

Why do I need to improve my ElderShield cover?

Severe disability can happen to anyone, at any age. Chronic illnesses, accidental injuries or age can all lead to disability which impacts you and your family's lifestyle. When this happens, the care needed can be costly over the long-term. This can become an increasing burden to your loved ones.

ElderShield provides a basic level of protection against severe disability¹ and is designed to be a starting point for your needs. With MyCare, you can transform your ElderShield cover into lifetime benefits of higher benefit payouts, with premiums that do not increase with age.

So go ahead and plan for your future now with peace of mind!



Maximise your disability cover with MyCare

Unlimited payout term²

MyCare offers you an unlimited payout term, meaning you receive monthly payouts for the rest of your life², should severe disability¹ persist. What's more, payouts are in cash, so you can use it as you like with no restrictions!

Limited premium payment term³ for lifetime cover

MyCare allows you to stop paying premiums at 67 (age next birthday)³, yet you can still make a claim at any age, should disability strike. Moreover, premiums are waived during benefit payouts.

Recover and still receive 50% benefit payout

During your recovery process, you may still need special care when unable to perform at least two Activities of Daily Living. With MyCare's Rehabilitation Benefit⁵, you can continue to receive 50% of your monthly benefit⁴ after a severe disability claim.

Cash-free payment with Medisave

Payment is hassle-free as you can use Medisave funds up to \$600 per calendar year per life assured. You also have the flexibility to use the Medisave of your spouse, children, parents, or grandchildren.

Premiums are level and based on age at entry. Start young to enjoy low premiums today!

Plan details

Benefits	
Monthly Severe Disability Benefit (including basic ElderShield benefit)	Minimum \$600 Maximum \$3,500 (in increments of \$100)
Lump Sum Benefit	Additional 3 times your first monthly benefit ⁴
Rehabilitation Benefit ⁵	50% your monthly benefit ⁴ during your recovery period
Dependant Care Benefit	Additional \$200/month for 36 months if you have a child aged 21 years and below
Death Benefit	Additional 3 times your last drawn monthly benefit ⁴

Sign up now to enjoy special prices from National Healthcare Group (NHG) for selected services such as:

- Health screening
- Foot healthcare services at the Singapore Footcare Centre
- Dietician counselling
- Workshops for caregivers on basic care management skills
- Homecare equipment and products from NHG Pharmacies

For selected services only. Terms and conditions apply.

Please log on to www.aviva.com.sg/ElderShield for details.

To find out more, speak to your personal financial adviser or visit www.aviva.com.sg.

About Aviva

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

What you need to know

- 1 Severe disability shall mean the inability to perform at least 3 of the 6 Activities of Daily Living - transferring, mobility, toileting, washing, dressing, and feeding. For the detailed definition, please refer to the policy contract.
- 2 If you opt for the lifetime benefit option. Alternatively, you may choose to take up MyCare with a 12-year benefit payout term.
- 3 If you opt for the limited premium term option. This is subject to a minimum premium payment term of 20 years. Alternatively, you may choose to take up MyCare with ongoing premiums.
- 4 Monthly benefit refers to the applicable Severe Disability Benefit under MyCare.
- 5 The Rehabilitation Benefit will be payable following a Severe Disability claim for the same Benefit Payout Duration as the Severe Disability Benefit.

Important Notes

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

This brochure is published for general information only and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. A product summary in relation to MyCare is available and may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Buying a life insurance policy is a long-term commitment. An early termination of the Policy usually involves high cost and the surrender value payable may be less than the total premium paid. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

Within sixty (60) days of the receipt of the Policy, you may write to us to cancel your Policy. We will refund the premiums you have paid (without interest). If the policy was sent to you by post, you are considered to have received it seven (7) days after posting.

In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

All information correct at the time of printing.

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无限利益偿付期，让一生无忧无虑。41岁的明德将能坐享更亮丽的黄金岁月！

MyCare



为何有必要提升乐龄健保计划 (ElderShield) 保障？

严重残疾不论年龄，随时可能发生在任何人身上。慢性疾病、意外横祸或老化，都可能导致残疾而影响您及家人的正常生活方式。残疾一旦降临，所需的护理可能是昂贵且持久的。它所带来的医药费也逐步高涨，最终成为至亲的沉重负担。

乐龄健保计划能为严重残疾¹提供最基本的保障，并作为所需保障的起点。有了 MyCare，您将能提升您的乐龄健保计划，让它为您带来更高及终生无限期的利益偿付，而保费并不随着年龄增长而提高。

这一来，您终于可以放心地开始策划未来！

残疾保障最优化，全靠 MyCare

利益偿付，此生无限期²

MyCare 为您提供无限利益偿付期，这意味着万一严重残疾¹持续下去，您能在有生之年²内不断收到每月的利益偿付。利益以现金偿付，您可以不受限制地使用。

保费支付有期限³，终生保障无限期

您可在年满 67 岁（下一生日）时停付保费，而保障则持续，无论残疾何年何月降临，均可索赔。此外，您在获得利益偿付期间，也无须支付保费。

康复期间，可获 50% 利益偿付

在康复期间，假如您还无法进行日常起居中的两项活动，很可能依然需要接受特别护理。MyCare 计划当中的康复利益⁵，让您在获得严重残疾偿付之后，每月继续获得 50% 的利益⁴ 偿付。

动用保健储蓄，无现金支付

保费支付方式简单省事。您每年可动用保健储蓄户头支付保费，每名受保人每年可扣除的上限为 \$600。您的配偶、子女、父母或子孙也能动用保健储蓄，代您支付保费。

采用均衡保费，基于投保年龄。趁年轻立即购买，可享有一低保费！

- 1 严重残疾是指无法进行六种日常起居活动中的三种，这六种活动包括：移位、行动、如厕、沐浴、更衣、进食。欲知详情，请参阅保单合约。
- 2 若您选择终生利益。另有附带 12 年利益偿付期限的 MyCare 计划任选。
- 3 若您选择有限期保费，支付期限最少为 20 年。另有持续性保费任您选择。
- 4 每月利益是指 MyCare 计划下适用的严重残疾利益。
- 5 康复利益是紧随严重残疾索赔之后的偿付，其利益偿付期限与严重残疾利益偿付期相同。

您在购买 MyCare 之前，必须拥有任何卫生部指定的乐龄健保计划 (ElderShield) 保险人所承保的基本乐龄健保保单。

本小册仅为提供一般资料而印发，并未将任何特定人士的具体投资目标、财务状况及特别需要考虑在内。MyCare 备有产品简介书，并于 Aviva 有限公司及参与分销商办事处供索取。您在决定投保本保单之前，应详细阅读产品简介书。

购买人寿保险是一项长期承诺。提前终止保单一般会涉及很高的费用，而取回的现金价值或比已缴付的总保费额低。在决定投保本产品之前，您或应征询合格财务顾问的意见。若您选择不征询财务顾问的意见，您应考虑本产品对本身是否合适。

您可在接获本保单后的 60 天内以书面形式取消保单。我们将会退还您已付的保费（没有利息）。如果保单是以邮寄方式寄出，您将被视为在保单寄出后的 7 天内接获。

本中文翻译文本只供参考，若与英文文本产生歧义，概以英文原稿为准。

所有信息在截至付印时皆正确无误。

计划详情

利益	
严重残疾每月利益 (包括基本乐龄健保利益)	最低 \$600 最高 \$3,500 (增幅为 \$100)
一次性偿付利益	加三倍，按首次领取的每月利益 ⁴ 计算
康复利益 ⁵	康复期间，每月可获 50% 的利益 ⁴
照顾受抚养者利益	若有未满 21 岁的子女，每月多得 \$200 前后共 36 个月
死亡利益	加三倍，按末次领取的每月利益 ⁴ 计算

即日签约以享受国家健保集团 (National Healthcare Group) 属下指定服务的下列优惠：

- 身体健康检查
- 新加坡足部护理中心 (Singapore Footcare Centre) 的足部医疗服务
- 营养师咨询服务
- 基本看管及护理技巧的座谈会
- 国家健保集团药剂店的家用护理器材及产品

只限指定服务，附带条款。

详情请参阅 www.aviva.com.sg/ElderShield。

预知更多详情，请洽询您的个人财务顾问或上网 www.aviva.com.sg。



At 41, Robert lives worry-free knowing his golden years will truly shine, with unlimited payout term.

MyCare

