

Classic Care Rider (Enhanced IncomeShield & IncomeShield Standard Plan) – Premium Rates with First Year Discount

For insured person who is a Singapore Citizen or Permanent Resident

| Age Next Birthday ¹ | Enhanced IncomeShield Preferred | Enhanced IncomeShield Advantage | Enhanced IncomeShield Basic (SG) | Enhanced IncomeShield Basic (PR) | IncomeShield Standard Plan |
|--------------------------------|---------------------------------|---------------------------------|----------------------------------|----------------------------------|----------------------------|
| 1 to 18 | \$223.20 | \$77.21 | \$59.05 | \$59.05 | \$58.14 |
| 19 to 20 | \$223.20 | \$77.21 | \$59.05 | \$59.05 | \$58.14 |
| 21 to 25 | \$236.70 | \$79.94 | \$64.49 | \$64.49 | \$63.59 |
| 26 to 30 | \$241.20 | \$79.94 | \$64.49 | \$64.49 | \$63.59 |
| 31 to 35 | \$274.50 | \$79.94 | \$70.86 | \$70.86 | \$70.86 |
| 36 to 40 | \$288.00 | \$85.39 | \$75.40 | \$75.40 | \$75.40 |
| 41 to 45 | \$427.50 | \$93.56 | \$120.82 | \$120.82 | \$119.91 |
| 46 to 50 | \$445.50 | \$142.62 | \$127.18 | \$127.18 | \$127.18 |
| 51 to 55 | \$720.00 | \$154.43 | \$159.88 | \$159.88 | \$158.98 |
| 56 to 60 | \$837.00 | \$186.23 | \$165.33 | \$165.33 | \$164.42 |
| 61 to 65 | \$1,215.00 | \$198.04 | \$228.92 | \$228.92 | \$227.11 |
| 66 to 70 | \$1,624.50 | \$292.51 | \$298.86 | \$298.86 | \$297.96 |
| 71 to 73 | \$2,236.50 | \$401.52 | \$361.55 | \$361.55 | \$360.64 |
| 74 to 75 | \$2,506.50 | \$533.24 | \$448.76 | \$448.76 | \$446.94 |
| 76 to 78 | \$3,028.50 | \$637.70 | \$529.61 | \$529.61 | \$527.79 |
| 79 to 80 | \$3,541.50 | \$744.89 | \$617.72 | \$617.72 | \$615.00 |
| 81 to 83 | \$3,577.50 | \$822.11 | \$690.39 | \$690.39 | \$686.76 |
| 84 to 85 | \$3,640.50 | \$902.05 | \$759.43 | \$759.43 | \$755.80 |
| 86 to 88 | \$3,955.50 | \$952.01 | \$966.55 | \$966.55 | \$962.92 |
| 89 to 90 | \$4,032.00 | \$1,155.50 | \$1,049.21 | \$1,049.21 | \$1,044.68 |
| 91 to 93 | \$4,081.50 | \$1,235.44 | \$1,224.54 | \$1,224.54 | \$1,224.54 |
| 94 to 95 | \$4,158.00 | \$1,427.11 | \$1,311.75 | \$1,311.75 | \$1,311.75 |
| 96 to 98 | \$4,212.00 | \$1,470.72 | \$1,401.68 | \$1,401.68 | \$1,401.68 |
| 99 to 100 | \$4,275.00 | \$1,513.41 | \$1,488.89 | \$1,488.89 | \$1,488.89 |
| > 100 | \$4,387.50 | \$1,557.02 | \$1,542.48 | \$1,542.48 | \$1,542.48 |

SG: Singapore Citizen PR: Singapore Permanent Resident

Premium rates are inclusive of 8% GST.

¹ The last entry age is 75, based on the insured's age next birthday.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1 Aug 2023 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

For insured person who is a Foreigner

| Age Next Birthday ¹ | Enhanced IncomeShield Basic (FR) |
|--------------------------------|----------------------------------|
| 1 to 18 | \$59.05 |
| 19 to 20 | \$59.05 |
| 21 to 25 | \$64.49 |
| 26 to 30 | \$64.49 |
| 31 to 35 | \$70.86 |
| 36 to 40 | \$75.40 |
| 41 to 45 | \$120.82 |
| 46 to 50 | \$127.18 |
| 51 to 55 | \$159.88 |
| 56 to 60 | \$165.33 |
| 61 to 65 | \$228.92 |
| 66 to 70 | \$298.86 |
| 71 to 73 | \$361.55 |
| 74 to 75 | \$448.76 |
| 76 to 78 | \$529.61 |
| 79 to 80 | \$617.72 |
| 81 to 83 | \$690.39 |
| 84 to 85 | \$759.43 |
| 86 to 88 | \$966.55 |
| 89 to 90 | \$1,049.21 |
| 91 to 93 | \$1,224.54 |
| 94 to 95 | \$1,311.75 |
| 96 to 98 | \$1,401.68 |
| 99 to 100 | \$1,488.89 |
| > 100 | \$1,542.48 |

FR: Foreigner

Premium rates are inclusive of 8% GST.

¹ The last entry age is 75, based on the insured's age next birthday.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1 Aug 2023 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

Classic Care Rider (Enhanced IncomeShield & IncomeShield Standard Plan) – Premium Rates with Renewal Discount (Years 2 - 5)

For insured person who is a Singapore Citizen or Permanent Resident

| Age Next Birthday ¹ | Enhanced IncomeShield Preferred | Enhanced IncomeShield Advantage | Enhanced IncomeShield Basic (SG) | Enhanced IncomeShield Basic (PR) | IncomeShield Standard Plan |
|--------------------------------|---------------------------------|---------------------------------|----------------------------------|----------------------------------|----------------------------|
| 1 to 18 | \$235.60 | \$81.50 | \$62.33 | \$62.33 | \$61.37 |
| 19 to 20 | \$235.60 | \$81.50 | \$62.33 | \$62.33 | \$61.37 |
| 21 to 25 | \$249.85 | \$84.38 | \$68.08 | \$68.08 | \$67.12 |
| 26 to 30 | \$254.60 | \$84.38 | \$68.08 | \$68.08 | \$67.12 |
| 31 to 35 | \$289.75 | \$84.38 | \$74.79 | \$74.79 | \$74.79 |
| 36 to 40 | \$304.00 | \$90.14 | \$79.59 | \$79.59 | \$79.59 |
| 41 to 45 | \$451.25 | \$98.76 | \$127.53 | \$127.53 | \$126.57 |
| 46 to 50 | \$470.25 | \$150.55 | \$134.24 | \$134.24 | \$134.24 |
| 51 to 55 | \$760.00 | \$163.01 | \$168.76 | \$168.76 | \$167.81 |
| 56 to 60 | \$883.50 | \$196.57 | \$174.52 | \$174.52 | \$173.56 |
| 61 to 65 | \$1,282.50 | \$209.04 | \$241.64 | \$241.64 | \$239.72 |
| 66 to 70 | \$1,714.75 | \$308.76 | \$315.47 | \$315.47 | \$314.52 |
| 71 to 73 | \$2,360.75 | \$423.82 | \$381.63 | \$381.63 | \$380.67 |
| 74 to 75 | \$2,645.75 | \$562.87 | \$473.69 | \$473.69 | \$471.77 |
| 76 to 78 | \$3,196.75 | \$673.13 | \$559.03 | \$559.03 | \$557.11 |
| 79 to 80 | \$3,738.25 | \$786.28 | \$652.04 | \$652.04 | \$649.16 |
| 81 to 83 | \$3,776.25 | \$867.79 | \$728.75 | \$728.75 | \$724.92 |
| 84 to 85 | \$3,842.75 | \$952.17 | \$801.62 | \$801.62 | \$797.79 |
| 86 to 88 | \$4,175.25 | \$1,004.90 | \$1,020.24 | \$1,020.24 | \$1,016.41 |
| 89 to 90 | \$4,256.00 | \$1,219.70 | \$1,107.50 | \$1,107.50 | \$1,102.71 |
| 91 to 93 | \$4,308.25 | \$1,304.07 | \$1,292.57 | \$1,292.57 | \$1,292.57 |
| 94 to 95 | \$4,389.00 | \$1,506.40 | \$1,384.63 | \$1,384.63 | \$1,384.63 |
| 96 to 98 | \$4,446.00 | \$1,552.42 | \$1,479.55 | \$1,479.55 | \$1,479.55 |
| 99 to 100 | \$4,512.50 | \$1,597.49 | \$1,571.60 | \$1,571.60 | \$1,571.60 |
| > 100 | \$4,631.25 | \$1,643.52 | \$1,628.18 | \$1,628.18 | \$1,628.18 |

SG: Singapore Citizen PR: Singapore Permanent Resident

Premium rates are inclusive of 8% GST.

¹ The last entry age is 75, based on the insured's age next birthday.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1 Aug 2023 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

For insured person who is a Foreigner

| Age Next Birthday ¹ | Enhanced IncomeShield Basic (FR) |
|--------------------------------|----------------------------------|
| 1 to 18 | \$62.33 |
| 19 to 20 | \$62.33 |
| 21 to 25 | \$68.08 |
| 26 to 30 | \$68.08 |
| 31 to 35 | \$74.79 |
| 36 to 40 | \$79.59 |
| 41 to 45 | \$127.53 |
| 46 to 50 | \$134.24 |
| 51 to 55 | \$168.76 |
| 56 to 60 | \$174.52 |
| 61 to 65 | \$241.64 |
| 66 to 70 | \$315.47 |
| 71 to 73 | \$381.63 |
| 74 to 75 | \$473.69 |
| 76 to 78 | \$559.03 |
| 79 to 80 | \$652.04 |
| 81 to 83 | \$728.75 |
| 84 to 85 | \$801.62 |
| 86 to 88 | \$1,020.24 |
| 89 to 90 | \$1,107.50 |
| 91 to 93 | \$1,292.57 |
| 94 to 95 | \$1,384.63 |
| 96 to 98 | \$1,479.55 |
| 99 to 100 | \$1,571.60 |
| > 100 | \$1,628.18 |

FR: Foreigner

Premium rates are inclusive of 8% GST.

¹ The last entry age is 75, based on the insured's age next birthday.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1 Aug 2023 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.