

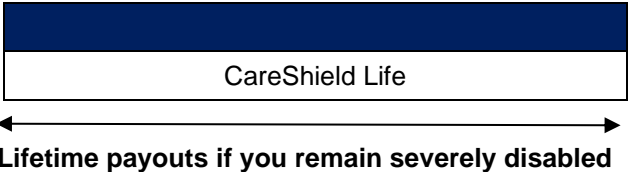
COMPARISON OF CARESHIELD LIFE SUPPLEMENTS

	SINGLIFE	GREAT EASTERN LIFE		INCOME	
	SINGLIFE CARESHIELD STANDARD/ SINGLIFE CARESHIELD PLUS (See Note 1)	GREAT CARESHIELD ENHANCED/ ADVANTAGE* (withdrawn w.e.f. 5 Oct 21)	GREAT CARESHIELD SUPREME	CARE SECURE* (withdrawn w.e.f. 9 Sep 25)	CARE SECURE PRO
Monthly benefit	\$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 \$10 (on top of CSHL payouts)	\$1200-\$5000, in increments of \$100 (including CSHL payouts in event of at least 3 out of 6 ADLs)	\$200-\$5000, in increment of \$10 (on top of CSHL payouts)
Maximum benefit period (Benefits cease upon recovery or death)	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Initial lump sum benefit (See Note 2)	3 times the first monthly benefit (at least 3 out of 6 ADLs) [At least 2 out of 6 ADLs for Singlife CareShield Plus]	3 times the monthly benefit (at least 1 out of 6 ADLs) (<i>for GREAT CareShield Advantage only</i>) (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)	3 times the monthly benefit (at least 2 out of 6 ADLs) 6 times the monthly benefit (at least 3 out of 6 ADLs)
Death benefit during claims period	3 times the last monthly benefit/ rehabilitation benefit (if applicable)	-	-	3 times the monthly benefit	3 times the monthly benefit
Dependant benefit	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 ANB at point of claim	25% of the monthly benefit for up to 36 months if claimant has a dependant at point of claim	25% of the monthly benefit for up to 36 months if claimant has a dependant at point of claim
Caregiver Relief Benefit	60% of monthly benefit for up to 12 months	-	60% of monthly benefit for up to 12 months	-	60% of monthly benefit for up to 12 months
Other benefits	Rehabilitation benefit (<i>for Singlife CareShield Standard only</i>) Guaranteed Issuance Option to increase monthly benefit at key life stage events	-	-	-	-
Paid-up benefits	Yes	Yes	Yes	Yes	Yes
Premium waiver	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	At least 1 out of 6 ADLs
Claims eligibility for monthly benefit	At least 2 out of 6 ADLs [At least 1 out of 6 ADLs for Singlife CareShield Plus] (See Note 4)	At least 2 out of 6 ADLs (See Note 5)	At least 1 out of 6 ADLs (See Note 6)	At least 2 out of 6 ADLs (See Note 7)	At least 1 out of 6 ADLs (See Note 8)
Waiting period	-	90 days	90 days	90 days	90 days
Deferment period	90 days (See Note 9)				

Benefits illustration
Legend:
Supplements:

Benefits:

CareShield Life



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Premium structure	Level or escalating premiums			Level premiums		Level premiums		Level premiums		Level premiums																			
Premiums (See Note 10)	For \$600 monthly benefit at entry age of 30: (without escalation)			For \$600 monthly benefit at entry age of 30:		For \$600 monthly benefit at entry age of 30:		For \$1200 monthly benefit at entry age of 30: (See Note 7)		For \$600 monthly benefit at entry age of 30																			
	Plan Type (Premiums payable up to age next birthday X)	Singlife CareShield Standard		Plan Type (Premiums payable up to age X)	Enhanced																								
		M	F		M							F																	
		Up to 99	\$268 (Total: \$18,256)		\$328 (Total: \$22,307)							Up to 80	\$227 (Total: \$11,350)	\$305 (Total: \$15,250)															
	Up to 69	\$398 (Total: \$15,110)	\$485 (Total: \$18,447)	Up to 65	\$296 (Total: \$10,360)							\$403 (Total: \$14,105)	Plan Type (Premiums payable up to age X)	Supreme		Plan Type (Premiums payable up to age X)	Care Secure		Plan Type (Premiums payable up to age X)	Care Secure									
	Plan Type (Premiums payable up to age next birthday X)	Singlife CareShield Plus		Plan Type (Premiums payable up to age X)	Advantage							M		F	M		F	M		F	M	F							
		M	F		Up to 80							\$277 (Total: \$13,850)		\$380 (Total: \$19,000)	Up to 95		\$292 (Total: \$18,980)	\$390 (Total: \$25,350)		Up to 84	\$179 (Total: \$9,666)	\$250 (Total: \$13,500)	Up to 99	\$287 (Total: \$19,803)	\$356 (Total: \$24,564)				
												Up to 65		\$360 (Total: \$12,600)			\$502 (Total: \$17,570)	Up to 67			\$433 (Total: \$16,021)	\$530 (Total: \$19,610)		Up to 67	\$222 (Total: \$8,214)	\$344 (Total: \$12,728)	Up to 67	\$400 (Total: \$14,800)	\$497 (Total: \$18,389)
														Up to 99			\$316 (Total: \$21,480)				\$389 (Total: \$26,443)	Up to 69			\$471 (Total: \$17,901)	\$462 (Total: \$17,538)		See Note (8)	

Premium period (See Note 10)	(i) Up to age next birthday 99; or (ii) Up to age next birthday 69 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	(i) Up to age 67; or (ii) Up to age 99
Policy coverage	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Min entry age (as at last birthday)	30	30	30	30	30
Max entry age (as at last birthday)	64	64	64	64	69
Premium rate	Non-guaranteed	Non-guaranteed	Non-guaranteed	Non-guaranteed	Non-guaranteed
Min number of premium payments to convert into Reduced Paid-Up	From 10 premium payments (depending on policy parameters)	(i) Reached age 61 on policy anniversary, and (ii) In-force policy for at least 10 years	(i) Reached age 61 on policy anniversary (ii) In-force policy for at least 10 years	10 years	(i) After policy has been in-force for more than 10 years; or (ii) After 61 age last birthday, whichever is later.
Transfer/Surrend er value	No	No	No	No	No

Notes

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

Note (1): Features of Singlife CareShield Plus that deviate from Singlife CareShield Standard 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 Singlife CareShield Standard, if Life Assured suffers from an inability to perform only 2 ADLs, policyholder will receive 100% of monthly payout, up to 12 months, if Life Assured suffers from an inability to perform at least 3 ADLs, policyholder will receive 100% of monthly payout, for lifetime. For Singlife CareShield Plus, if Life Assured suffers from an inability to perform only 1ADL, policyholder will receive 100% of monthly payout, up to 12 months, if Life Assured suffers from an inability to perform at least 2 ADLs, policyholder will receive 100% of monthly payout, for lifetime.

Note (5): 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 (6): 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 (7): For Income Care Secure, 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 (8): For Income Care Secure Pro, if Life Assured suffers from an inability to perform only 1 ADL (i) before 75 age last birthday, policyholder will receive 60% of the monthly benefit, for up to 60 months or (ii) on and after 75 age last birthday, policyholder will receive 100% of the monthly benefit, for up to 12 months; if Life Assured suffers from an inability to perform at least 2 ADLs, policyholder will receive 100% of the monthly benefit. Premiums are after 25% discount.

Note (9): 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 (10): 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.