

<b>COMPARISON OF CARESHIELD LIFE SUPPLEMENTS</b>				
	<b>SINGLIFE WITH AVIVA</b>	<b>GREAT EASTERN LIFE</b>		<b>INCOME</b>
	<b>MYLONGTERMCARE/ MYLONGTERMCARE PLUS (See Note 1)</b>	<b>GREAT CARESHIELD ENHANCED/ ADVANTAGE* (withdrawn w.e.f. 5 Oct 21)</b>	<b>GREAT CARESHIELD SUPREME</b>	<b>CARE SECURE</b>
<b>Monthly benefit</b>	\$200-\$5000, in increments of \$100 (on top of CSHL payouts) Option for level or escalating monthly benefits at 2% / 3% per annum	\$300-\$5000, in increments of \$100 (on top of CSHL payouts)	\$300-\$5000, in increments of \$100 (on top of CSHL payouts)	\$1200-\$5000, in increments of \$100 (including CSHL payouts in event of at least 3 out of 6 ADLs)
<b>Maximum benefit period (Benefits cease upon recovery or death)</b>	Lifetime	Lifetime	Lifetime	Lifetime
<b>Initial lump sum benefit (See Note 2)</b>	3 times the first monthly benefit (at least 3 out of 6 ADLs) [At least 2 out of 6 ADLs for MyLongTermCare Plus]	3 times the monthly benefit (at least 1 out of 6 ADLs) (for GREAT CareShield Advantage only) (See Note 3)	3 times the monthly benefit (at least 1 out of 6 ADLs) (See Note 3)	3 times the monthly benefit (at least 2 out of 6 ADLs) 6 times the monthly benefit (at least 3 out of 6 ADLs)
<b>Death benefit during claims period</b>	3 times the last monthly benefit/ rehabilitation benefit (if applicable)	-	-	3 times the monthly benefit
<b>Dependant benefit</b>	20% of monthly benefit for up to 36 months if claimant has child 22 ANB and below at point of claim	-	30% of monthly benefit for up to 48 months if claimant has child below 22 ALB at point of claim	25% of the monthly benefit for up to 36 months if claimant has biological child, stepchild or legally adopted child under 21 years old on the claim date or other dependents*  *Dependents include your husband or wife; your parents (biological parents, step-parents or parents who legally adopted you); and your parents-in-law.
<b>Caregiver Relief Benefit</b>	60% of monthly benefit for up to 12 months	-	60% of monthly benefit for up to 12 months	-
<b>Other benefits</b>	Rehabilitation benefit (for MyLongTermCare only) Guaranteed Issuance Option to increase monthly benefit at key life stage events	-	-	-
<b>Paid-up benefits</b>	Yes	Yes	Yes	Yes
<b>Premium waiver</b>	At least 1 out of 6 ADLs	At least 1 out of 6 ADLs	At least 1 out of 6 ADLs	At least 2 out of 6 ADLs

Information updated as of June 2022

<b>Claims eligibility for monthly benefit</b>	At least 3 out of 6 ADLs [At least 2 out of 6 ADLs for MyLongTermCare Plus]	At least 2 out of 6 ADLs (See Note 4)	At least 1 out of 6 ADLs (See Note 5)	At least 2 out of 6 ADLs (See Note 6)
<b>Waiting period</b>	-	90 days	90 days	90 days
<b>Deferment period</b>	<b>90 days (See Note 7)</b>			
<b>Benefits illustration Legend:</b> Supplements: Benefits: CareShield Life	<p style="text-align: center;">Lifetime payouts if you remain severely disabled</p>			

### COMPARISON OF CARESHIELD LIFE SUPPLEMENTS

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<b>Premium structure</b>	Level or escalating premiums	Level premiums	Level premiums	Level premiums																																																
<b>Premiums (See Note 8)</b>	<p><u>Monthly benefit at entry without escalation</u></p> <table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">MyLongTermCare</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 97</td> <td style="text-align: center;">Up to 67</td> </tr> <tr> <td style="text-align: center;">Up to 97</td> <td style="text-align: center;">Up to 67</td> </tr> <tr> <td colspan="2" style="text-align: center;">MyLongTermCare Plus</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 97</td> <td style="text-align: center;">Up to 67</td> </tr> <tr> <td style="text-align: center;">Up to 97</td> <td style="text-align: center;">Up to 67</td> </tr> </table>	MyLongTermCare		M	F	Up to 97	Up to 67	Up to 97	Up to 67	MyLongTermCare Plus		M	F	Up to 97	Up to 67	Up to 97	Up to 67	<p><u>For \$600 monthly benefit at entry age of 30:</u></p> <table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">Enhanced</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 80</td> <td style="text-align: center;">Up to 65</td> </tr> <tr> <td style="text-align: center;">Up to 80</td> <td style="text-align: center;">Up to 65</td> </tr> <tr> <td colspan="2" style="text-align: center;">Advantage</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 80</td> <td style="text-align: center;">Up to 65</td> </tr> <tr> <td style="text-align: center;">Up to 80</td> <td style="text-align: center;">Up to 65</td> </tr> </table>	Enhanced		M	F	Up to 80	Up to 65	Up to 80	Up to 65	Advantage		M	F	Up to 80	Up to 65	Up to 80	Up to 65	<p><u>For \$600 monthly benefit at entry age of 30:</u></p> <table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">Supreme</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 95</td> <td style="text-align: center;">Up to 67</td> </tr> <tr> <td style="text-align: center;">Up to 95</td> <td style="text-align: center;">Up to 67</td> </tr> </table>	Supreme		M	F	Up to 95	Up to 67	Up to 95	Up to 67	<p><u>For \$1200 monthly benefit at entry age of 30: (See Note 6)</u></p> <table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">Care Secure</td> </tr> <tr> <td style="text-align: center;">M</td> <td style="text-align: center;">F</td> </tr> <tr> <td style="text-align: center;">Up to 84</td> <td style="text-align: center;">Up to 67</td> </tr> <tr> <td style="text-align: center;">Up to 84</td> <td style="text-align: center;">Up to 67</td> </tr> </table>	Care Secure		M	F	Up to 84	Up to 67	Up to 84	Up to 67
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<b>Premium period (See Note 8)</b>	(i) Up to age 97; or (ii) Up to age 67 or 20 years from entry age, whichever is later	(i) Entry age 30 to 55 - Up to age 65 or 80; or (ii) Entry age 56 to 64 – Up to 80 or 10 years	(i) Entry age 30 to 47 - Up to age 67 or 95; or (ii) Entry age 48 to 64 – Up to 95 or 20 years	(i) Up to age 67; or (ii) Up to age 84
<b>Policy coverage</b>	Lifetime	Lifetime	Lifetime	Lifetime
<b>Min entry age (as at last birthday)</b>	30	30	30	30
<b>Max entry age (as at last birthday)</b>	64	64	64	64

## **Notes**

\* This plan is no longer offered to new members. Existing members may continue to renew their policies.

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

Note (2): Activities of Daily Living: Washing, Dressing, Feeding, Toileting, Walking or Moving Around and Transferring.

Note (3): For GREAT CareShield Advantage and GREAT CareShield Supreme, initial lump sum benefit may be paid again for subsequent episodes of mild disability, if such subsequent disabilities do not arise from or are not related to the original cause of disability(ies) for which there was a previous claim.

Note (4): For GREAT CareShield Enhanced, if Life Assured suffers from an inability to perform 2 ADLs, policyholder will receive 50% of the monthly benefit. If Life Assured suffers from an inability to perform at least 3 ADLs, policyholder will receive 100% of monthly benefit. For GREAT CareShield Advantage, if Life Assured suffers from an inability to perform at least 2 ADLs, policyholder will receive 100% of monthly benefit.

Note (5): For GREAT CareShield Supreme, if Life Assured suffers from an inability to perform only 1 ADL, policyholder will receive 50% of the monthly benefit. If Life Assured suffers from an inability to perform at least 2 ADLs, policyholder will receive 100% of monthly benefit.

Note (6): If Life Assured suffers from an inability to perform 2 ADLs, policyholder will receive 100% of monthly benefit. If Life Assured suffers from an inability to perform at least 3 ADLs, policyholder will receive 100% of monthly benefit less the CareShield Life benefit that applies to the policyholder.

Note (7): 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 (8): 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 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.

*Information updated as of June 2022*