

Comparison between **MyLongTermCare** and **MyLongTermCare Plus**

	MyLongTermCare	MyLongTermCare Plus
Definition of severe disability	Inability to perform at least 3 out of 6 Activities of Daily Living (ADL) ¹	Inability to perform at least 2 out of 6 ADL ¹
Monthly benefit² duration	Lifetime (for as long as you're severely disabled)	
Monthly benefit amount	S\$200 to S\$5,000 per month (in increments of S\$100) on top of CareShield Life's payout	
Choice of Monthly Benefit payout	<ul style="list-style-type: none"> Fixed payouts Increasing payouts, at 2% or 3% per annum (This is currently <u>not</u> available on our online purchase portal. You may approach a financial adviser representative to find out more.) <p>Note that for increasing payouts, your premiums will increase at the same rate.</p>	
Premium term	<ul style="list-style-type: none"> Until I am 98 years old (pay up to the policy anniversary after your 97th birthday) Limited years (pay up to the policy anniversary after your 67th birthday or for 20 years from entry age, whichever is later) 	
Lump Sum Benefit	One time payout of 3 times of your first monthly benefit	
Rehabilitation Benefit	50% of your last monthly benefit when your condition improves but you're still unable to perform 2 ADL	Nil
Dependant Care Benefit	Additional 20% of your monthly benefit for up to 36 months if you're receiving monthly benefit or Rehabilitation Benefit and have a child below 22 years old at the point of claim	
Caregiver Relief Benefit	Additional 60% of your monthly benefit for up to 12 months if you're receiving monthly benefit or Rehabilitation Benefit	
Waiver of Premium	Future premiums are waived for as long as you're unable to perform at least 1 ADL	
Death Benefit	One time payout of 3 times of your last paid monthly benefit or Rehabilitation Benefit	
Guaranteed Issuance Option	<p>Top up your coverage by up to 50% of your initial monthly benefit later in life, without worrying that your health may change</p> <p>Option available when you cross key milestones such as purchasing a property, getting married or becoming a parent (list is not exhaustive)</p>	

For complete details, please refer to the Product Summary.

1. The six Activities of Daily Living are Dressing, Washing, Toileting, Walking or Moving Around, Transferring and Feeding.
2. Monthly benefit is termed as Severe Disability Benefit in the Product Summary.