



## Singlife ElderShield Standard Singlife ElderShield Plus

Enhance your ElderShield payouts with two government approved plans and have **better coverage in the event of severe disability.**



# Coverage beyond the basics

With Singlife ElderShield Standard or Singlife ElderShield Plus, you have access to the level of care you want, for as long as you're severely disabled<sup>1</sup>. Both supplements help to boost your basic monthly payouts under the government's ElderShield scheme, so that you're better supported through challenging times.



## BENEFITS AND FEATURES

Enhance your ElderShield scheme with **Singlife ElderShield Standard** and **Singlife ElderShield Plus** and be better protected during challenging times.



### Receive monthly payouts

We'll give you **S\$600 to S\$5,000 monthly**, for up to **12 years or for life**, if you are severely disabled<sup>1</sup> and unable to perform at least 2 (for ElderShield Plus) or 3 (for ElderShield Standard) of the 6 Activities of Daily Living.



### Lump-sum payout for severe disability

We provide relief in a timely manner. **Receive a lump-sum payout, up to three times your first monthly benefit<sup>3</sup>**, when you're severely disabled<sup>1</sup>.



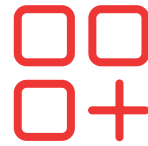
### Rehabilitation Benefit to support your daily needs

With different levels of disability, Singlife ElderShield Standard gives you the **added relief of a Rehabilitation Benefit<sup>4</sup>** even when you're no longer severely disabled but still unable to perform 2 Activities for Daily Living (ADL).



### Additional support for your child

We care for your loved ones too. **Receive Dependant Care Benefit that is an additional S\$200 monthly if you have a child aged 22 and below**, at point of claim, for up to 36 months.



### Choose a premium payment period

Have it your way – **choose a premium payment period that works for you**. Pay for life to keep premiums manageable or pay for 20 years or up to your 65th birthday<sup>2</sup> – whichever is later – so that you don't need to make payments during your retirement.



### Waiver of premium payment

We're here to help ease your challenges. While you're receiving your monthly benefit<sup>3</sup> or Rehabilitation Benefit<sup>4</sup>, you're **exempted from paying your premiums<sup>5</sup>**.



### Flexible payment methods

You may **use your MediSave funds<sup>6</sup> to pay** for your annual premiums.



### Get a lump-sum payout upon death

We offer financial relief when you die. The plan gives **a death payout that's three times your last monthly benefit<sup>3</sup>** or rehabilitation benefit, if you die while you're receiving either of these benefit payouts.

## What's severe disability<sup>1</sup>?

A person is considered severely disabled and in need of long-term care when they can't independently perform at least three of the six Activities of Daily Living (ADLs).



Washing



Toileting



Walking  
or moving  
around



Transferring



Feeding



Dressing

## What's the basic ElderShield payout?

In the event of severe disability, you can get a basic payout from your ElderShield policy. The government's ElderShield scheme gives a payout when an individual is severely disabled, i.e. unable to perform three or more ADLs.

ElderShield Payout	
ElderShield 300	ElderShield 400
<b>S\$300</b> per month for <b>up to 5 years</b>	<b>S\$400</b> per month for <b>up to 6 years</b>

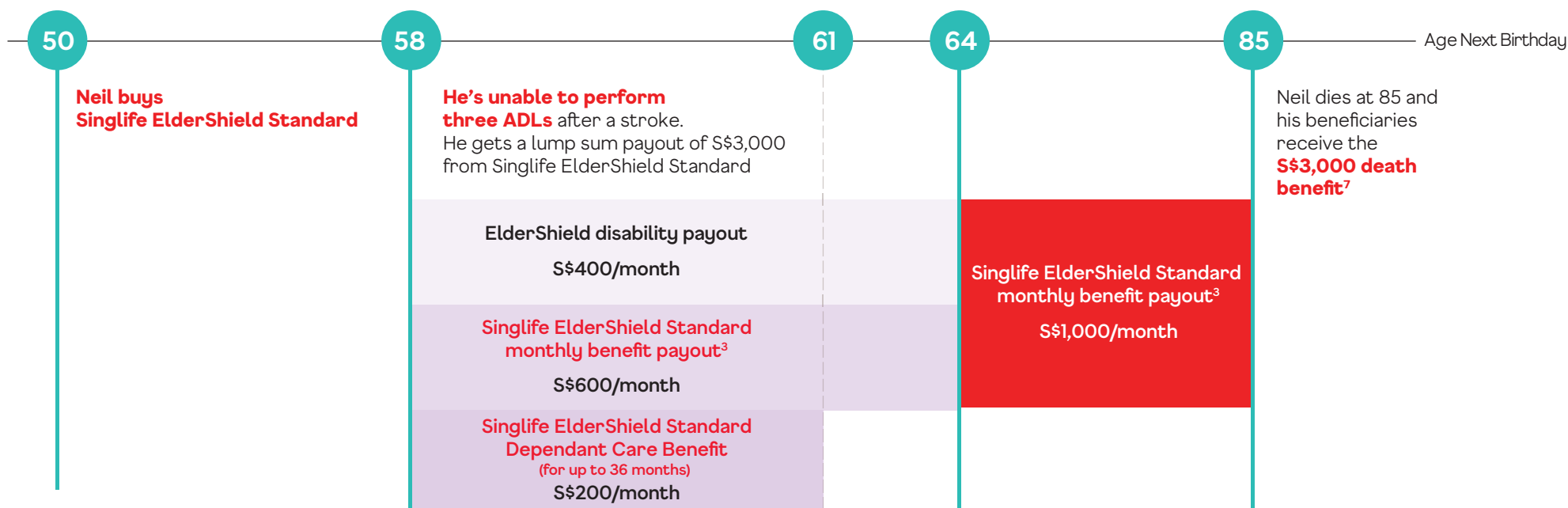




## How Singlife ElderShield Standard works

Neil, age 50, has a two-year-old child and buys Singlife ElderShield Standard with a S\$1,000 monthly benefit<sup>3</sup>. This includes the S\$400 from his ElderShield 400<sup>^</sup> government scheme. He opts for a lifetime benefit payout and premium payment and pays annually using his MediSave<sup>6</sup>.

At 58, Neil suffers a stroke that leaves him unable to perform three Activities of Daily Living (ADLs). ElderShield gives him S\$400 monthly for six years and Singlife ElderShield Standard entitles him to monthly payouts for life, while he's unable to perform three ADLs.



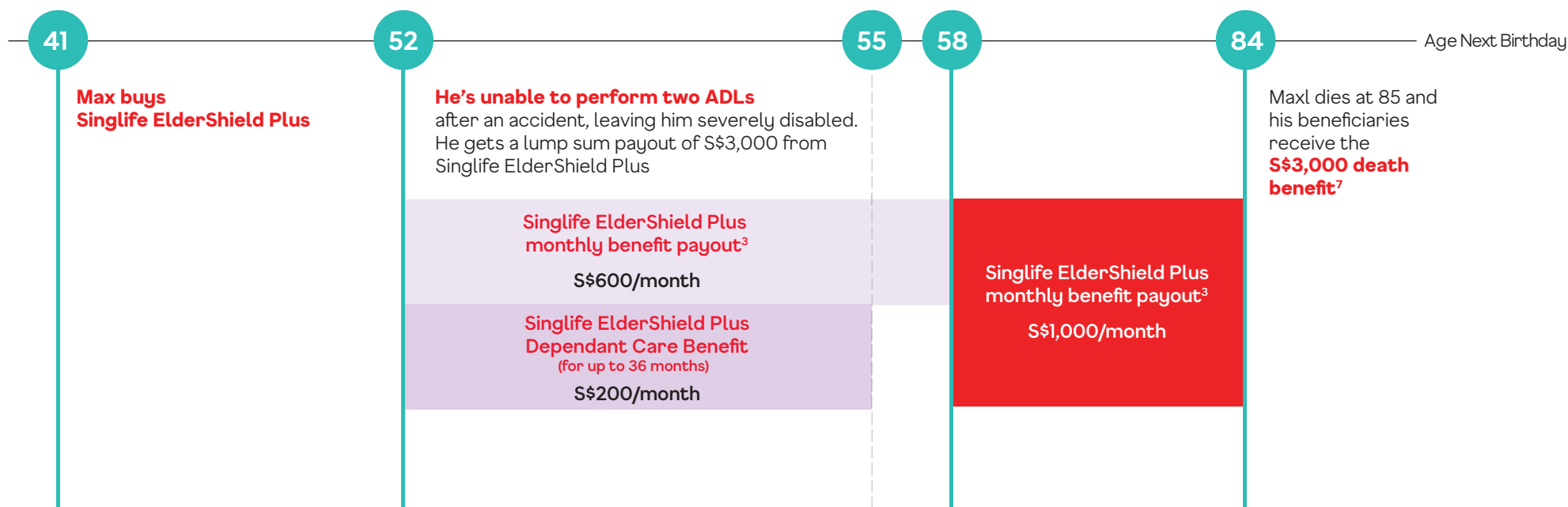
<sup>^</sup>For information on ElderShield 400 government scheme, refer to [careshieldlife.gov.sg/eldershield/benefits.html](https://careshieldlife.gov.sg/eldershield/benefits.html)



## How Singlife ElderShield Plus works

Max, age 41, has a five-year-old child and buys Singlife ElderShield Plus with a S\$1,000 monthly benefit<sup>3</sup>. This includes the S\$400 from his ElderShield 400<sup>^</sup> government scheme. He opts for a lifetime benefit payout and premium payment, and pays annually using his MediSave<sup>6</sup>.

At 52, Max meets with an accident that leaves him severely disabled. He can't receive the ElderShield 400 payouts, as he is unable to perform only 2 out of 6 ADLs. However, his Singlife ElderShield Plus plan entitles him to monthly payouts for life, for as long as he is unable to perform two ADLs.



<sup>^</sup>For information on ElderShield 400 government scheme, refer to [careshieldlife.gov.sg/eldershield/benefits.html](https://careshieldlife.gov.sg/eldershield/benefits.html)



Say **“yes”** to a lifetime of greater disability protection, with **Singlife ElderShield Standard** or **Singlife ElderShield Plus**.

For more information, speak to your financial adviser representative or

Visit [singlife.com/disability-insurance/eldershield](https://singlife.com/disability-insurance/eldershield)

All ages mentioned refer to age next birthday (ANB).

**Important notes**

1. Severe disability refers to being unable to perform at least two (for Singlife ElderShield Plus) or three (for Singlife ElderShield Standard) of the six Activities of Daily Living (ADLs). The ADLs are washing, toileting, feeding, dressing, transferring and walking or moving around.
2. Premium payment term up to policy anniversary, for 20 years or after policyholder's 65th birthday (66 age next birthday) – whichever is later – is only available with Singlife ElderShield Standard.
3. The monthly benefit refers to the monthly Severe Disability Benefit under Singlife ElderShield Standard or Singlife ElderShield Plus, where applicable.
4. The Rehabilitation Benefit will be payable when the Life Assured recovers from a Severe Disability but is still unable to perform two out of six ADLs, even with special aids, and requires physical assistance from another person throughout the activities. The Rehabilitation Benefit will be payable for the remaining Benefit Payout Duration.
5. No premium will be payable during the period in which the Life Assured is receiving either the Severe Disability Benefit or the Rehabilitation Benefit. Premium payment will resume when the Life Assured no longer suffers from Severe Disability, or no longer meets the requirements of the Rehabilitation Benefit.
6. MediSave use is applicable to an amount of up to S\$600, per calendar year, per life assured. Premiums exceeding this limit will have to be paid in cash. If there are insufficient funds in the designated MediSave account, cash payment will be required for the difference.
7. Payout upon death would be three times the monthly benefit or Rehabilitation Benefit, if the Life Assured were to pass away while receiving either of these benefits.



You need to have a basic ElderShield policy before you purchase Singlife ElderShield Standard or Singlife ElderShield Plus.

The policy is underwritten by Singapore Life Ltd.

This brochure 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 Singapore Life Ltd. and the 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. If 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 brochure 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 31 December 2022. COMP/2022/08/MKT/705

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SCX Centre 2 Singapore 068807

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8