

COMPARISON OF ELDERSHIELD SUPPLEMENTS FOR ELDERSHIELD 400 (ESH400) POLICYHOLDERS			
	SINGLIFE	GREAT EASTERN LIFE	INCOME
	SINGLIFE ELDERSHIELD STANDARD/SINGLIFE ELDERSHIELD PLUS (See Note 1)	BOTH ELDERSHIELD AND CARESHIELD LIFE POLICYHOLDERS MAY REFER TO GREAT CARESHIELD ENHANCED/ADVANTAGE AND GREAT CARESHIELD SUPREME IN THE CARESHIELD LIFE SUPPLEMENTS COMPARISON TABLE FOR DETAILS ON GREAT EASTERN LIFE'S SUPPLEMENT PRODUCTS	PRIMESHIELD
Monthly benefit	\$600-\$3500, in increments of \$100 (including ESH400 benefits)		\$500-\$3000, in increments of \$100 (including ESH400 benefits)
Maximum benefit period (Benefits cease upon recovery or death)	(i) 12 years; or (ii) lifetime (integrated with ESH400)		Lifetime (integrated with ESH400)
Initial lump sum benefit	3 times the 1 st monthly benefit		3 times the monthly benefit
Death benefit during claims period	3 times the monthly benefit/ rehabilitation benefit (if applicable)		3 times the monthly benefit, payable if Get Well benefit has not been claimed
Dependent benefit	\$200 per month for 36 months if claimant has child aged 21 and below at 1 st claim		25% of the monthly benefit for up to 36 months if claimant has child under 21 years old
Other benefits	Rehabilitation (for MyCare only) benefit		Get Well benefit
Paid-up benefits	Yes		Yes
Premium waiver during claims period	Yes		Yes
Claims eligibility (See Note 2)	At least 3 out of 6 ADLs [At least 2 out of 6 ADLs for MyCare Plus]		At least 3 out of 6 ADLs
Deferment period	90 days (See Note 3)		
Benefits illustration Legend: Supplements: <div></div> Benefits: <div>ElderShield</div>	<div><div>ElderShield</div><div>6 years (i) 6 years; or lifetime</div></div>		<div><div>ElderShield</div><div>6 years Lifetime</div></div>

Information updated as of May 2023

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Premium structure (See Note 4)	Level premiums				Level premiums																													
Premiums (See Note 5)	For \$600 monthly benefit at entry age of 40: <table border="1"><tr><td rowspan="6">ESH400</td><td colspan="2">Singlife ElderShield Standard</td><td colspan="2">Singlife ElderShield Plus</td></tr><tr><td>M</td><td>F</td><td>M</td><td>F</td></tr><tr><td>Plan 1</td><td>\$248</td><td>\$304</td><td>-</td><td>-</td></tr><tr><td>Plan 2</td><td>\$166</td><td>\$201</td><td>\$207</td><td>\$252</td></tr><tr><td>Plan 3</td><td>\$298</td><td>\$376</td><td>-</td><td>-</td></tr><tr><td>Plan 4</td><td>\$190</td><td>\$238</td><td>\$238</td><td>\$298</td></tr></table> (See Note 6)				ESH400	Singlife ElderShield Standard		Singlife ElderShield Plus		M	F	M	F	Plan 1	\$248	\$304	-	-	Plan 2	\$166	\$201	\$207	\$252	Plan 3	\$298	\$376	-	-	Plan 4	\$190	\$238	\$238	\$298	For \$500 monthly benefit, Entry age 40: \$219(M); \$275(F), Entry age 64: \$495(M); \$644(F)
ESH400	Singlife ElderShield Standard					Singlife ElderShield Plus																												
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Premium period (See Note 5)	(i) Up to age 67 (next birthday) or 20 years from entry age, whichever is later; or (ii) lifetime [MyCare Plus only offers lifetime premiums]		Up to age 65 or 20 years from entry age, whichever is later																															
Policy coverage	Lifetime		Lifetime																															
Premium discount	No		No																															
Min entry age (as at last birthday)	40		40																															
Max entry age (as at last birthday)	64		64																															

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Notes

Note (1): Features of MyCare Plus that deviate from MyCare are in square brackets [...].

Note (2): Activities of Daily Living: Washing, Dressing, Feeding, Toileting, Mobility and Transferring.

Note (3): Monthly benefit will begin after a deferment period of 90 days from the claim date (inclusive). A deferment period is required to ensure that the assessed disability is not temporary.

Note (4): Level premium policies have premiums that are determined by entry age and not attained age. Age-based premium policies have premiums which vary according to your attained age.

Note (5): Premiums are inclusive of GST and rounded to the nearest dollar. All indicated ages are as of last birthday. Premiums for male and female policyholders are indicated by (M) and (F) respectively, premiums without any indication apply to both sexes. Premiums are non-guaranteed and are subjected to adjustment based on future experience. Indicated premiums are not final and may be subjected to loading. Please approach the respective insurers for detailed information on premium pricing.

Note (6): Plan 1: Limited premium term, 12 years benefit period; Plan 2: Lifetime premium term, 12 years benefit period; Plan 3: Limited premium term, lifetime benefit period; Plan 4: Lifetime premium term, lifetime benefit period.