



Currently, many people are still unsure of the terms and benefits of Eldershield, which was first introduced in 2002. The supplements recently offered by the three appointed insurers may cause further confusion to those who may not have had the opportunity to study the different plans carefully.

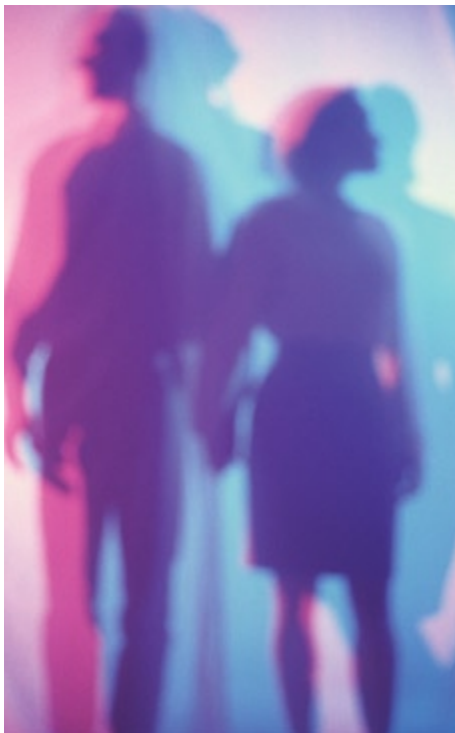
To alleviate the tediousness of going through the different terms and benefits offered, we, at First Principal Financial, have done the analysis and comparisons of the enhancements offered by the three insurers, to help you make an informed decision.

WHAT IS ELDERSHIELD?

Eldershield is an affordable severe disability¹ insurance scheme, which provides basic financial protection to those above 40 years old and who need long-term care. It is estimated that as many as one in 12 elderly persons suffer from disabilities, as a result of ageing and illness that render them incapable of doing simple daily activities. Premiums for the coverage may be paid through Medisave.

90 days prior to turning 40, Singaporeans and Singapore PRs with Medisave accounts will be sent an Eldershield package by one of these three insurers.

¹Severe disability refers to **6 activities of daily living (ADL)**, which include transferring, mobility, toileting, washing, dressing and feeding. Most insurers pay out in the event of a person suffering from 3 or more ADLs.



WHY ELDERSHIELD REFORM AND ITS SUPPLEMENTS

| WHY? | WHAT? |
|---|---|
| 5 years experience shows: <ul style="list-style-type: none"> • Payout: too low • Payout period: too short • Singaporeans' evolving needs | <ul style="list-style-type: none"> • Optional additional coverage of up to \$3,000 can be provided for • Option to extend coverage term to: <ul style="list-style-type: none"> – 10 years – 12 years or – Lifetime • Option for limited premium term: <ul style="list-style-type: none"> – To age 65 – To age 67 or 20 years, whichever is later • Premiums payable through Medisave (up to a max of \$600 per life assured) |

WHAT WOULD MY COVERAGE UNDER ELDERSHIELD BE?

| Eldershield Policyholders | Plan | Monthly Payout | Payout Period |
|---------------------------|-----------------|----------------|----------------------|
| Age 40 prior to Sep 2007 | Eldershield 300 | \$300.00 | 5 years or 60 months |
| Age 40 after 30 Sep 2007 | Eldershield 400 | \$400.00 | 6 years or 72 months |

THE INSURERS: Aviva • Great Eastern • NTUC Income

For further information and a more detailed explanation of Eldershield, talk to us at First Principal today.

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