

COMPARISON OF ELDERSHIELD SUPPLEMENTS FOR ELDERSHIELD 300 (ESH300) POLICYHOLDERS

	SINGLIFE	GREAT EASTERN LIFE		INCOME	
	SINGLIFE ELDERSHIELD STANDARD/ SINGLIFE ELDERSHIELD PLUS (See Note 1)	VALUEPLUS 300	ELDERSHIELD COMPREHENSIVE	PRIMESHIELD* (withdrawn w.e.f. 9 Sep 2025)	CARE SECURE PRO
Monthly benefit	\$600-\$5,000, in increments of \$100 (including ESH300 benefits)	\$300	\$300-\$3000, in increments of \$100	\$500-\$3000, in increments of \$100 (including ESH300 benefits)	\$200-\$5000, in increment of \$10 (on top of ESH300 benefits)
Maximum benefit period (Benefits cease upon recovery or death)	(i) 12 years; or (ii) lifetime (integrated with ESH300)	10 years	(i) 10 years; or (ii) lifetime (on top of ESH300)	Lifetime (integrated with ESH300)	Lifetime (on top of ESH300)
Initial lump sum benefit	3 times the 1 st monthly benefit	3 times monthly benefit	3 times monthly benefit	3 times the monthly benefit	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 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	3 times the monthly benefit
Dependent care 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 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
Other benefits	Rehabilitation benefit (for <i>Singlife ElderShield Standard only</i>)	-	-	Get Well benefit	Caregiver benefit at 60% of monthly benefit for up to 12 months
Paid-up benefits	Yes	No	Yes	Yes	Yes
Premium waiver during claims period	Yes	Yes	Yes	Yes	Yes
Claims eligibility (See Note 2)	At least 3 out of 6 ADLs [At least 2 out of 6 ADLs for Singlife 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	At least 1 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>5 years</div> <div>(i) 7 years; or (ii) lifetime</div> </div>	<div> <div>ElderShield</div> <div>\$300</div> <div>5 years</div> <div>5 years</div> </div>	<div> <div>ElderShield</div> <div>5 years</div> <div>(i) 5 years; or (ii) lifetime</div> </div>	<div> <div>ElderShield</div> <div>5 years</div> <div>Lifetime</div> </div>	<div> <div>ElderShield</div> <div>5 years</div> <div>Lifetime</div> </div> <p>See Note (8)</p>
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Premium structure (See Note 4)	Level premiums					Age-based premiums	Level premiums		Level premiums		Level premiums																		
Premiums (See Note 5)	For \$600 monthly benefit at entry age of 40:					Attained age 40: \$46 Attained age 56: \$53 Attained age 71: \$149(M) / \$184(F) Attained age 91: \$671(M) / \$909(F) Attained age 100: \$1218(M) / \$1531(F)	For every \$100 of monthly benefit			For \$500 monthly benefit:		For \$200 monthly benefit at entry age of 40:																	
		Singlife ElderShield Standard		Singlife ElderShield Plus			Entry age 40			<table><tr><td>Entry Age</td><td>M</td><td>F</td></tr><tr><td>40</td><td>\$270</td><td>\$340</td></tr><tr><td>64</td><td>\$658</td><td>\$845</td></tr></table>	Entry Age	M	F	40	\$270	\$340	64	\$658	\$845	<table><tr><td>Premiu m term</td><td>M</td><td>F</td></tr><tr><td>Up to age 99</td><td>\$200</td><td>\$251</td></tr><tr><td>Up to age 67</td><td>\$339</td><td>\$431</td></tr></table>	Premiu m term	M	F	Up to age 99	\$200	\$251	Up to age 67	\$339	\$431
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Plan 1	\$300	\$370	-	-	(See Note 7)																								
Plan 2	\$199	\$245	\$249	\$306																									
Plan 3	\$354	\$447	-	-																									
Plan 4	\$226	\$285	\$283	\$356																									
	(See Note 6)																												
Premium period (See Note 5)	(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]					Up to and including policy anniversary at age 100	Up to and including policy anniversary at age 80		Up to age 65 or 20 years from entry age, whichever is later		(i) Up to age 67; or (ii) Up to age 99																		
Policy coverage	Lifetime					Lifetime	Lifetime		Lifetime		Lifetime																		
Premium discount	No					5% loyalty discount from 1 st policy anniversary	10% discount if monthly benefit of \$1000 or more chosen		No		25% perpetual premium discount																		
Min entry age (as at last birthday)	40					40	40		40		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)	NA	<p>For ElderShield Comprehensive policies with commencement dates before 2 August 2010: Age 61 and policy in-force for at least 5 years</p> <p>For ElderShield Comprehensive policies with commencement dates on or after 2 August 2010: Age 61 and policy in-force for at least 10 years</p>	11 years	<p>(i) After policy has been in-force for more than 10 years; or</p> <p>(ii) After 61 age last birthday, whichever is later.</p>
Transfer/Surrender 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 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.

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.