

Estimated annual premium schedule for CareShield Life for cohorts born 1980 to 1990

Figure 1: Estimated annual premiums for **male** Singapore Citizens of various monthly per capita household income (PCHI) groups

Birth year	Annual premium ^a (S\$), in Year X, before subsidies						Annual premium (S\$), in Year X, after means-tested premium ^b and transitional ^c subsidies																							
							Monthly PCHI \$1,100 or less						Monthly PCHI \$1,101 - \$1,800						Monthly PCHI \$1,801 - \$2,600						Monthly PCHI \$2,601 or above					
	2020	2021	2022	2023	2024	2025 ^d	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025
1990	206	210	214	218	223	227	74	87	100	113	126	159	84	97	111	124	137	170	95	108	121	135	148	182	136	150	164	178	193	227
1989	212	217	221	225	230	234	79	92	105	118	131	164	89	102	116	129	142	176	100	113	127	140	154	188	142	157	171	185	200	234
1988	219	224	228	233	237	242	84	97	110	123	136	169	94	108	121	135	148	182	105	119	133	146	160	194	149	164	178	193	207	242
1987	227	231	236	241	245	250	89	102	115	128	142	175	100	113	127	140	154	188	111	125	139	152	166	200	157	171	186	201	215	250
1986	235	239	244	249	254	259	94	108	121	134	148	181	106	119	133	147	160	194	118	131	145	159	173	207	165	179	194	209	224	259
1985	244	248	253	259	264	269	101	114	127	141	155	188	113	126	140	154	168	202	125	139	153	167	181	215	174	188	203	219	234	269
1984	252	257	263	268	273	279	107	120	134	148	161	195	119	133	147	161	175	209	132	146	160	174	189	223	182	197	213	228	243	279
1983	262	267	272	278	283	289	113	127	141	154	168	202	126	140	154	168	183	217	139	154	168	182	197	231	192	207	222	238	253	289
1982	272	277	283	288	294	300	120	134	148	162	176	210	134	148	162	176	191	225	147	162	176	191	205	240	202	217	233	248	264	300
1981	282	288	294	300	306	312	128	142	156	170	184	218	142	156	170	185	199	234	156	170	185	200	215	249	212	228	244	260	276	312
1980	295	301	307	313	320	326	137	151	165	179	194	228	151	166	180	195	210	245	166	181	196	211	226	261	225	241	257	273	290	326

^a Premiums will increase over time, alongside regular increases in payouts. Figures shown here assume a premium increase of 2% per year, alongside payouts that are assumed to increase at a rate of 2% per year. Premiums and payouts will be reviewed regularly and may be adjusted to account for claims experience and long-term changes in disability and longevity trends.

^b Means-tested premium subsidies are applicable to Singapore Citizens living in properties with an Annual Value (AV) of \$13,000 or less. Those with an AV of between \$13,101 to \$21,000 will receive 10 percentage points less than the applicable subsidy rates. Those living in properties of above \$21,000 will not receive permanent subsidies. **Permanent Residents** will receive half of the applicable subsidy rates for Singapore Citizens.

^c Transitional subsidies will be given to Singapore Citizens who are enrolled within 2020 to 2024, to offset annual premiums (\$70 in 2020, \$60 in 2021, \$50 in 2022, \$40 in 2023 and \$30 in 2024).

^d Transitional subsidies will phase out by 2025.

Figure 2: Estimated annual premiums for female Singapore Citizens of various monthly per capita household income (PCHI) groups

Birth year	Annual premium ^a (S\$), in Year X, before subsidies						Annual premium (S\$), in Year X, after means-tested premium ^b and transitional ^c subsidies																							
							Monthly PCHI \$1,100 or less					Monthly PCHI \$1,101 - \$1,800					Monthly PCHI \$1,801 - \$2,600					Monthly PCHI \$2,601 or above								
	2020	2021	2022	2023	2024	2025 ^d	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025	2020	2021	2022	2023	2024	2025
1990	253	258	263	268	274	279	107	121	134	148	162	195	120	133	147	161	175	209	132	146	160	175	189	223	183	198	213	228	244	279
1989	261	266	272	277	283	288	113	127	140	154	168	202	126	140	154	168	182	216	139	153	167	182	196	231	191	206	222	237	253	288
1988	270	275	281	287	292	298	119	133	147	161	175	209	133	147	161	175	189	224	146	160	175	189	204	239	200	215	231	247	262	298
1987	279	285	291	296	302	308	126	139	153	168	182	216	140	154	168	182	197	231	153	168	183	197	212	247	209	225	241	256	272	308
1986	289	295	301	307	313	319	132	147	161	175	189	224	147	161	176	190	205	240	161	176	191	206	220	255	219	235	251	267	283	319
1985	300	306	313	319	325	332	140	154	169	183	198	232	155	170	184	199	214	249	170	185	200	215	230	265	230	246	263	279	295	332
1984	312	318	324	331	337	344	148	162	177	191	206	241	164	178	193	208	223	258	179	194	209	225	240	275	242	258	274	291	307	344
1983	324	330	337	343	350	357	157	171	186	200	215	250	173	188	203	218	233	268	189	204	219	235	250	286	254	270	287	303	320	357
1982	336	343	350	357	364	371	165	180	195	210	225	260	182	197	212	228	243	279	199	215	230	246	261	297	266	283	300	317	334	371
1981	350	357	364	372	379	387	175	190	205	220	235	271	193	208	223	239	254	290	210	226	241	257	273	309	280	297	314	332	349	387
1980	366	373	380	388	396	404	186	201	216	232	247	283	204	220	235	251	267	303	222	238	254	270	287	323	296	313	330	348	366	404

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^d Transitional subsidies will phase out by 2025.