation 11(1).

(11) Where the serviceman —

- (a) retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1);
- (b) resigns from the Singapore Armed Forces;
- (c) dies in regular service; or

- (d) is discharged or dismissed, or has his service with the Singapore Armed Forces terminated, in any circumstances specified in paragraph (10),

his CARE Account shall be closed with effect from the date of his retirement, resignation, death, discharge or dismissal or of the termination of his service, as the case may be.

(12) The Board shall credit to the Forfeiture Account of the SAVER-Premium Fund any balance of the moneys in the serviceman's closed CARE Account after the sum allowed to be withdrawn under this regulation has been paid.

(13) The Board shall transfer the money standing to the credit of the serviceman in his CPF Top-Up Account (if any) to the Central Provident Fund Board, to the credit of his account in the Central Provident Fund, and his CPF Top-Up Account (if any) shall be closed, when any of the following occurs:

- (a) he retires or is required to retire from the Singapore Armed Forces on any ground specified in regulation 11(1);
- (b) he resigns from the Singapore Armed Forces;
- (c) he dies in regular service;
- (d) he is discharged or dismissed, or has his service with the Singapore Armed Forces terminated, in any circumstances specified in paragraph (10); or
- (e) if there is no money standing to his credit in his CARE Account, when he is transferred to the military domain experts service.

[S 450/2021 wef 01/07/2021]

[S 849/2025 wef 01/01/2026]

(14) Where the total amount standing to the credit of the serviceman in his account in the Central Provident Fund after the transfer of the money under paragraph (13) is less than the retirement sum referred to in section 15(6)(a) of the Central Provident Fund Act 1953, the deficiency in his account in the Central Provident Fund

shall be met out of the sum vested in his CARE Account in the SAVER-Premium Fund.

[S 740/2020 wef 01/09/2020]

[S 849/2025 wef 31/12/2021]

[S 440/2025 wef 01/07/2025]

(15) *[Deleted by S 450/2021 wef 01/07/2021]*

(16) Where the serviceman is enlisted for regular service before 1st April 2010 and is transferred to the military domain experts service without having completed 10 years of reckonable service, he may, after completing 10 years of reckonable service, be granted such part of the START benefit referred to in regulation 13(1) of the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) under such conditions as the Armed Forces Council may, by General Order, impose.

(17) Where the serviceman was in the pensionable service in the Government immediately applicable to him at the time of his conversion to the Premium Plan on 31st March 2000, and the serviceman has completed such period of reckonable service with the Singapore Armed Forces as the Armed Forces Council may determine, the serviceman may be granted post-retirement benefits based on the medical schemes prior to his retirement on such terms and conditions as the Armed Forces Council may, by General Order, decide —

- (a) where the serviceman is transferred to the military domain experts service on 1st April 2010, if he —
 - (i) is a soldier of or below the rank of Master Sergeant immediately before the transfer, and retires on or after attaining 35 years of age; or
 - (ii) is a Warrant Officer immediately before the transfer, and retires on or after attaining 40 years of age; or
- (b) where the serviceman is transferred to the military domain experts service after 1st April 2010, if, immediately before the transfer, he —
 - (i) has attained the age of 35 years and is a soldier of or below the rank of Master Sergeant; or

- (ii) has attained the age of 40 years and is a Warrant Officer.

[S 849/2025 wef 01/01/2026]

(18) For the purposes of this regulation and the Fifth Schedule, a serviceman attains the age mentioned in this regulation or that Schedule (as the case may be) on the relevant anniversary of his birthday.

[S 849/2025 wef 01/01/2026]

(19) For the purposes of paragraph (18) —

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

[S 849/2025 wef 01/01/2026]

(20) In this regulation, “Category B member” and “opted Category B member” have the meanings given by regulation 2(1) of the Singapore Armed Forces (Premium Plan) Regulations.

[S 849/2025 wef 01/01/2026]

Persons authorised to withdraw

38.—(1) Subject to paragraph (2), the following persons shall be entitled to withdraw the sums standing to the credit of a serviceman in the SAVER-Premium Fund which are payable under these Regulations in respect of the serviceman, where the serviceman retires from the Singapore Armed Forces on any ground specified in regulation 11(1) or resigns from the Singapore Armed Forces:

- (a) the serviceman; or
- (b) where the serviceman 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 serviceman by the court under that Act with power in relation to the serviceman for the purposes of these

Regulations, who makes an application for such withdrawal; or

[S 740/2020 wef 01/09/2020]

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

[S 740/2020 wef 01/09/2020]

[S 849/2025 wef 31/12/2021]

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

Authorisation of withdrawals

39.—(1) Where a withdrawal from any Retirement Account or SAVER Account (as the case may be), Savings Account or CARE Account in the SAVER-Premium Fund has been authorised in favour of any person under regulation 36(7) or 38, 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 that bank account.

[S 440/2025 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.

Unclaimed moneys

40.—(1) Where the accounts of any serviceman in the SAVER-Premium Fund have been closed, and no person authorised to withdraw the moneys in those accounts under regulation 38 has applied to so withdraw within 12 months of 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.

(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 withdrawal by that person of the amount due to the applicant as if it had not been transferred out of the serviceman's account.

Power to dispense with probate

41.—(1) Where a serviceman to whom any payment could have been made from his Retirement Account, SAVER Account, Savings Account or CARE Account 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 —

- (a) paid to the personal representatives of the deceased serviceman without probate or other proof of title; or
- (b) 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 serviceman, or any of them.

[S 440/2025 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 serviceman.

FIRST SCHEDULE

Regulation 16(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
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

FIRST SCHEDULE — *continued*

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 —	
	(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

FIRST SCHEDULE — *continued*

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

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 1040/2022 wef 01/01/2023]

SECOND SCHEDULE

Regulations 18(8) and 19(7)

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
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

SECOND SCHEDULE — *continued*

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 1040/2022 wef 01/01/2023]

THIRD SCHEDULE

Regulation 36(4)(a)

VESTING FOR SAVINGS ACCOUNT

The portion of moneys in a serviceman's Savings Account specified in the second column below shall vest in the serviceman upon the serviceman completing the number of years of reckonable service specified in the first column.

<i>First column</i>	<i>Second column</i>
<i>Length of reckonable service in years or part thereof</i>	<i>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 440/2025 wef 01/07/2025]

FOURTH SCHEDULE

Regulation 36(4)(b)

VESTING FOR RETIREMENT ACCOUNT OR SAVER ACCOUNT

1A. Where a serviceman —

- (a) is a Category B member at the time of exercising an option to be transferred to the military domain experts service; and
- (b) if the serviceman is an opted Category B member at that time — has completed at least 11 complete years of reckonable service,

the portion of moneys in the serviceman's SAVER Account that vests in the serviceman is the portion specified in the second column in relation to his age specified in the first column.

<i>First column</i>	<i>Second column</i>
<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for Category B members</i>
31	5%
32	5%
33	5%
34	5%
35	10%
36	20%
37	35%
38	50%
39	65%
40	80%
41	90%
42	90%
43	90%
44 and above	100%

[S 440/2025 wef 01/07/2025]

1. Subject to paragraphs 2 to 5, the portion of moneys in a serviceman's Retirement Account specified in the second or third column shall vest in the serviceman on his attaining the age specified in the first column in relation to that

FOURTH SCHEDULE — *continued*

portion, unless the serviceman has completed less than 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for members of SAVER Plan who were pilots or officers of or above the rank of Colonel immediately before their transfer to the military domain experts service</i>	<i>Vesting for other members of SAVER Plan who are transferred to the military domain experts service</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%
44 and above	100%	100%

2. Where a serviceman who converted to the SAVER Plan on 1st April 1998 is less than 30 years of age on that date, the portion of moneys in the serviceman's Retirement Account specified in the second or third column shall vest in the serviceman on his attaining the age specified in the first column in relation to that portion, unless the serviceman has completed less than 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
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FOURTH SCHEDULE — *continued*

<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for members of SAVER Plan who were pilots or officers of or above the rank of Colonel before their transfer to the military domain experts service</i>	<i>Vesting for other members of SAVER Plan who are transferred to the military domain experts service</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%
44	100%	100%
45 and above	100%	100%

3. Where a serviceman who converted to the SAVER Plan on 1st April 1998 has attained 30 years of age, but is less than 35 years of age, on that date, the portion of moneys in the serviceman's Retirement Account specified in the second or third column shall vest in the serviceman on his attaining the age specified in the first column in relation to that portion, unless the serviceman has completed less than 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for members of SAVER Plan who were pilots or officers of or above the rank of Colonel</i>	<i>Vesting for other members of SAVER Plan who are transferred to the</i>

FOURTH SCHEDULE — *continued*

	<i>immediately before their transfer to the military domain experts service</i>	<i>military domain experts service</i>
31	Nil	Nil
32	5%	5%
33	5%	5%
34	5%	5%
35	5%	5%
36	10%	10%
37	20%	20%
38	35%	35%
39	50%	50%
40	65%	65%
41	80%	80%
42	90%	90%
43	90%	100%
44	100%	100%
45 and above	100%	100%

4. Where a serviceman who converted to the SAVER Plan on 1st April 1998 has attained 35 years of age, but is less than 40 years of age, on that date, the portion of moneys in the serviceman's Retirement Account specified in the second or third column shall vest in the serviceman on his attaining the age specified in the first column in relation to that portion, unless the serviceman has completed less than 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for members of SAVER Plan who were pilots or officers of or above the rank of Colonel immediately before their transfer to the military domain experts service</i>	<i>Vesting for other members of SAVER Plan who are transferred to the military domain experts service</i>
31	Nil	Nil

FOURTH SCHEDULE — *continued*

32	Nil	Nil
33	5%	5%
34	5%	5%
35	5%	5%
36	5%	5%
37	10%	10%
38	20%	20%
39	35%	35%
40	50%	50%
41	65%	65%
42	80%	80%
43	90%	90%
44	100%	100%
45 and above	100%	100%

5. Where a serviceman who converted to the SAVER Plan on 1st April 1998 has attained 40 years of age on that date, the portion of moneys in the serviceman's Retirement Account specified in the second or third column shall vest in the serviceman on his attaining the age specified in the first column in relation to that portion, unless the serviceman has completed less than 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement or resignation (years)</i>	<i>Vesting for members of SAVER Plan who were pilots immediately before their transfer to the military domain experts service</i>	<i>Vesting for other members of SAVER Plan who are transferred to the military domain experts service</i>
31	Nil	Nil
32	Nil	Nil
33	5%	Nil
34	5%	5%

FOURTH SCHEDULE — *continued*

35	5%	5%
36	5%	5%
37	10%	5%
38	20%	10%
39	35%	20%
40	50%	35%
41	65%	50%
42	80%	65%
43	90%	80%
44	100%	90%
45 and above	100%	100%

6. *[Deleted by S 849/2025 wef 01/01/2026]*

7. In this Schedule, “Category B member” and “opted Category B member” have the meanings given by regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations.

[S 440/2025 wef 01/07/2025]

[S 440/2025 wef 01/07/2025]

FIFTH SCHEDULE

Regulation 37(5A), (18) and (19)

VESTING FOR CARE ACCOUNT

1A. A serviceman under regulation 37(5A)(a):

<i>First column</i>	<i>Second column</i>
<i>Age at date of retirement, resignation or death (years)</i>	<i>Portion of monies in CARE Account that vests</i>
33 and below	10%
34	20%
35	30%
36	35%
37	40%

FIFTH SCHEDULE — *continued*

38	45%
39	50%
40	55%
41	60%
42	65%
43	70%
44	75%
45	80%
46	80%
47	85%
48	90%
49	95%
50 and above	100%

[S 849/2025 wef 01/01/2026]

1. A serviceman under regulation 37(5A)(b) or (c):

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement, resignation or death (years)</i>	<i>Portion of monies in CARE Account that vests</i>	<i>Portion of monies in CARE Account that vests</i>
33 and below	20%	20%
34	25%	25%
35	30%	30%
36	35%	35%
37	40%	40%
38	45%	45%
39	50%	50%
40	55%	55%
41	60%	60%
42	65%	65%

FIFTH SCHEDULE — *continued*

43	70%	70%
44	75%	75%
45	80%	80%
46	80%	80%
47	85%	85%
48	90%	100%
49	95%	100%
50 and above	100%	100%

[S 849/2025 wef 01/01/2026]

2. A serviceman under regulation 37(5A)(d) or (e):

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
<i>Age at date of retirement, resignation or death (years)</i>	<i>Portion of monies in CARE Account that vests</i>	<i>Portion of monies in CARE Account that vests</i>
33 and below	10%	20%
34	20%	25%
35	30%	30%
36	35%	35%
37	40%	40%
38	45%	45%
39	50%	50%
40	55%	55%
41	60%	60%
42	65%	65%
43	70%	70%
44	75%	75%
45	80%	80%
46	80%	80%

FIFTH SCHEDULE — *continued*

47	85%	85%
48	90%	100%
49	95%	100%
50 and above	100%	100%

[S 849/2025 wef 01/01/2026]

3. A serviceman under regulation 37(5A)(f):

<i>First column</i>	<i>Second column</i>
<i>Age at date of retirement, resignation or death (years)</i>	<i>Portion of monies in CARE Account that vests</i>
33 and below	15%
34	20%
35	20%
36	25%
37	30%
38	30%
39	35%
40	50%
41	60%
42	70%
43	80%
44	90%
45 and above	100%

[S 849/2025 wef 01/01/2026]

4. [Deleted by S 849/2025 wef 01/01/2026]

[S 849/2025 wef 01/01/2026]

Made this 25th day of March 2010.

TAN KOK YAM
*Secretary,
Armed Forces Council,
Singapore.*

[MINDEF 4-4/26-3-5/HCL; AG/LLRD/SL/295/2002/5 Vol. 2]

(To be presented to Parliament under section 207 of the Singapore Armed Forces Act).