

**Greater assurance
with greater severe
disability support**



Singlife
with AVIVA

**MyLongTermCare/
MyLongTermCare Plus**

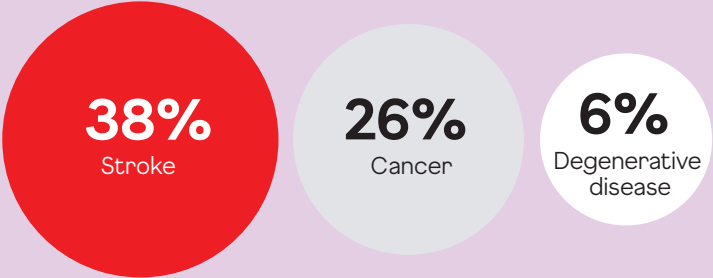


Severe disability is unpredictable but getting necessary care for it shouldn't be.



Severe disability can happen to anyone at any age, due to an accident, serious illnesses or ageing.

Top 3 causes of disability based on insurance claims¹



Long-term care could be needed for a year, 10 years or for life.

In Singapore, **3 in 10** people could remain severely disabled for 10 years or more².




Long-term care costs vary greatly.

An Aviva study found that an **average of S\$2,324 per month** is needed for things like living aids, daily expenses and care-giver costs³.


What exactly is severe disability?

A person is considered severely disabled and in need of long-term care when he or she can't perform at least 3 of the 6 Activities of Daily Living independently:


Activities of Daily Living (ADLs)




Washing




Feeding




Dressing



Toileting



Transferring



Walking or moving around

If it happens...

You should be able to access long-term care without having to

- dip into your savings; or
- depend on your loved ones financially.

Put greater peace of mind in your hands now







Thankfully, there are supplements approved by the Ministry of Health that can enhance your basic CareShield Life or ElderShield coverage.

Disability payouts from national long-term care schemes		
CareShield Life	ElderShield 400	ElderShield 300
Starts at S\$600 per month in 2020 and increases over time ⁴ , for up to a lifetime	S\$400 per month for up to 6 years	S\$300 per month for up to 5 years

Get ready to confidently tackle any future severe disability costs with Singlife's long-term care plans.

Introducing MyLongTermCare and MyLongTermCare Plus

MyLongTermCare and MyLongTermCare Plus are government-approved disability plans that give you additional payouts on top of your CareShield Life or ElderShield payouts, for life. They come with other benefits to support both you and your loved ones, too.

-  **Get S\$200 to S\$5,000 more monthly.**
This is on top of the basic disability payout from your government plan and you'll receive it for as long as you're severely disabled⁵.
-  **Disability payout starts as early as when you're unable to perform 2 ADLs, if you choose MyLongTermCare Plus.**
With CareShield Life, ElderShield and MyLongTermCare, disability payouts start when you're unable to perform at least 3 ADLs.
-  **Choose fixed payouts or increasing payouts.**
You have the option of consistent payouts to make budgeting easier or payouts that grow by 2% or 3% annually to help you manage inflation.
-  **Choose a premium payment period that suits you.**
You can pay
 - (a) up to the policy anniversary after your 97th birthday or
 - (b) for a limited time:
 - up to the policy anniversary after your 67th birthday or
 - for 20 years from entry age (if you join at age 49 or older), whichever is later.
-  **Reduce your cash outlay or pay no cash at all.**
Pay premiums using MediSave for annual premiums up to S\$600⁶ per calendar year per life assured, so you have less out-of-pocket expenses.
-  **Stop paying premiums when you have a mild disability**
– that's when you're unable to perform 1 ADL.

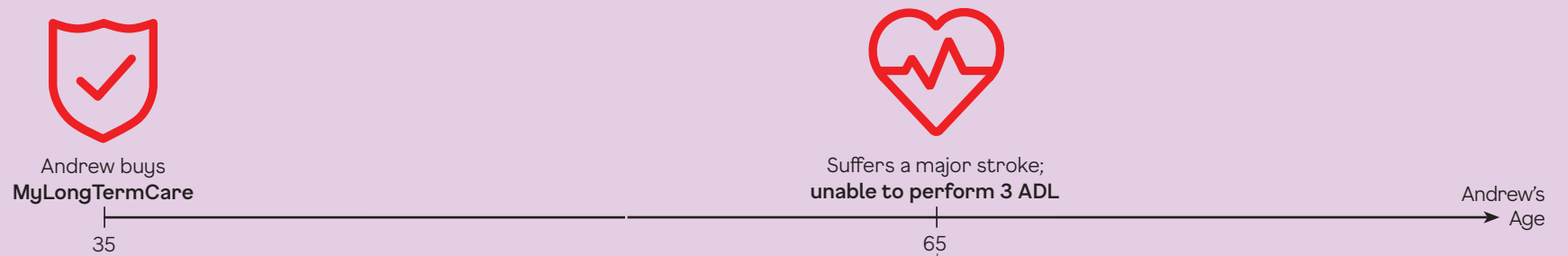
And there's more support – for you and your family

- ✓ **Get a lump-sum benefit that's three times your monthly benefit⁷ when you're severely disabled.**
It can help with things like home modification and one-time costs such as a wheelchair.
- ✓ **Continue receiving payouts when you get better.**
Receive 50% of your last monthly benefit⁷ as a rehabilitation benefit for as long as you're no longer severely disabled but still unable to perform 2 ADL (only for MyLongTermCare).
- ✓ **Get additional cash if you have a child under age 22.**
Receive additional 20% of your monthly benefit⁷ when you're receiving the monthly benefit⁷ or rehabilitation benefit, for up to 36 months.
- ✓ **Receive additional cash to help cover caregiver costs.**
Get additional 60% of your monthly benefit⁷ when you're receiving the monthly benefit⁷ or rehabilitation benefit, for up to 12 months.
- ✓ **There's a payout upon death** that's three times your last monthly benefit⁷ or rehabilitation benefit should you pass away while receiving either of these benefit payouts.
- ✓ **Increase your payouts easily when it matters without underwriting hassle⁸** at key life milestones such as buying a property or becoming a parent.

Note: Deferment Period applies for selected benefits⁹.

How MyLongTermCare can help you

Andrew, age 35, buys MyLongTermCare with a S\$1,000 monthly benefit⁷ that increases at 2% annually. This benefit is on top of his CareShield Life coverage. He opts for a limited premium payment term up to the policy anniversary after his 67th birthday, so he won't have to worry about payments when he retires.



MyLongTermCare premiums and payouts		
Age	Yearly premium, increasing at 2% p.a.	Monthly benefit ⁷ from MyLongTermCare, increasing at 2% p.a.
35	S\$814.27	S\$1,000
36	S\$830.56	S\$1,020
...
65	S\$1,474.64	S\$1,811



Suffers a major stroke; unable to perform 3 ADL



Receives S\$1,811 monthly benefit⁷ for as long as he can't perform 3 ADL



Receives S\$5,433 Lump Sum Benefit



Receives S\$362.20 monthly as Dependant Care Benefit for up to 36 months, as he has a son below age 22

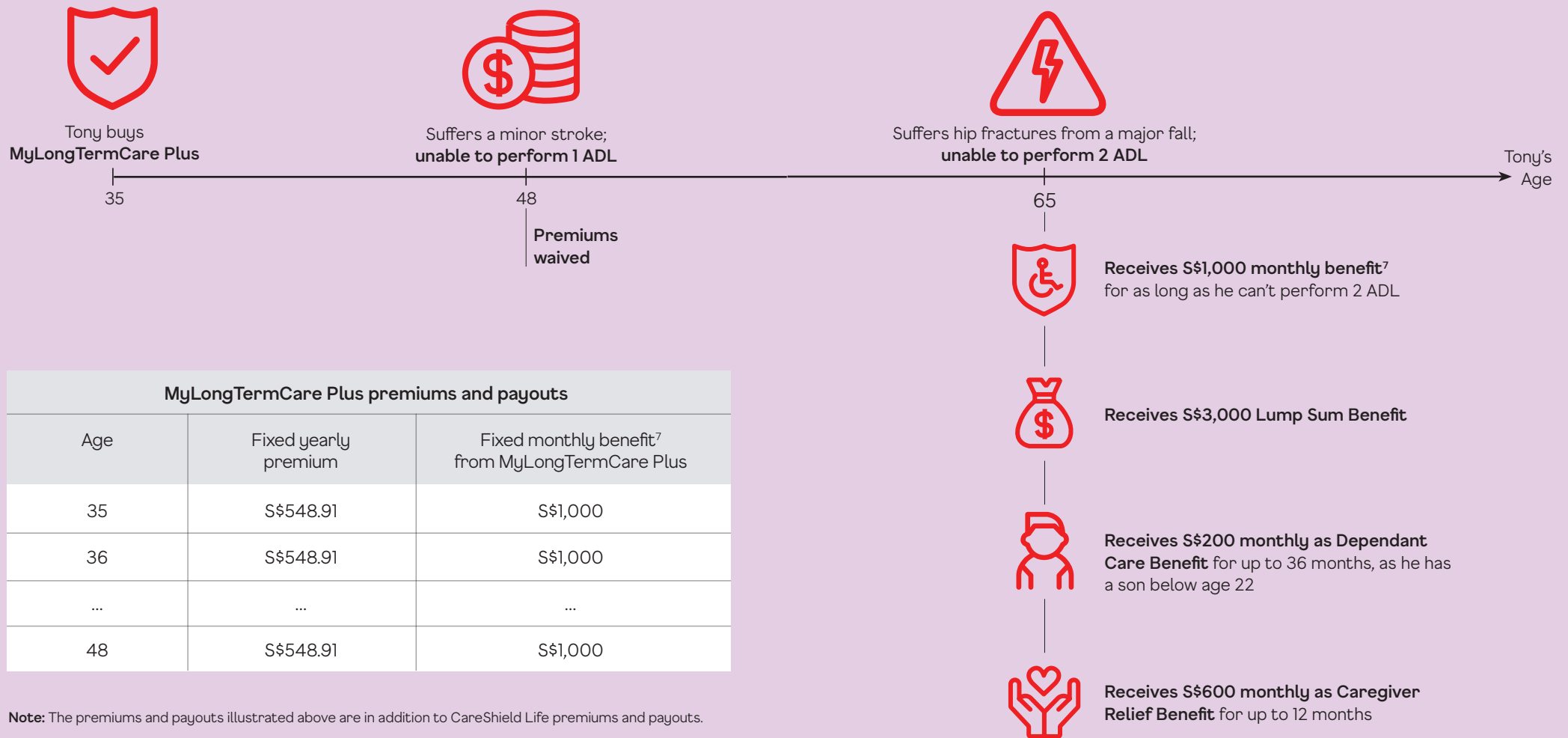


Receives S\$1,086.60 monthly as Caregiver Relief Benefit for up to 12 months

Note: The premiums and payouts illustrated above are in addition to CareShield Life premiums and payouts.

How MyLongTermCare Plus can give you more

Tony, age 35, buys MyLongTermCare Plus with a S\$1,000 monthly benefit⁷. This benefit is on top of his CareShield Life coverage. He opts to pay premiums up to the policy anniversary after his 97th birthday, so the payments will be more manageable. He also chooses a fixed payout.



Manage life's surprises with support that goes the extra mile.

For details about MyLongTermCare or MyLongTermCare Plus, speak to your financial adviser representative or visit singlife.com.

All ages mentioned refer to age next birthday.

Important notes:

1. Top causes of severe disability based on new claims processed by us from 1 January 2018 to 30 June 2020
2. Source: Ministry of Health, Long Term Care Financing, retrieved on 6 April 2020 from <https://www.careshieldlife.gov.sg/long-term-care/planning-ahead.html>.
3. Source: Aviva's Long-term Care Study 2018.
4. Payouts will be reviewed regularly and may be adjusted to account for claims experience and long-term changes in disability and longevity trends.
5. Severe disability means that the Life Assured is unable to perform at least 3 of the 6 (for CareShield Life/MyLongTermCare) or 2 of the 6 (for MyLongTermCare Plus) Activities of Daily Living. For detailed definitions, please refer to the Product Summary.
6. Premiums exceeding the S\$600 MediSave deduction limit will have to be paid in cash. If there are insufficient funds in the MediSave account, cash payment will be required for the difference.
7. The monthly benefit refers to the monthly payout when the Life Assured suffers from a Severe Disability as defined in the plan.
8. The policyholder may exercise this option without providing further evidence of insurability at any of the following life stage events when the Life Assured:
 - a) purchases a property;
 - b) marries, divorces or is widowed;
 - c) becomes a parent by having a newborn child, or legally adopts a child below 19 years old;
 - d) salary increases by 50% or more from application;
 - e) completes a skills development course of at least 6 months;
 - f) purchases a new Individual Life insurance policy or a Supplementary Benefit from us with full underwriting at standard terms; or
 - g) spouse suffers a severe disability (with the inability to perform at least 3 of the 6 ADL) or dies.

This option allows the policyholder to increase the policy's monthly benefit with extra premium payable. The total monthly benefit that can be increased under this option is limited to 50% of the policy initial monthly benefit as agreed at policy inception or at the date this option is exercised, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

9. The Deferment Period is a period of 90 days from the date the Life Assured is confirmed and certified by an Appointed Assessor as severely disabled. The monthly benefit, Lump Sum Benefit, Dependant Care Benefit and Caregiver Relief Benefit will be paid after the Deferment Period. Waiver of Premium is applicable after the Deferment Period. The Deferment Period shall be waived if the Life Assured suffers from a Severe Disability arising from the same cause within 180 days from ceasing to suffer from the Severe Disability.

You need to have a CareShield Life (CSHL) or ElderShield (ESH) policy before purchasing MyLongTermCare or MyLongTermCare Plus (“Supplements”).

Supplements purchased by CSHL policyholders are regulated under the CareShield Life and Long-term Care Act. Supplements purchased by ESH policyholders before the transfer of ESH to Government administration are considered ESH Supplements, which are regulated under the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations. After the transfer, they are considered CSHL Supplements, regulated under the CareShield Life and Long-term Care Act.

This policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from us or our participating distributors’ offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at January 2022. Ref: COMP/2021/11/PPM/821

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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