

COMPARISON OF ELDERSHIELD SUPPLEMENTS FOR ELDERSHIELD 300 (ESH300) POLICYHOLDERS

	AVIVA	GREAT EASTERN LIFE		INCOME
	MYCARE/MYCARE PLUS (See Note 1)	VALUEPLUS 300	ELDERSHIELD COMPREHENSIVE	PRIMESHIELD
Monthly benefit	\$600-\$3500, in increments of \$100 (including ESH300 benefits)	\$300	\$300-\$3000, in increments of \$100	\$500-\$3000, in increments of \$100 (including 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)
Initial lump sum benefit	3 times the 1 st 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 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 child under 21 years old.
Other benefits	Rehabilitation (for MyCare 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 for MyCare 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	<p>Legend: Supplements: ElderShield Benefits: ElderShield</p>			

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Premium structure (See Note 4)	Level premiums	Age-based premiums	Level premiums	Level premiums																																												
Premiums (See Note 5)	<p>For \$600 monthly benefit at entry age of 40:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">MyCare</th> <th colspan="2" style="text-align: center;">MyCare Plus</th> </tr> <tr> <th style="text-align: center;">M</th> <th style="text-align: center;">F</th> <th style="text-align: center;">M</th> <th style="text-align: center;">F</th> </tr> </thead> <tbody> <tr> <td>Plan 1</td> <td style="text-align: center;">\$300</td> <td style="text-align: center;">\$370</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Plan 2</td> <td style="text-align: center;">\$199</td> <td style="text-align: center;">\$245</td> <td style="text-align: center;">\$249</td> <td style="text-align: center;">\$306</td> </tr> <tr> <td>Plan 3</td> <td style="text-align: center;">\$354</td> <td style="text-align: center;">\$447</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Plan 4</td> <td style="text-align: center;">\$226</td> <td style="text-align: center;">\$285</td> <td style="text-align: center;">\$283</td> <td style="text-align: center;">\$356</td> </tr> </tbody> </table> <p>(See Note 6)</p>		MyCare		MyCare Plus		M	F	M	F	Plan 1	\$300	\$370	-	-	Plan 2	\$199	\$245	\$249	\$306	Plan 3	\$354	\$447	-	-	Plan 4	\$226	\$285	\$283	\$356	<p>Attained age 40: \$45 Attained age 56: \$52.25 Attained age 71: \$146.30(M) /180.50(F) Attained age 91: \$658.35(M) /892.05(F) Attained age 100: \$1196.05(M) /\$1502.90(F)</p>	<p>For every \$100 of monthly benefit Entry age 40</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Plan Type</th> <th style="text-align: center;">M</th> <th style="text-align: center;">F</th> </tr> </thead> <tbody> <tr> <td>3ADLs (10yrs)</td> <td style="text-align: center;">\$56</td> <td style="text-align: center;">\$71</td> </tr> <tr> <td>3ADLs (lifetime)</td> <td style="text-align: center;">\$62</td> <td style="text-align: center;">\$78</td> </tr> <tr> <td>2ADLs (10yrs)</td> <td style="text-align: center;">\$64</td> <td style="text-align: center;">\$83</td> </tr> <tr> <td>2ADLs (lifetime)</td> <td style="text-align: center;">\$70</td> <td style="text-align: center;">\$91</td> </tr> </tbody> </table> <p>(See Note 7)</p>	Plan Type	M	F	3ADLs (10yrs)	\$56	\$71	3ADLs (lifetime)	\$62	\$78	2ADLs (10yrs)	\$64	\$83	2ADLs (lifetime)	\$70	\$91	<p>For \$500 monthly benefit, Entry age 40: \$265(M); \$334(F), Entry age 64: \$646(M); \$829(F)</p>
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Premium period (See Note 5)	(i) Up to age 67 (next birthday) or 20 years from entry age, whichever is later; or (ii) lifetime [MyCare 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																																												
Policy coverage	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																																												
Min entry age (as at last birthday)	40	40	40	40																																												
Max entry age (as at last birthday)	64	64	64	64																																												

Notes

Note (1): Features of MyCare Plus that deviate from MyCare 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.