2019 XMSS Prelim
Marking Scheme

Section A: Source-Based Case Study

1(a) Do you think the author is a supporter of CPF Life? Explain your answer. [5]

Level	Level Descriptor	Marks Allocation
L4	**Valid Main message, supported**. The author in Source A is a **supporter** of CPF Life because he thinks that **CPF Life would be beneficial for Singaporeans in the long run as it helps Singaporeans have a stable income upon retirement.** In Source A, he draws connection of the government's responsible act of planning for Singaporeans' future retirement to a mother taking the responsibility to plan for her child's future by "putting aside a portion of her child's red packet money despite the child not liking it" to ensure that her child has enough to sustain his/her future. Thus the **author is appreciative of the government's efforts in helping Singaporeans prepare for their retirement** as he understands that through the CPF Life Scheme, Singaporeans would still have a stable income due to their CPF contributions thus allowing greater certainty for their retirement regardless of "how old we live till and how the financial world may be". This implies that Singaporeans will still have a stable income retirement **even if they outlive their savings**. As the scheme safeguards the financial circumstances of the retirees, he is supportive of the scheme.	3-4m
L5	**L4 + Purpose (TA +RTA+tone+situation)** To convince Singaporeans to be less critical about CPF Life/support the government's effort in safeguarding their interest through CPF Life at a time when some Singaporeans have opposed the CPF Life scheme as they feel that the money in CPF belongs to them.	4-5m

1(b) Study Source B.

Why do you think this poster was published? Explain your answer using details from the source. **[6m]**

Level	Level Descriptor	Marks Allocation
L5	**L4 + reason based on context of the time** E.g. The poster was published to **convince Singaporeans** that **CPF Life is beneficial / useful / effective / helpful in providing for them financially after retirement <u>so they will support the scheme</u>**. The poster hopes to convince Singaporeans that with CPF Life, retirees are able to support themselves financially till the day they die. The evidence is 'A Singaporean retiree saying that he can retire with a peace of mind while receiving monthly payouts from CPF Life for life'. Since their financial stability will be safeguarded, they would support the scheme. ***The poster was published in view that there was a lack of understanding/awareness about the scheme and there were many who opposed it/viewed CPF Life negatively because of the need to set aside a Basic Retirement Sum of $171,000 in one's Retirement Account when one is 55 years old***	5-6m

	limits/greatly reduces the amount that one can withdraw from CPF, and that had upset many Singaporeans.	

1(c) **Study Sources C and D.**

How different are the two sources? Explain your answer. **[7m]**

Level	Level Descriptor	Marks Allocation
L3	**Similarity and Difference in content, supported** The sources are **<u>similar</u>** in pointing out the **<u>shortcoming/flaws/problem of the CPF Life scheme</u>**. In Source C, the author points out that the "minimum sum will keep increasing through the years" and that "wages are not increasing as fast as the increase in minimum sum means that we can never keep up". In Source D, it is stated that "in 2016, 42% of active CPF members at age 55 do not meet the Basic Retirement Sum". The evidence from both sources point out that the <u>minimum sum is too high and difficult to achieve, thus the CPF Life scheme is not helpful for many Singaporeans</u>. The sources **<u>differ</u>** in **<u>why Singaporeans dislike/are unhappy with /critical of the CPF Life scheme</u>**. In Source **C**, the author is **<u>upset with the lack of personal choice</u>**. He says, "our own money in our own CPF account is beyond our reach" and that "we can't withdraw our CPF money because of the high minimum sum decided by the government", and "It's our money after all yet we can't decide how we want to spend it". The Labour Union Chief in Source **D** asserts that **<u>CPF Life is not comprehensive/inclusive enough and needs to be improved</u>**. This is evident in "Mrs Teo suggested that workers who do not have the BRS at age 55 to continue to work over the next 10 years to make up for this shortfall" and "the circumstances of being poor force you to "work until you die" in order to have adequate savings in retirement", and "we need to prevent that".	4 – 5m
L4	**Difference in perspective of speakers (examine tone)** *Award 7m for well-developed explanations of both sources' tone.* Ultimately, the two sources differ in perspective as Source C reflects the views on an individual who is very critical of the CPF life because the existing scheme affects his self interest whereas Source D reflects the view of a Labour Union Chief who points out the flaws with the existing seem and is urging for a review so that workers (lower SES) would also be able to enjoy the benefits of CPF Life. Thus, the sources differ in tone. Source C is **<u>very negative and critical</u>** of CPF Life, his bitterness can be seen from the line, "if you are high income earners earning more than $10,000 a month, then it's no issue", and from "there's so much frustration and anger when the government keeps increasing the minimum sum beyond the inflation rate until Singaporeans lose faith and trust". Clearly, he is unhappy with the government and not supportive of CPF Life. On the other hand, while Source D also points out that the minimum sum is an issue, it adopts a **<u>more objective</u>** and **<u>reconciliatory/hopeful</u>** approach while criticising the scheme. The speaker uses statistics provided by the government, and appears to be asking the government to pay special attention to the 42% of active CPF members who at age 55 are unable to hit the minimum sum. He asserts, "Low-skilled and low-income workers are prone to be exploited, all because of the very limited jobs they can	6-7m

	undertake given their age and skills", he is concerned that workers are being forced to "work until you die", "in order to have adequate savings in retirement" and asserts that "We need to prevent that". His words reflect unlike the author in Source C, **he still has faith and trust in the government to improve the CPF Life scheme in order to benefit more workers**. **<u>Also accept valid analyses of purposes:</u>** C: get Singaporeans to voice out their concerns D: get government to do more to help the lower SES.	

1(d) **Study Sources E & F.**

Having read Source E, are you surprised by Source F? Explain your answer. **[7m]**

Level	Descriptor	Mark
L3	**No – because of the similarity between Sources E and F** *Award 4m for well-developed explanation* No, after reading Source E, I do not find Source F surprising as **both sources clearly show great approval of the CPF scheme and credits the government for it.** The foreigner in Source E praises the CPF scheme. She says, "the Singaporean CPF cannot be compared to the Dutch or European social welfare", lamenting that her contributions ranging from 37% to 52% "goes up into thin air" as they are used to fund those who "are unable or are just too lazy to work". But Singapore CPF scheme could help an individual to "**buy a house with, retire comfortably with,** or to see our kids go through college". She also asserts that "If I were you, I would be happy to be able to live in Singapore where everything is so well-organised, **your future retirement plan taken care** of". Similarly in Source F, the professor shares that foreigners envy Singapore's CPF scheme. He asserts that when foreigners hear about CPF scheme from him at international conferences, they ask "Can foreigners buy it?", and asserts that "Many people here are not aware that a 4 to 5 per cent interest rate guaranteed by a government and the occasional CPF top-ups are simply unique" and that "it's the **best retirement plan you can find**". **Both sources view the CPF scheme as adequate/helpful in safeguarding Singaporeans' retirement needs.**	**3-4m**
L4	**Yes/No – because the similarity in Sources E and F can be supported by other sources** **L3 +** Furthermore, their positive regard of the CPF scheme is **supported by independent financial adviser in Source A**. He feels that CPF Life would "allow us to have **more certainty in our retirement**, regardless of how old we live till and how the financial world may be". He too is of the opinion that the CPF scheme is helpful in safeguarding Singaporeans' retirement needs and we can "**retire with a peace of mind**". Hence, I am not surprised by Source F.	**5m**
L5	**No, explained by critical analysis of Source E – P + C, explained / context of the case study** I am **<u>not surprised</u>** by Source F upon examining the possible intentions of the speaker. He was a member of the advisory panel that studied ways to improve the CPF scheme **(identity of speaker)** and as a member of the advisory panel, it is his responsibility to defend and portray the CPF scheme in a positive light.	**6-7m**

	He could be expected to convince/persuade **(verb)** Singaporeans **(audience)** that the CPF Life scheme benefits them in the long run **(message)** as it meant that they would have a sizeable amount of money for their retirement and thus, he hopes that Singaporeans would support the government in their policies regarding the CPF scheme **(outcome).** Bearing in mind that the CPF Life scheme has many critics since its inception/introduction in 2009, it is **not surprising** for the professor to (still be) discussing the benefits of the scheme in 2016. **(context)**	

1(e) ‘The existing CPF Life scheme benefits Singaporeans.”
Using sources in this case study, explain how far you would agree with this statement. **[10m]**

Level	Level Descriptor	Marks Allocation
L1	**Writes about statement, no valid source use** I think the US healthcare system is successful as it allows the people freedom of choice in meeting their own healthcare needs.	1m
L2	**Agree/Disagree, supported by valid source use** **I Agree (beneficial) – A, B, E, F** Source A agrees as the speaker feels that the CPF Life scheme is a prudent plan that can safeguard Singaporeans’ future. He says that the scheme would “allow us to have more certainty in our retirement, regardless of how old we live till and how the financial world may be”. Hence, the CPF Life scheme is beneficial in his opinion because the forced savings would come in handy for retired Singaporeans to feel secure and be better prepared for the future. Source B agrees as the cartoonist points out how the scheme would provide for Singaporeans until the day they die. This can be seen from “Monthly payout for life” and “retire with peace of mind”. The cartoon also shows bags of money labelled according to months coming out from a machine. The evidence suggest that CPF Life will provide Singaporeans with a continuous and consistent supply of funds, hence retired Singaporeans need not worry or stress unnecessarily about finances nor need to depend on others and be a burden. Source E agrees as she points out how it is more effective than the social welfare scheme in Europe. She points out how the contribution rates vary from 37% to 52% yet they are paying “for people that are unable or are just too lazy to work” and that there is “no personal benefit from it”, whereas “If I were you, I would be happy to be able to live in Singapore where everything is so well-organised, your future retirement plan taken care of. It is good that your government helps to save money for all Singaporeans and Permanent Residents”. In her opinion, one benefits from his/her contributions to CPF and that sum of money set aside now would still be used on himself/herself and loved ones and not random strangers in the country, the CPF Life scheme equips all for future/forward plans which benefits Singaporeans.	2-4m

	Source F agrees as he points out that this government scheme is better than other private schemes. He says that “a 4 to 5% interest rate guaranteed by a government and the occasional CPF top-ups are simply unique” and that “if you look at CPF like another provider and compare all the products between the providers right now, it's the best retirement plan you can find, really". With such high interest rates, Singaporean retirees will have more financial resources in their old age to better provide for themselves and will not lose out, it is also envied by many overseas who also want to enjoy such benefits, hence the CPF Life scheme is beneficial. OR **I Disagree (does not benefit) – C, D** Source C does not agree that the CPF Life scheme is beneficial. The speaker laments about the minimum sum decided by the government and is too restrictive. He says, “we reach 55 years, we can’t withdraw our CPF money because of the high minimum sum” and is upset that “the government keeps increasing the minimum sum beyond the inflation rate”. He is suggesting that the CPF Life is beyond the reach of many Singaporeans because of the high criteria, it also is unfair to those who are not high income earners hence those who do not meet the criteria would not be able to enjoy the fruits of the scheme. Source D does not agree that the CPF Life scheme is beneficial as there is an obvious flaw in the system. He points out that “42% of active CPF members at age 55 do not meet the Minimum Sum” and is disapproving of a minister’s suggestion that “workers who do not have the Minimum Sum at age 55 to continue to work over the next 10 years to make up for this shortfall.”. Clearly, the CPF Life scheme does not benefit all Singaporeans, and leaves out those from the lower SES who are not able to catch up and will be left behind.	
L3	**Yes + No, supported by valid source use** *i.e. Both elements of L2.*	5-8m
	Note: Consideration on number of sources used and the quality of analysis in deciding on marks in L2 & L3. ****To score additional 2 marks, candidates can take any on of these 3 routes:** • **Through analyzing at least one source in relation to its reliability, utility or sufficiency** *(Do not accept use of Source B)* I feel that Source C is not very reliable because the speaker’s tone lack objectivity. He is clearly irate and unhappy with the situation because his personal interest is at stake. He sounds bitter and sarcastic when he attempts to criticise the high minimum sum and seem to be exaggerating when he asserts that only “high income earners earning more than $10,000 a month” can meet the minimum sum. He also says, “it's our money after all yet we can’t decide how we want to spend it”. Clearly, he is not looking at long term benefits of the scheme and is more fixated with the fact that he is unable to opt out of it. He hopes more Singaporeans would join him to pressurize the government to review CPF minimum sum so that Singaporeans like him can withdraw their CPF money at their free will. • **By sharing example(s) from their contextual knowledge**	bonus 2 marks

	From what I know, there has been changes made to the minimum sum requirement. CPF members can choose from basic requirement sum of \$88,000 to receive \$730 - \$790 monthly, the full retirement sum of \$176,000 to receive \$1350-\$1450 monthly or opt for the enhance retirement sum of \$264,000 to receive \$1960 - \$2110 monthly. Amendments made to the scheme now also allows family members to top up one's CPF account in other to meet the minimum sum. Furthermore, CPF members who decide to start receiving pay out from CPF Life at a later age from the original 65 years old can earn more interest and receive a higher pay out. These changes made have certainly taken Singaporeans' ability to afford CPF Life as well as their individual choice. Hence, CPF Life is a scheme that does benefit Singaporeans as it helps them to plan for their retirement. • **By giving a balanced conclusion / resolution** [Balanced] I feel that the CPF Life scheme was introduced with citizens' best interest in mind but it is a scheme that would require constant review to ensure that it would cater to the needs of as many Singaporeans as possible. It is work in progress but with proper review and changes made across time, it would safeguard the interests of Singaporeans in their retirement years. It is also a very important scheme that Singapore and its citizens need considering low birth rates and a rapidly ageing society. We need to ensure that our elderly has means to support themselves and that the responsibility of catering for their financial needs would not fall un-proportionately on their family members.		

Section B: Structured-Response Question

6	**Extract 1 reflects on the rise in online commercial crimes in Singapore.** **In your opinion, how can Singapore reduce the number of online commercial crimes? Explain your answer using <u>two</u> strategies.**	**7**
L3	**L2 + Explains strategy** *Award 5-6 marks for explaining one strategy* *Award 6-7 marks for explaining two strategies* One strategy for Singapore to reduce the number of online commercial crimes is to **have advertising campaigns to warn people about the dangers of such online scams**. These advertisements can be put at public areas like bus stops, MRT stations, and even lift landings so that more people can see them. The advertisements will tell Singaporeans about the risks of using unsecured websites, and how to detect if a person is 'phishing' for their details. Through this, more people will **become more aware** of the potential dangers that exist online. This will make them **more vigilant**, thereby making them **less susceptible to online scams**, reducing the number of online commercial crimes. One strategy for Singapore to reduce the number of online commercial crimes is to **have heavier penalties for people who are caught trying to commit such crimes**. This can apply to people from other countries as well, especially those that have strong ties with Singapore. If a person is caught trying to commit online commercial crimes like scamming or phishing, they will be fined and have to serve a jail term of at least 1 year, depending on the severity of the crime. By doing so, people are less likely to commit crimes for **fear of the tougher punishment**. This deterrent will therefore **reduce the number of potential criminals**, thereby reducing the number of online commercial crimes.	**5 - 7**
7	**Extracts 2 and 3 describe two drivers of globalisation.** **Do you think developments in transportation is more important than developments in technology in driving globalisation? Explain your answer**.	**8**
L3	**Explains how developments in technology and developments in transportation drive globalisation.** **Note: An explanation is showing how the factor is able to bring nations closer together, or become more interconnected.** *Award 5-6m for explaining either factor.*	**5-7**

	Award 6-7m for explaining both factors. Developments in transportation have helped to drive globalisation. There has been numerous improvements made to the size and speed of different modes of transportation, while transportation infrastructures around the world have become more efficient and integrated. Because of developments in transportation, **more goods and services can be carried each trip**, with more savings in transport. This then encourages **greater trade, and with further countries**. Through greater volumes of trade, **people's activities and ideas will then be more interconnected**, therefore driving globalisation. OR/AND Developments in technology have helped to drive globalisation. One such example is the use of the internet, which enables people to access vast amounts of information, collaborate beyond boundaries, and increase convenience in communicating with people from all over the world. Because of developments in technology, there has been an **easy exchange of ideas and information**, while the greater ease of collaboration means that there can be the **integration of knowledge from different people**. This thus **promotes sharing**, **creating knowledge linkages** amongst countries, **making them more interconnected**, and driving globalisation.	
L4	**Both aspects of L3 + explains the relative importance of each factor** Developments in technology is more important than developments in transportation in driving globalisation because it is what enables the developments in transportation in the first place. Without developments in technology, transportation modes would not have made much advancements from the past. The modern-day cargo ship can carry far more than steamships of the past because developments in technology have enabled the creation of lighter metals, better engines, and better signalling systems to prevent accidents at sea. Given this, developments in technology are a prerequisite for the developments in transportation, thus making it more important in driving globalisation.	**8**