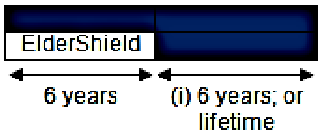
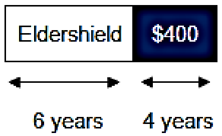
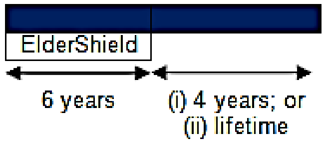
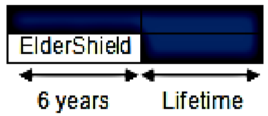
COMPARISON OF ELDERSHIELD SUPPLEMENTS FOR ELDERSHIELD 400 (ESH400) POLICYHOLDERS

	SINGLIFE	GREAT EASTERN LIFE		INCOME
	SINGLIFE ELDERSHIELD STANDARD/ SINGLIFE ELDERSHIELD PLUS (See Note 1)	**VALUEPLUS 400**	**ELDERSHIELD COMPREHENSIVE**	**PRIMESHIELD**
Monthly benefit	\$600-\$5,000, in increments of \$100 (including ESH400 benefits)	\$400	\$300-\$3000 (in increments of \$100)	\$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)	10 years	(i) 10 years; or (ii) lifetime (on top of ESH400)	Lifetime (integrated with ESH400)
Initial lump sum benefit	3 times the 1st monthly benefit	3 times monthly benefit	3 times monthly benefit	3 times the monthly benefit
Death benefit during claims period	3 times the monthly benefit/ rehabilitation benefit (if applicable)	3 times monthly benefit	3 times monthly benefit	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 1st claim	-	-	25% of the monthly benefit for up to 36 months if claimant has child under 21 years old
Other benefits	Rehabilitation (for Singlife ElderShield Standard only) benefit	-	-	Get Well benefit
Paid-up benefits	Yes	No	Yes	Yes
Premium waiver during claims period	Yes	Yes	Yes	Yes
Claims eligibility (See Note 2)	At least 3 out of 6 ADLs [At least 2 out of 6 ADLs forSinglife ElderShield Plus]	At least 3 out of 6 ADLs	At least 2 or 3 out of 6 ADLs, depending on plan type	At least 3 out of 6 ADLs
Deferment period	**90 days (See Note 3)**			
Benefits illustration **Legend:** Supplements: Benefits: ElderShield				

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<table>
<tr><th colspan="5">COMPARISON OF ELDERSHIELD SUPPLEMENTS FOR ELDERSHIELD 400 (ESH400) POLICYHOLDERS</th></tr>
<tr><th></th><th>SINGLIFE</th><th colspan="2">GREAT EASTERN LIFE</th><th>INCOME</th></tr>
<tr><th></th><th>SINGLIFE ELDERSHIELD STANDARD/ SINGLIFE ELDERSHIELDPLUS (See Note 1)</th><th>VALUEPLUS 400</th><th>ELDERSHIELD COMPREHENSIVE</th><th>PRIMESHIELD</th></tr>
<tr><td>Premium structure (See Note 4)</td><td>Level premiums</td><td>Age-based premiums</td><td>Level premiums</td><td>Level premiums</td></tr>
<tr><td>Premiums (See Note 5)</td>
<td><u>For $600 monthly benefit at entry age of 40:</u>
<table>
<tr><td></td><td colspan="2">Singlife ElderShield Standard</td><td colspan="2">Singlife ElderShield Plus</td></tr>
<tr><td></td><td>M</td><td>F</td><td>M</td><td>F</td></tr>
<tr><td>Plan 1</td><td>$245</td><td>$301</td><td>-</td><td>-</td></tr>
<tr><td>Plan 2</td><td>$164</td><td>$200</td><td>$205</td><td>$249</td></tr>
<tr><td>Plan 3</td><td>$295</td><td>$373</td><td>-</td><td>-</td></tr>
<tr><td>Plan 4</td><td>$189</td><td>$236</td><td>$236</td><td>$295</td></tr>
</table>
(See Note 6)</td>
<td>Attained age 40: $46
Attained age 56: $53
Attained age 71: $170(M) / $207(F)
Attained age 91: $841(M) / $1106(F)
Attained age 100: $1528(M) / $1860(F)</td>
<td><u>For every $100 of monthly benefit</u>
Entry age 40
<table>
<tr><td>Plan Type</td><td>M</td><td>F</td></tr>
<tr><td>3 ADLs (10yrs)</td><td>$57</td><td>$72</td></tr>
<tr><td>3 ADLs (lifetime)</td><td>$63</td><td>$79</td></tr>
<tr><td>2 ADLs (10yrs)</td><td>$65</td><td>$85</td></tr>
<tr><td>2 ADLs (lifetime)</td><td>$71</td><td>$93</td></tr>
</table>
(see Note 7)</td>
<td><u>For $500 monthly benefit</u>
<table>
<tr><td>Entry Age</td><td>M</td><td>F</td></tr>
<tr><td>40</td><td>$221</td><td>$278</td></tr>
<tr><td>64</td><td>$499</td><td>$650</td></tr>
</table></td></tr>
<tr><td>Premium period (See Note 5)</td><td>(i) Up to age 65 (next birthday) or 20 years from entry age, whichever is later; or (ii) lifetime [Singlife ElderShield Plus only offers lifetime premiums]</td><td>Up to and including policy anniversary at age 100</td><td>Up to and including policy anniversary at age 80</td><td>Up to age 65 or 20 years from entry age, whichever is later</td></tr>
<tr><td>Policy coverage</td><td>Lifetime</td><td>Lifetime</td><td>Lifetime</td><td>Lifetime</td></tr>
<tr><td>Premium discount</td><td>No</td><td>5% loyalty discount from 1st policy anniversary</td><td>10% discount if monthly benefit of $1000 or more chosen</td><td>No</td></tr>
<tr><td>Min entry age (as at last birthday)</td><td>40</td><td>40</td><td>40</td><td>40</td></tr>
<tr><td>Max entry age (as at last birthday)</td><td>64</td><td>64</td><td>64</td><td>64</td></tr>
<tr><td>Premium rate</td><td>Non-guaranteed</td><td>Non-guaranteed</td><td>Non-guaranteed</td><td>Non-guaranteed</td></tr>
<tr><td>Min number of premium payments to convert into Reduced Paid-Up</td><td>From 10 premium payments (depending on policy parameters)</td><td>NA</td><td>For ElderShield Comprehensive policies with commencement dates before 2 August 2010: Age 61 and policy in-force for at least 5 years</td><td>11 years</td></tr>
</table>

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			For ElderShield Comprehensive policies with commencement dates on or after 2 August 2010: Age 61 and policy in-force for at least 10 years	
Transfer/Surrender value	No	No	No	No

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Notes

Note (1): Features of Singlife ElderShield Plus that deviate from Singlife ElderShield Standard 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.
Note (7): Explanation of plan types: 3ADLs (10 years): Inability to perform at least 3 out of 6 ADLs, 10 years benefit period; 3 ADLs (Lifetime): inability to perform at least 3 out of 6 ADLs, lifetime benefit period; 2ADLs (10 years): inability to perform at least 2 out of 6 ADLs, 10 years benefit period; 2 ADLs (Life): Inability to perform at least 2 out of 6 ADLs, lifetime benefit period.

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