



» SUPPLEMENTARY COVER: WHAT THE THREE COMPANIES RECOMMEND

For 40-year-old	Great Eastern	NTUC Income	Aviva
“Good Value” scheme*	\$400 a month for 10 years \$1,200 bonus when claim starts \$1,200 if dies within payment period	\$800 a month for life \$2,400 bonus a year for 1st 3 years	\$800 a month for 12 years \$1,200 bonus at start of claim \$1,200-\$2,400 bonus if death within claim period
Premium for man	\$45 1st year; \$42.75 till 65, and higher rates till 100 years old	\$479 a year till 65 years old	\$332.80 a year till 65; or \$218.20 a year till death
Premium for woman	\$45 1st year; \$42.75 till 65, and higher rate till 100 years old	\$613 a year till 65 years old	\$414.20 a year till 65; or \$271.95 a year till death
For 50-year-old			
“Good Value” scheme*	\$300 a month for 10 years \$900 bonus when claim starts \$900 if dies within payment period	\$600 a month for life	\$800 a month for 12 years \$1,500 bonus at start of claim \$1,500-\$2,400 bonus if death within claim period
Premium for man	\$45 1st year; \$42.75 till 65, and higher rates till 100 years old	\$607 a year till 65 years old	\$599.70 a year till 65; or \$375.05 a year till death
Premium for woman	\$45 1st year; \$42.75 till 65, and higher rate till 100 years old	\$821 a year till 65 years old	\$650.20 a year till 65; or \$404.50 a year till death
For more information	www.eldershield.com/eshield/jsp/vp_n_c.jsp	www.income.com.sg/insurance/eldershield/	www.aviva-singapore.com.sg/ElderShield

Note: Payouts include the amount from basic ElderShield. Premiums do not include premium for the basic ElderShield. Only people with basic ElderShield can buy supplementary schemes. Maximum coverage ranges from \$3,000 to \$3,500 a month for a period of 10 years onwards. Varying bonuses and payouts apply.

* Value-for-money schemes recommended by the three insurers.