

MyCare

PRODUCT SUMMARY

DESCRIPTION OF PLAN

This plan provides lifetime protection against severe disability, which renders the Life Assured incapable of performing simple daily activities. It provides a monthly benefit when the Life Assured is unable to perform at least 3 of the 6 activities of daily living- washing, dressing, feeding, toileting, mobility, and transferring. There are other benefits under the plan, which include a lump sum benefit, a rehabilitation benefit, a dependant care benefit, a waiver of premium benefit and a death benefit.

You can either choose a lifetime Benefit Payout Duration or a 12-year (144 months) Benefit Payout Duration under this plan.

The premiums for this plan are level. However they are not guaranteed and these rates may be adjusted based on future experience.

BENEFITS

A. Severe Disability Benefit

A monthly benefit amount will be payable when the Life Assured suffers Severe Disability. Severe Disability means the inability to perform at least 3 of the 6 Activities of Daily Living, even with the aid of special equipment, and always to require the physical assistance of another person throughout the entire activity.

The Activities of Daily Living are as follows:

- (i) Washing
The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
- (ii) Dressing
The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- (iii) Feeding
The ability to feed oneself food after it has been prepared and made available.
- (iv) Toileting
The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- (v) Mobility
The ability to move indoors from room to room on level surfaces.
- (vi) Transferring
The ability to move from a bed to an upright chair or wheelchair, and vice versa.

The Severe Disability Benefit amounts are shown on the Benefit Illustration for the respective Benefit Payout Duration.

This benefit will be payable immediately after the Deferment Period for a Benefit Payout Duration of either lifetime or 144 months, whichever is chosen under the plan and as long as disability persists.

Termination of Severe Disability Benefit

The monthly Severe Disability Benefit payments shall cease upon the earliest of:

- (a) the Life Assured ceases to suffer from the Severe Disability;
- (b) the death of the Life Assured; or
- (c) the expiry of the Benefit Payout Duration.

This insurance policy is underwritten by Aviva Ltd.

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B. Lump Sum Benefit

An additional lump sum benefit will be payable when the Life Assured is severely disabled. The Lump Sum Benefit payment will amount to 3 times the first monthly benefit amount and will be payable once in the policy lifetime.

This benefit will be payable immediately after the Deferment Period.

C. Rehabilitation Benefit

A monthly benefit will be payable when the Life Assured recovers from a Severe Disability but is still unable to perform 2 of the 6 Activities of Daily Living, even with the aid of special equipment, and always to require the physical assistance of another person throughout the entire activity. The Rehabilitation Benefit will amount to 50% of the Severe Disability Benefit.

This benefit will be payable following a Severe Disability claim for the same Benefit Payout Duration as the Severe Disability Benefit.

Termination of Rehabilitation Benefit

The monthly Rehabilitation Benefit payments shall cease upon the earliest of:

- (a) the Life Assured no longer meets the requirement for the Rehabilitation Benefit;
- (b) the death of the Life Assured; or
- (c) the expiry of the Benefit Payout Duration.

D. Dependant Care Benefit

An additional monthly benefit will be payable when either the Severe Disability Benefit or the Rehabilitation Benefit is payable and the Life Assured has a Child aged 21 and below. The Dependant Care Benefit is a \$200 per month benefit payable up to 36 months.

This benefit will be payable immediately after the Deferment Period.

Termination of Dependant Care Benefit

The monthly Dependant Care Benefit payments shall cease upon the earliest of:

- (a) the cessation of the Severe Disability Benefit or the Rehabilitation Benefit, as applicable;
- (b) the death of the Life Assured; or
- (c) the expiry of the Benefit Payout Duration.

E. Waiver of Premium

No premium will be payable during the period when 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 the Severe Disability or no longer meets the requirements for the Rehabilitation Benefit.

F. Death Benefit

A lump sum benefit will be payable if the Life Assured dies while receiving either the Severe Disability Benefit or the Rehabilitation Benefit. The Death Benefit will amount to 3 times the last paid monthly benefit amount of the Severe Disability Benefit or the Rehabilitation Benefit, as applicable.

The Policy will terminate upon the death of the Life Assured.

KEY PRODUCT PROVISIONS

1. Benefit Payout Duration

You have the option of (i) lifetime Benefit Payout Duration or (ii) 12-year Benefit Payout Duration.

2. Premiums

Premiums are payable by Medisave or cash. You may withdraw up to \$600 per calendar year per Life Assured from your Medisave account to pay the premiums. Any premium in excess of \$600 has to be paid by cash.

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3. Premium Term

You have the option to pay premiums (i) up to age 67 next birthday, subject to a minimum premium term of 20 years or (ii) ongoing.

4. Deferment Period

This is a period of 90 days from the Claim Date (inclusive).

The Deferment Period shall be waived if the Life Assured again suffers from a Severe Disability arising from the same cause within 180 days from ceasing to suffer from the Severe Disability.

5. Exclusions

Benefits under the Policy are not payable in the event of any one of the following occurrences in whole or in part:

- (a) Intentionally self-inflicted injury, or attempted suicide whether the Life Assured is sane or insane;
- (b) War, whether declared or undeclared;
- (c) Alcohol abuse; or
- (d) Drug addiction or abuse

No benefit payments shall be made for a Pre-Existing Disability or a disability arising from Pre-Existing Conditions.

6. Paid-Up

After a minimum number of premium payments have been made, this Policy shall not terminate due to non-payment of premiums. Instead, this Policy will become paid-up with a reduced monthly Severe Disability Benefit. The other benefits under this Policy, where applicable, shall be reduced accordingly, based on the reduced monthly Severe Disability Benefit.

7. Basic ElderShield Policy

You need to have a basic ElderShield policy with any of ElderShield insurers appointed by MOH before purchasing this plan.

This Policy will continue to remain in force in the event:

- (i) that the premium has already been paid for this Policy before your request to terminate the Basic ElderShield Policy, this Policy shall be lapsed only at the next premium due date and cover under this Policy will continue then.
- (ii) Notwithstanding clause (i) above, a claim for the Severe Disability Benefit or the Rehabilitation Benefit is still being paid at the time the basic ElderShield policy is lapsed due to non-payment of premiums or is terminated by you; or
- (iii) the basic ElderShield policy is terminated due to full payment of benefits.

8. Termination

This Policy shall terminate on the earliest of the following events:

- (i) the expiration of the grace period and outstanding premiums remain unpaid;
- (ii) the death of the Life Assured;
- (iii) the Benefit Cessation Date of the Severe Disability Benefit or the Rehabilitation Benefit, as applicable,
- (iv) revocation, surrender or cancellation of the Policy; or
- (v) subject to clause 7(i) of this Product Summary, the basic ElderShield policy is lapsed due to non-payment of premiums or is terminated by you.

GENERAL PROVISIONS

Free Look

Within sixty (60) days of receipt of the Policy, you may write to us to cancel your Policy. We will refund the premiums you have paid (without interest).

The refund will be made after we receive the original Policy for cancellation. If the Policy was sent to you by post, you are considered to have received it seven (7) days from date of posting.

Point-of-Sale Documents

A copy of the following documents are given at the point-of-sale:

- Benefit Illustration
- Product Summary
- Fact Find
- Your Guide to Life Insurance
- Your Guide to Health Insurance

Important Note

Buying a life insurance policy is a long-term commitment and an early termination of the policy usually involves high costs. This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Aviva Group is the world's fifth largest* insurance group, serving 50 million customers across Europe, North America and Asia Pacific. We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Aviva Group's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$133.64 billion and funds under management of S\$789.20 billion at 31 December 2008.

*based on gross worldwide premiums at 31 December 2008.

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