

COMPARISON OF CARESHIELD LIFE SUPPLEMENTS			
	AVIVA	GREAT EASTERN LIFE	INCOME
	MYLONGTERMCARE/ MYLONGTERMCARE PLUS (See Note 1)	GREAT CARESHIELD ENHANCED/ ADVANTAGE	CARE SECURE
Monthly benefit	\$200-\$5000, in increments of \$100 (on top of CSHL payouts) Option for level or escalating monthly benefits at 2% / 3% per annum	\$300-\$5000, in increments of \$100 (on top of CSHL payouts)	\$1200-\$5000, in increments of \$100 (including CSHL payouts in event of at least 3 out of 6 ADLs)
Maximum benefit period (Benefits cease upon recovery or death)	Lifetime	Lifetime	Lifetime
Initial lump sum benefit (See Note 2)	3 times the first monthly benefit (at least 3 out of 6 ADLs) [At least 2 out of 6 ADLs for MyLongTermCare Plus]	3 times the monthly benefit (at least 1 out of 6 ADLs) (for GREAT CareShield Advantage only) (See Note 3)	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 last monthly benefit/ rehabilitation benefit (if applicable)	-	3 times the monthly benefit
Dependent benefit	20% of monthly benefit for up to 36 months if claimant has child 22 ANB and below at point of claim	-	25% of the monthly benefit for up to 36 months if claimant has child under 21 years old
Caregiver Relief Benefit	60% of monthly benefit for up to 12 months	-	-
Other benefits	Rehabilitation benefit (for MyLongTermCare only) Guaranteed Issuance Option to increase monthly benefit at key life stage events	-	-
Paid-up benefits	Yes	Yes	Yes
Premium waiver	At least 1 out of 6 ADLs	At least 1 out of 6 ADLs	At least 2 out of 6 ADLs
Claims eligibility for monthly benefit	At least 3 out of 6 ADLs [At least 2 out of 6 ADLs for MyLongTermCare Plus]	At least 2 out of 6 ADLs (See Note 4)	At least 2 out of 6 ADLs (See Note 5)
Waiting period	-	90 days	90 days
Deferment period	90 days (See Note 6)		
Benefits illustration Legend: Supplements: Benefits: CareShield Life	<p style="text-align: center;">CareShield Life</p> <p style="text-align: center;">Lifetime payouts if you remain severely disabled</p>		

Information updated as of October 2020

COMPARISON OF CARESHIELD LIFE SUPPLEMENTS									
	AVIVA			GREAT EASTERN LIFE		INCOME			
	MYLONGTERMCARE/ MYLONGTERMCARE PLUS (See Note 1)			GREAT CARESHIELD ENHANCED/ ADVANTAGE		CARE SECURE			
Premium structure	Level or escalating premiums			Level premiums		Level premiums			
Premiums (See Note 7)	For \$600 monthly benefit at entry age of 30: (without escalation)			For \$600 monthly benefit at entry age of 30:		For \$1200 monthly benefit at entry age of 30: (See Note 5)			
	Plan Type (Premiums payable up to age X)	MyLongTermCare		Plan Type (Premiums payable up to age X)	Enhanced		Plan Type (Premiums payable up to age X)	Care Secure	
		M	F		M	F		M	F
	Up to 97	\$256	\$309	Up to 80	\$223	\$299	Up to 84	\$175	\$245
	Up to 67	\$381	\$460	Up to 65	\$291	\$460	Up to 67	\$218	\$337
	Plan Type (Premiums payable up to age X)	MyLongTermCare Plus		Plan Type (Premiums payable up to age X)	Advantage				
		M	F		M	F			
	Up to 97	\$306	\$370	Up to 80	\$271	\$373			
	Up to 67	\$457	\$553	Up to 65	\$353	\$493			
Premium period (See Note 7)	(i) Up to age 97; or (ii) Up to age 67 or 20 years from entry age, whichever is later			(i) Entry age 30 to 55 - Up to age 65 or 80; or (ii) Entry age 56 to 64 – Up to 80 or 10 years		(i) Up to age 67; or (ii) Up to age 84			
Policy coverage	Lifetime			Lifetime		Lifetime			
Min entry age (as at last birthday)	30			30		30			
Max entry age (as at last birthday)	64			64		64			

Information updated as of October 2020

Notes

Note (1): Features of MyLongTermCare Plus that deviate from MyLongTermCare are in square brackets [...].

Note (2): Activities of Daily Living: Washing, Dressing, Feeding, Toileting, Walking or Moving Around and Transferring.

Note (3): For GREAT CareShield Advantage, initial lump sum benefit may be paid again for subsequent episodes of mild disability, if such subsequent disabilities do not arise from or are not related to the original cause of disability(ies) for which there was a previous claim.

Note (4): For GREAT CareShield Enhanced, if Life Assured suffers from an inability to perform 2 ADLs, policyholder will receive 50% of the monthly benefit. If Life Assured suffers from an inability to perform at least 3 ADLs, policyholder will receive 100% of monthly benefit. For GREAT CareShield Advantage, if Life Assured suffers from an inability to perform at least 2 ADLs, policyholder will receive 100% of monthly benefit.

Note (5): If Life Assured suffers from an inability to perform 2 ADLs, policyholder will receive 100% of monthly benefit. If Life Assured suffers from an inability to perform at least 3 ADLs, policyholder will receive 100% of monthly benefit less the CareShield Life benefit that applies to the policyholder.

Note (6): 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 (7): 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 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.