



**RED DOT
UNITED**

FIRST CLASS CITIZENS, FAIRER SINGAPORE

**"IT IS TIME FOR A NEW
SOCIAL CONTRACT
—ONE THAT RESTORES
DIGNITY AND PRIDE TO
EVERY SINGAPOREAN."**





A FAIRER SINGAPORE WITH **HEART**

Singapore stands at a crossroads. Decades of rapid economic growth have positioned us as a global city, yet the fruits of our progress feel increasingly out of reach for many. The dreams that once united us—of upward mobility, tangible success, and a better life for the next generation—have faded.

Today, many Singaporeans face rising costs, stagnant wages, and growing inequality. Housing has become a financial burden, healthcare is too often a question of affordability, and the social contract that held us together feels frayed.

In its place, we are asked to embrace a new narrative. The once tangible aspirations of the 5Cs—cash, car, credit card, condominium, and country club memberships—have been replaced by intangibles. The government now offers us cash handouts, CDC Vouchers, CPF top-ups, conservancy rebates and CHAS card rebates. While these provide temporary relief, they cannot replace the pride, dignity, and stability that Singaporeans deserve.

We at Red Dot United (RDU) believe it is time to rebuild this social contract. We envision a Singapore where every citizen is treated as a first-class citizen, regardless of background.

Our manifesto introduces a new vision for Singapore, anchored on five tangible pillars of progress: **Collective Prosperity, Citizens Dividend, Comprehensive Housing Reset, Caring Healthcare, and Civil Freedom**. These are the new 5Cs—a framework for a Singapore where prosperity is shared, dignity is upheld, and opportunity is a promise for all.

This is not just a call for policy changes: it is a call to rethink the kind of society we want to be.

Together, we can build a Singapore where every citizen feels valued, every voice matters, and no one is left behind. Join us in shaping a future that works for all Singaporeans—a future with H.E.A.R.T. at its core.

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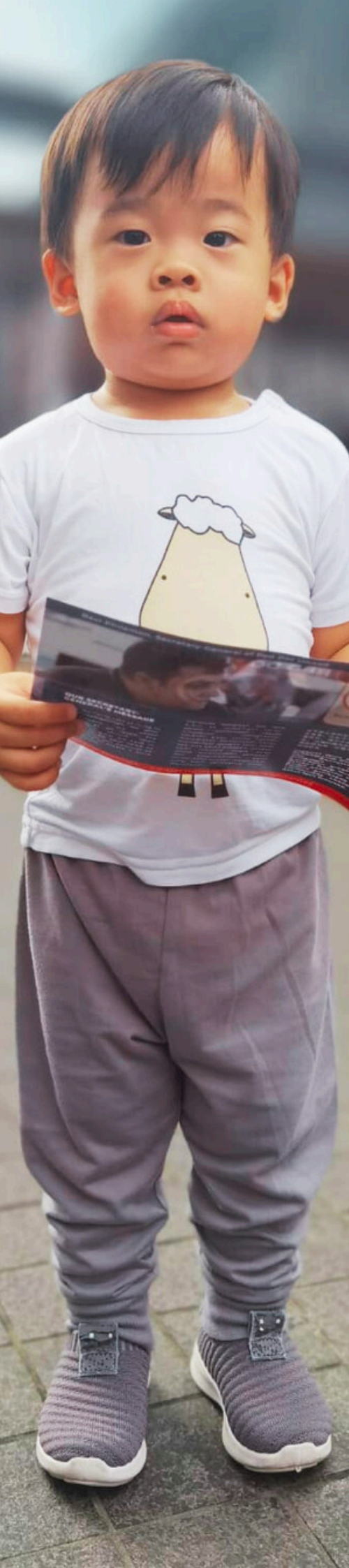
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RETHINKING OUR SINGAPORE

For Singapore to truly be a nation where opportunity is for all and not just a privileged few, we must first recognise that our social contract is fraying. The aspirations of the past—the promise of prosperity and opportunity—feel increasingly out of reach for many Singaporeans.

Today, more and more Singaporeans are forced to rely on handouts to make ends meet. Prime Minister Lawrence Wong's **"My \$1 deal" initiative**, which allows residents to buy basic necessities at heavily subsidised rates, symbolises this shift. While such schemes offer short-term relief, they also raise uncomfortable questions: Is this the future we want? A Singapore where dignity and pride are replaced by dependency on handouts?

Class divides are deepening. For those who are not among the ultra-rich or well-connected, life often feels like a constant struggle. Rising housing costs, stagnating wages, and growing inequality make it harder for ordinary Singaporeans to feel secure. Ministers earning **million-dollar salaries**, living in homes far beyond the reach of everyday citizens, seem increasingly disconnected from the realities of those they serve.

BUT IT DOES NOT HAVE TO BE THIS WAY

We can build a Singapore where prosperity is shared, where every HDB flat owner will never have to worry about their home becoming worth zero dollars when the 99-year lease expires, where access to quality healthcare is not limited by income (or lack of), and where every Singaporean – regardless of background – has the dignity of a fair wage and the assurance that their livelihood is secure in a sustainable economy.

This is not just about policies; it is about rethinking the kind of society we want to be. It is time for a **new social contract**—one that ensures that opportunity is not a privilege for the few, but a promise to all. A Singapore where every citizen—regardless of class—can thrive is not a dream; it is a commitment we must make. A **fairer Singapore** is one where being a **first-class citizen** is not reserved for the super wealthy, but for every Singaporean who calls this nation home.

OUR COMMITMENT

A NEW SOCIAL CONTRACT CENTRED ON H.E.A.R.T. FOR SINGAPORE

Housing

Every Singaporean has a secure home—a home that retains its value and serves as a foundation for stability and belonging.

Equitable Healthcare

Access to quality healthcare is not limited by income, ensuring that no one skips essential care because of cost.

Assured Prosperity

Economic policies work for the many, not just the privileged few, by providing fair wages, secure jobs, and opportunities for all.

Resilient Economy

A sustainable future, where growth is aligned with protecting the environment and tackling the climate crisis.

Transparency

A society that empowers its people through openness, accountability, and the freedom to shape their own future.

This is not just about policies. It is about rethinking the kind of society we want to be—a society built on H.E.A.R.T.: secure Homes, Equitable healthcare, Assured prosperity, a Resilient economy, and Transparency in governance.

Singapore can be a place where every citizen—regardless of background—has the opportunity to thrive, where prosperity is shared, and where no one is left behind.



Our Chairman, David Foo

THE RED DOT UNITED GUARANTEE



Red Dot United promises to serve the residents of Nee Soon GRC, Jurong East-Bukit Batok GRC, Holland-Bukit Timah GRC, and Jurong Central SMC with dedication for the full elected term. We will be the voice of voters who elect us to Parliament. In Parliament, RDU will speak up and consistently hold all policies and elected officials accountable to the values of our Singapore pledge. We promise to run your Town Councils efficiently and prudently, ensuring that all processes are transparent and that all responsibilities are fulfilled.

CALL TO ACTION

Vote for Red Dot United's candidates to make a clarion call for a Singapore with H.E.A.R.T.—where prosperity is shared, dignity is upheld, and every Singaporean is valued as first-class in their own home.

A handwritten signature in black ink, appearing to read 'R. Philemon', written over a large, stylized red dot graphic.

Ravi Philemon
Secretary-General, Red Dot United



A NEW SOCIAL CONTRACT FOR SINGAPORE

Singapore has seen economic growth and prosperity, but for whom? Despite being one of the richest countries in the world, many Singaporeans struggle with rising costs, stagnant wages, and an ever-growing class divide. Housing is getting more expensive and is perhaps the most significant purchase Singaporeans will make in their lifetime. Yet, it will eventually depreciate to zero dollars when the 99-year lease expires. This is not a distant issue—many HDB flats are nearing the end of their lease tenure, making it a pressing problem that cannot be kicked down the road.

The 5Cs of the past—cash, car, credit card, condominium, and country club memberships—were tangible aspirations that symbolised success and upward mobility. While not without flaws, they gave Singaporeans a clear vision of what they could achieve through hard work and determination.

Today, these aspirations have become unattainable for many, and the government has shifted its narrative on the Singapore Dream towards intangibles. In their place, a new set of 5Cs seems to have emerged: cash handouts, CDC Vouchers, CPF top-ups, conservancy rebates and CHAS card rebates.

These new 5Cs, while providing immediate relief, lack the tangibility and hope that the original 5Cs once offered. Singaporeans cannot dream or build a future on handouts. For instance, Prime Minister Lawrence Wong's "My \$1 Deal" initiative allows residents to buy essential items like rice, oil, and eggs at subsidised rates.

While well-intentioned, such policies raise important questions:

Is this the future we want for Singapore? Should Singaporeans, once known for their entrepreneurial spirit, now rely on handouts for basic necessities?



IT IS TIME FOR A NEW SOCIAL CONTRACT—ONE THAT RESTORES DIGNITY AND PRIDE TO EVERY SINGAPOREAN, ANCHORED ON A REIMAGINED SET OF 5CS FOR THE FUTURE:

**COLLECTIVE
PROSPERITY**


**CITIZENS
DIVIDEND**

**COMPREHENSIVE
HOUSING RESET**

**CARING
HEALTHCARE**

**CIVIL
FREEDOM**

These are not just policies but the foundation of a fairer, more inclusive Singapore where every citizen is a first-class citizen, not just the ultra-rich. Red Dot United (RDU) envisions a nation where opportunity, dignity, and security are not privileges for the few but fundamental rights for all.



COLLECTIVE PROSPERITY

Economic growth means little if it does not serve the people. Despite Singapore's 4.4% GDP growth in 2024, the cost of living continues to rise, and inequality has widened. While some sectors, particularly high-value industries like finance, wealth management, and professional services, have flourished, the benefits of this growth have not trickled down to ordinary citizens. Traditional employment-heavy sectors such as retail, transport, and accommodation services have lagged behind, leaving the working class struggling to keep up.

Government policies that are focused on relentless GDP growth have made it easier for the ultra-rich to set up base here, creating an economy that disproportionately benefits corporate elites and high-net-worth individuals rather than everyday Singaporeans. This shift has tilted the economic playing field, with the wealthiest individuals driving up housing and healthcare costs while hoarding resources that should benefit all. Meanwhile, wage growth has stagnated, barely keeping pace with inflation, further entrenching income inequality.

Key Issues:

Rising Cost of Living, Widening Inequality



Rising cost of living

While inflation has shown signs of easing, the GST increase to 9% in 2024 continues to exert financial pressure on lower- and middle-income families. The GST Voucher scheme provides some relief but does not fully offset the increased burden, especially for the poorest households, as it is time-limited and fails to account for the broader rise in living costs.

Minimal real growth wage

Real wage growth was minimal in 2022 and 2023. In 2024, wage increases have barely kept up with inflation, hovering around 0.4%, while billionaires continue to benefit from tax-friendly policies that help them amass even greater wealth.

Working class left behind

The working class is left behind. Economic insecurity is rising, and many Singaporeans struggle to afford their basic needs despite working long hours.

OUR COMMITMENT

Shift from GDP-focused policies

Shift from GDP-focused policies to a Wellbeing Economy that prioritises fair wages, job security with a Citizens First Hiring Policy, and sustainable growth for all, not just the elite.

Support local businesses

Support local businesses, especially micro and small enterprises, by ensuring fairer procurement policies, tackling late payments, moderating rents, and making grants more accessible, so that local entrepreneurs—who create jobs and drive grassroots innovation—can thrive in an economy that has increasingly prioritised large corporations and foreign investments.

Safeguard sustainability and our planet

Safeguard Sustainability and Our Planet by taking decisive action to address climate challenges and promote sustainable living. Protect Singapore's green spaces and biodiversity by prioritising brownfield redevelopment and ensuring greater transparency in land-use decisions. Boost recycling rates and embrace circular economy principles to minimise waste and resource consumption. The current carbon tax system places an undue burden on consumers while failing to effectively curb emissions. Replace this system with enforceable emission limits on high-impact corporations to drive accountability where it matters most. With bold initiatives like advancing net zero targets to 2035 and accelerating renewable energy adoption, we can build a climate-resilient Singapore that harmonises urban development with environmental stewardship.

CITIZENS DIVIDEND

The world is on the brink of an economic upheaval never seen before. In the next decade, 1.2 billion workers are expected to enter the global workforce, competing for only 400 million available jobs. This means that hundreds of millions will face underemployment, be relegated to the informal economy, or find themselves completely out of work. Such a level of displacement is unprecedented in human history and poses grave challenges to economic stability, social cohesion, as well as individual livelihoods.

While Singapore has enjoyed steady economic growth, these global forces will inevitably impact our small, open economy. Rising costs, stagnant wages, and increasing job competition from abroad threaten the financial security of everyday Singaporeans.

The role of the Singapore government must be to protect our people from this seismic shift.

Key Issues:

Rising Economic Insecurity, the Need for a Reliable Income Floor

Massive global workforce disruptions

The unprecedented oversupply of workers worldwide will lead to intense competition for jobs, which will drive wages down and push many workers into unstable, low-paying, or informal work.

Mental health & social stability under threat

Economic uncertainty, financial stress and job insecurity take a huge toll on mental well-being and undermine social cohesion.

Growing inequality & financial strain

Singaporeans who are in lower-income brackets already struggle with financial insecurity. Without proactive measures, the income gap will widen as global economic pressures mount.

Existing safety nets are insufficient

Temporary schemes like vouchers or rebates provide momentary relief but fail to offer the consistent support needed in the face of this historic global challenge.

OUR COMMITMENT

Champion the Citizens Dividend

An unconditional cash transfer that serves as a financial safety net for all Singaporeans. Starting with the most vulnerable, it will progressively expand universally, ensuring a reliable income floor for everyone.

Address the challenges of the global job crisis

The Citizens Dividend provides financial stability in a world where job scarcity and underemployment become the norm. It empowers individuals to seek better opportunities, reskill, and innovate without the constant stress of financial survival. It serves as a safety net for Singaporeans in an uncertain future.

Prevent societal fractures

This safety net will reduce poverty, strengthen resilience, and protect the dignity of Singaporeans, ensuring no one is left behind in this unprecedented economic transition.

Build a fairer, more resilient economy

By distributing wealth more equitably, the Citizens Dividend creates a foundation for shared prosperity, reducing inequality and fostering a more inclusive society.

Opportunity for every Singaporean

The coming decade demands bold solutions to prepare Singapore for this global upheaval. The Citizens Dividend is not just a policy—it is a necessity. It positions Singapore as a resilient nation that protects its people while building a future where every Singaporean can thrive in an uncertain world.



COMPREHENSIVE HOUSING RESET

Housing is the foundation of Singapore's social compact, yet many Singaporeans are paying top dollar for homes that will eventually depreciate to zero-dollar value when their 99-year leases expire. HDB resale prices surged 9.6% in 2024, nearly double the 4.9% increase in 2023, yet homeowners face the reality that their biggest asset will eventually become worthless. The lack of long-term security, coupled with rising prices, has made homeownership a growing financial burden rather than a source of stability.

Key Issues:

Lack of Long-Term Security, Rising Housing Costs, and Limited Housing Options

HDB flats should provide long-term security

Yet, homeowners are paying top dollar for leasehold flats that will depreciate to zero-dollar value at the end of their 99-year lease. Without a structured renewal programme, many face uncertainty over their biggest asset.

Widening affordability gap

Foreign investment in high-end property skews the market, pushing up prices for locals and widening the affordability gap.

Rising prices are making it harder for young Singaporeans to own homes

While many Singaporeans upgrade or downsize as their needs change, escalating housing costs make these transitions more difficult, especially for first-time homeowners.

A lack of housing options forces lower-income Singaporeans into rental cycles

Currently, the bottom 20% of income earners struggle with homeownership as they have limited pathways. Without intervention, they are locked out of property ownership, further deepening inequality.



OUR COMMITMENT

Champion SERS for all

Every HDB estate should be eligible for Selective En Bloc Redevelopment Scheme (SERS), ensuring older flats retain value and are renewed instead of being left to decay.

Ensure sustainable price appreciation

Do so by managing HDB price growth at 3-5% annually through better calibrated land valuation, housing supply adjustments, and market intervention tools to keep public housing within reach.

Expand public rental housing and introduce a Rent-to-Own scheme

This proposal will provide a structured pathway to homeownership. This will cater to either the bottom 20% of income earners struggling with homeownership or young, single Singaporeans. By increasing fit-for-purpose rental flats, mainly in brownfield sites, we ensure that these citizens have real housing security while minimising unnecessary land clearance. This proposal also helps to moderate runaway HDB prices by balancing the supply of rental and ownership-based flats.

Prioritise Singaporean buyers over property speculators

Restricting new citizens and permanent residents from purchasing resale flats with less than 79 years of lease remaining. To foster inclusivity while recognising long-term contributions, new citizens who have held Singapore citizenship for 10 years, or who have been PRs and citizens for a combined total of 10 years, should be regarded on par with natural-born citizens for housing eligibility. New citizens who have fulfilled their National Service obligations should also be considered on par, acknowledging their tangible commitment to the nation. This ensures that public housing remains accessible to those who have demonstrated a deep, enduring dedication to Singapore as their home.

CARING HEALTHCARE

Healthcare should be a right, not a financial burden. Yet, Singaporeans today are forced to rely too heavily on personal savings, while essential healthcare costs continue to rise. The **3M framework (MediSave, MediShield Life, and Medifund)** places too much emphasis on individual responsibility rather than collective care.

Key Issues:

Unaffordable healthcare, widening inequality

Out-of-pocket expenses

Many Singaporeans struggle with out-of-pocket expenses for essential healthcare services, including mental health treatment.

Savings over social protection

The current system prioritises savings over social protection, forcing individuals to shoulder disproportionate costs.

Skipping appointments and medications due to costs

Rising healthcare costs are forcing Singaporeans to skip specialist appointments, while many older patients struggle to afford essential medications, often skipping doses due to cost. Despite talk of 'value-based healthcare' and 'co-payment responsibility,' out-of-pocket expenses continue to rise, making timely treatment unaffordable for many. This burden discourages early care, worsening health outcomes and disproportionately affecting lower- and middle-income families. Healthcare reform must put people before cost-controls.



OUR COMMITMENT

Rebalance the 3M framework

To prioritise universal healthcare coverage first, ensuring Medifund serves as a primary safety net accessible to all Singaporeans. The fund should be structured to provide tiered support, with the most substantial subsidies aimed at the lowest 40% of income groups. However, all citizens should have access to Medifund support, ensuring that healthcare remains affordable and inclusive across income levels. This approach not only eases the financial burden on individuals but also fosters collective responsibility, ensuring that no Singaporean delays treatment due to cost.

Expand MediShield Life

To cover more outpatient treatments, ensuring comprehensive access to primary care, preventive screenings, and chronic disease management. This will include coverage for chronic illnesses and mental health, reducing financial barriers to care. By addressing these needs, it will reduce reliance on expensive emergency treatments and hospitalisations, making healthcare more accessible and cost-effective for all Singaporeans.

Redesign MediSave

To function as a supplementary fund rather than the primary means of financing medical costs.

Ensure healthcare affordability

Do so by capping out-of-pocket expenses and introducing fairer subsidies.



CIVIL FREEDOM

Singapore cannot thrive as a knowledge-based economy if it restricts critical thinking, innovation, and public discourse. Laws such as **POFMA (Protection from Online Falsehoods and Manipulation Act)**, **FICA (Foreign Interference (Countermeasures) Act)**, and **POHA (Protection from Harassment Act)** have been used to **stifle dissent and silence independent voices**.

Key Issue:

Suppressing free thought in the new economy

Excessive legal restrictions hinder the ability of professionals, academics, and journalists to openly discuss key national issues.

Innovation and entrepreneurship thrive in open societies. Restricting information weakens our ability to compete in the knowledge economy.

Transparency is critical for trust. The government cannot demand blind faith while withholding key information that affects public interest.

OUR COMMITMENT

Ensure Freedom of Information

Pass a Freedom of Information Act (FOiA) to empower citizens with access to information. This will ensure more transparency and accountability in governance.

Revise laws like POFMA, FICA, and POHA

Ensure that these laws serve public interest rather than political control.

Foster a culture of transparency and accountability

An open society is a stronger society.



BUILDING A FAIRER SINGAPORE TOGETHER

Singapore stands at a crossroads. In this pivotal moment, the choices we make will define the kind of society we leave for future generations. Red Dot United believes in a Singapore where every citizen has the opportunity to thrive, where fairness prevails, and where no one is left behind. We know the challenges are vast, but we are steadfast in our belief that by working together, we can shape a brighter, greener, more inclusive and more sustainable future.

This manifesto is not just a list of policies. It is a call to action. It is a vision for a new social compact—one that prioritises dignity, fairness, and shared prosperity over privilege and inequity. We invite every Singaporean to join us in turning this vision into reality.

YOUR VOICE MATTERS

Change begins with you. If you share our vision of a Singapore with H.E.A.R.T.—where Housing, Equitable healthcare, Accessible prosperity, Resilience, and Transparency form the pillars of a fairer nation—we urge you to take the next step. Support us in our mission to make Singapore a place where every citizen is treated as first-class.

Together, we can make sure that Singapore remains not just a city of excellence, but a home for all. Let's make history, hand in hand.





THE **RDU** PLEDGE

We aim to build a political-social platform and not just another political party.

We pledge that we will not only be present at time of general elections, but also in the years in between them. We will work for change both at the Parliamentary level, as well as on the ground with our fellow Singaporeans to enable thought leadership and active citizen participation in the decisions and plans that affect our lives and the path of our nation.

We seek process-driven and not personality-centered politics.

We want to enable and empower our citizenry to engage in dialogue and effective debate without fear. Through this, we would like to see a people who are informed, involved and interested in policies and government.

This is how we believe that Singaporean politics and people can keep ahead of the changing world order and events.



VOTE FOR THE COMPASS



The compass represents safety as those on a journey rely on it to point them in the right direction, navigating tumultuous seas and unfamiliar ground. Just as a compass does, RDU will strive to consistently point towards the principles and values which must be present in the decision-making process of the government and country.

CONNECT WITH US

To learn more about our work, our candidates, join our initiatives, or share your thoughts, connect with us at reddotunited.sg.



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Our mascot, TIA the Com-Unity Cat



RED DOT UNITED

FIRST CLASS CITIZENS, FAIRER SINGAPORE

WARGA KELAS PERTAMA, SINGAPURA YANG LEBIH ADIL

头等公民，更公平的新加坡
முதல்தரமான குடிமக்கள்,
நியாயமான சிங்கப்பூர்

