



## **MyLongTermCare / MyLongTermCare Plus**

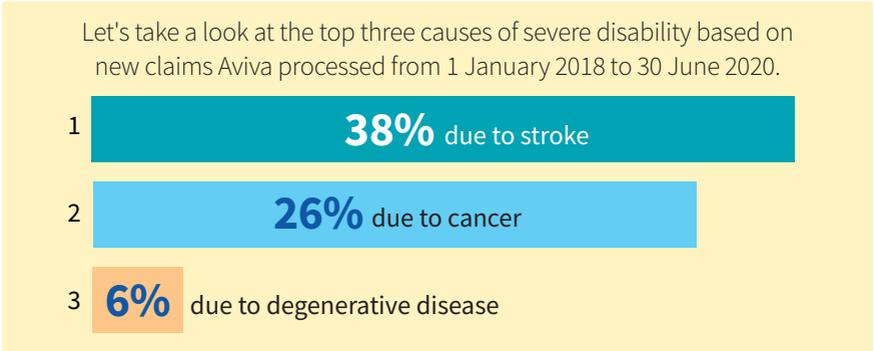
Supplements government long-term care schemes,  
gives you greater assurance



# When should you **plan for long-term care?**

Long-term care is the help you'll need for personal tasks like feeding and moving around should you become severely disabled.

Severe disability can result from a sudden event, like a stroke or serious accident. It could also be caused by progressive worsening or complications of chronic illnesses such as diabetes, or physical weakness due to ageing.



While health issues like stroke and cancer are more common during the advanced years of life, there's no denying that they can affect anyone, regardless of age.

Furthermore, long-term care can be costly and prolonged.

**3 in 10**  
could remain severely disabled for 10 years or more<sup>1</sup>

**4 years**  
is the median duration for severe disability<sup>1</sup>

But by having adequate coverage for your needs from your 30s, you'll have less worries about long-term care financing, whether you're afflicted by severe disability during your working years or retirement years.

# Care that goes further and caters for unknowns

When it comes to securing adequate long-term care coverage, you need a plan that goes further. One that doesn't set a deadline for your recovery or ignore the effects of inflation on your long-term care needs. Because long-term care can be unpredictable with many unknowns...



### When you'll need it

– it can happen at any age



### How long you'll need it for

– 1 year, 10 years or for the rest of your life

### Extent and cost of care needed



Aids to help in daily living



Everyday living expenses



Care-giver expenses



Medication and therapy



Miscellaneous expenses

**\$2,324/month<sup>2</sup>**  
on average

We've got a plan that truly cares and will support you for the long haul.

# Launch of **CareShield Life**

To help you prepare better for long-term care costs, the government has accepted the recommendations of the ElderShield Review Committee to enhance the existing ElderShield scheme into the new “CareShield Life”<sup>\*</sup> scheme.

All Singapore Citizens and Permanent Residents born between 1980 and 1990 (aged 30 to 40 in 2020) are automatically covered under CareShield Life which gives monthly payouts to help cover expenses in the event of a severe disability. For those born in 1991 and after (aged below 30 in 2020), they will be automatically covered upon turning 30 years old.

Under both CareShield Life and ElderShield, you’re considered to be severely disabled if you’re unable to perform at least 3 of the 6 Activities of Daily Living<sup>3</sup> (ADL).



<sup>\*</sup> For more details on CareShield Life, please refer to [www.careshieldlife.gov.sg](http://www.careshieldlife.gov.sg)

# Introducing **MyLongTermCare** and **MyLongTermCare Plus**

As long-term care costs keep rising, you need a good plan to help you. Aviva is one of the insurers approved by the Ministry of Health to offer you CareShield Life supplements that enhance your basic CareShield Life coverage.

With **MyLongTermCare** and **MyLongTermCare Plus**, your basic coverage is enhanced, with higher long-term care payouts for up to a lifetime and other care benefits.

As a CareShield Life supplement holder, you can pay premiums using MediSave (up to S\$600 per calendar year per Life Assured)\*. Your MediSave funds can also be used to pay the premiums for your family members such as your spouse, children and parents.



# Various options to **suit your needs**

Whether you choose MyLongTermCare or MyLongTermCare Plus you'll get the freedom to pick different coverage options according to your needs.

Features	CareShield Life	MyLongTermCare	MyLongTermCare Plus
Severe Disability <sup>3</sup> definition	Inability to perform at least 3 out of 6 ADL		Inability to perform at least 2 out of 6 ADL
Monthly benefit <sup>5</sup> duration	Lifetime (for as long as you're unable to perform at least 3 out of 6 ADL)		Lifetime (for as long as you're unable to perform at least 2 out of 6 ADL)
Monthly benefit <sup>5</sup> amount	Starting at S\$600 per month in 2020	S\$200 to S\$5,000 per month (in increments of S\$100) <b>on top of CareShield Life's payout</b>	

# Various options to **suit your needs** *(cont'd)*

Features	CareShield Life	MyLongTermCare	MyLongTermCare Plus																				
<p>Availability of increasing payouts</p>	<p>Payouts increase at 2% per annum<sup>6</sup> (p.a.) until age 67, or when a claim is made, whichever is earlier</p>	<p>Choice of fixed payouts or increasing payouts at a fixed rate of 2% or 3% p.a. until the end of the premium term, or when a claim is made, whichever is earlier.</p> <p>Example of selecting S\$1,000 monthly benefit<sup>5</sup> under these three options:</p> <table border="1" data-bbox="484 520 1005 876"> <thead> <tr> <th colspan="4" data-bbox="602 520 1005 568">Monthly benefit<sup>5</sup> at each policy year</th> </tr> <tr> <th data-bbox="484 568 602 727">Become severely disabled<sup>3</sup> in policy year</th> <th data-bbox="602 568 721 727">Fixed payout</th> <th data-bbox="721 568 857 727">Payout increasing at 2% p.a.</th> <th data-bbox="857 568 1005 727">Payout increasing at 3% p.a.</th> </tr> </thead> <tbody> <tr> <td data-bbox="484 727 602 775">1</td> <td data-bbox="602 727 721 775">S\$1,000</td> <td data-bbox="721 727 857 775">S\$1,000</td> <td data-bbox="857 727 1005 775">S\$1,000</td> </tr> <tr> <td data-bbox="484 775 602 823">2</td> <td data-bbox="602 775 721 823">S\$1,000</td> <td data-bbox="721 775 857 823">S\$1,020</td> <td data-bbox="857 775 1005 823">S\$1,030</td> </tr> <tr> <td data-bbox="484 823 602 871">3</td> <td data-bbox="602 823 721 871">S\$1,000</td> <td data-bbox="721 823 857 871">S\$1,040</td> <td data-bbox="857 823 1005 871">S\$1,061</td> </tr> </tbody> </table> <p>The table above illustrates the payout in the first 3 policy years should the Life Assured suffer a Severe Disability<sup>3</sup>. For details, please refer to the Product Summary.</p>		Monthly benefit <sup>5</sup> at each policy year				Become severely disabled <sup>3</sup> in policy year	Fixed payout	Payout increasing at 2% p.a.	Payout increasing at 3% p.a.	1	S\$1,000	S\$1,000	S\$1,000	2	S\$1,000	S\$1,020	S\$1,030	3	S\$1,000	S\$1,040	S\$1,061
Monthly benefit <sup>5</sup> at each policy year																							
Become severely disabled <sup>3</sup> in policy year	Fixed payout	Payout increasing at 2% p.a.	Payout increasing at 3% p.a.																				
1	S\$1,000	S\$1,000	S\$1,000																				
2	S\$1,000	S\$1,020	S\$1,030																				
3	S\$1,000	S\$1,040	S\$1,061																				
<p>Premium term</p>	<p>Pay up to age 67<sup>7</sup> (inclusive of the year you turn age 67)</p> <p>Note: Premiums will increase over time to support payout increases</p>	<p>a. Pay up to the policy anniversary after your 97<sup>th</sup> birthday (98 Age Next Birthday (ANB)); or</p> <p>b. Pay for a limited period:</p> <ul style="list-style-type: none"> <li>• up to the policy anniversary after your 67<sup>th</sup> birthday (68 ANB) or</li> <li>• for 20 years from entry age (for those who join at 49 ANB and above), whichever is later.</li> </ul> <p>Note: Premiums will increase at 2% or 3% p.a., the same rate you choose for your increasing payout.</p>																					

# Additional care benefits

Other than the monthly benefit<sup>5</sup> to support your daily needs, we understand that you may also need additional financial support.

You may need to modify your home to make it safer to move around, such as installing grab bars in the bathroom. You may also require a dedicated caregiver to ensure your daily needs are met. Meanwhile, your school-going children may still need your financial support.

Hence, we've added these benefits for MyLongTermCare and MyLongTermCare Plus.

Benefits	Condition for payout	Details of benefit, frequency and duration	
		MyLongTermCare	MyLongTermCare Plus
Lump Sum Benefit	When you're severely disabled <sup>3</sup>	A one-time benefit that is 3 times of your first monthly benefit <sup>5</sup>	
Rehabilitation Benefit	When your condition improves but you're still unable to perform 2 ADL	50% of your last monthly benefit <sup>5</sup> , for as long as you're unable to perform 2 ADL	Nil
Dependant Care Benefit	When you're receiving the monthly benefit <sup>5</sup> or Rehabilitation Benefit and have a child 22 ANB and below at the point of claim	An additional 20% of your monthly benefit <sup>5</sup> , for up to 36 months	
Caregiver Relief Benefit	When you're receiving the monthly benefit <sup>5</sup> or Rehabilitation Benefit	An additional 60% of your monthly benefit <sup>5</sup> , for up to 12 months	

# Additional care benefits (con'td)

Benefits	Condition for payout	Details of benefit, frequency and duration	
		MyLongTermCare	MyLongTermCare Plus
Waiver of Premium	When you're unable to perform at least 1 ADL	Future premiums are waived, for as long as you're unable to perform at least 1 ADL	
Death Benefit	When death occurs while you're receiving the monthly benefit <sup>5</sup> or Rehabilitation Benefit	One-off payout of 3 times of your last paid monthly benefit <sup>5</sup> or Rehabilitation Benefit	

Note: Deferment Period applies for selected benefits<sup>8</sup>.

## Additional feature – Guaranteed Issuance Option<sup>9</sup> (GIO)

In addition, we understand that as you go through key milestones in life, your protection needs may increase. With the **Guaranteed Issuance Option**, you have the flexibility to increase your monthly benefit<sup>5</sup> without further health underwriting at key life stage events.

Examples of key life stage events:



Getting married



Purchasing a property



Becoming a parent

## How MyLongTermCare can help you

### Illustration 1:

Mr Ang, 35 ANB, buys **MyLongTermCare** with a **S\$1,000 monthly benefit<sup>5</sup>**, that increases at 2% annually. This benefit is on top of his CareShield Life coverage. He opts for a **limited premium payment term** up to the policy anniversary after his 67<sup>th</sup> birthday (68 ANB), so he won't have to worry about payments when he retires.



**Receives S\$1,811 monthly benefit<sup>5</sup>** for as long as he can't perform 3 ADL



**Receives S\$5,433 Lump Sum Benefit**



**Receives S\$362.20 monthly as Dependant Care Benefit** for up to 36 months, as he has a son below 22 ANB



**Receives S\$1,086.60 monthly as Caregiver Relief Benefit** for up to 12 months

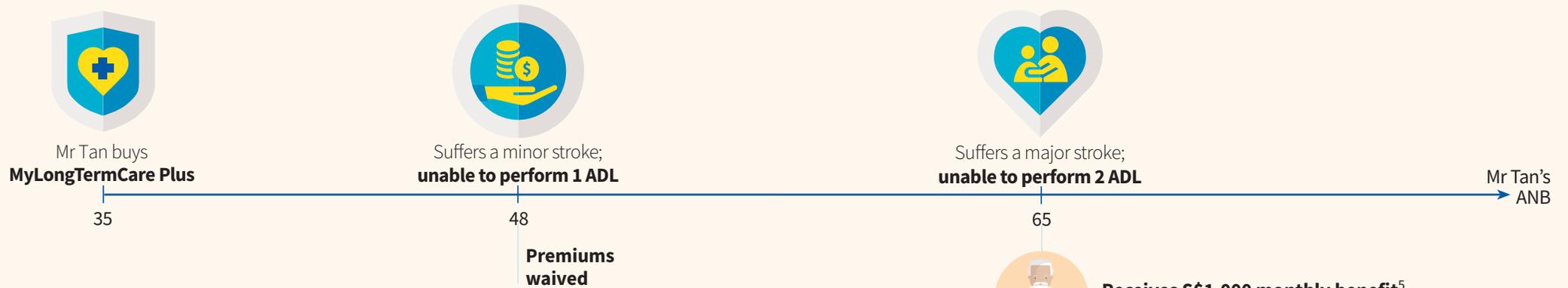
MyLongTermCare premiums and payouts		
Age Next Birthday (ANB)	Yearly premium, increasing at 2% p.a.	Monthly benefit <sup>5</sup> from MyLongTermCare, increasing at 2% p.a.
35	S\$814.27	S\$1,000
36	S\$830.56	S\$1,020
...	...	...
65	S\$1,474.64	S\$1,811

**Note:** The premiums and payouts illustrated above are not inclusive of CareShield Life's premiums and payouts.

## How MyLongTermCare Plus can give you more

### Illustration 2:

Mr Tan, 35 ANB, buys **MyLongTermCare Plus** with a **S\$1,000 monthly benefit<sup>5</sup>**. This benefit is on top of his CareShield Life coverage. He opts to **pay premiums up to the policy anniversary after his 97<sup>th</sup> birthday (98 ANB)**, so the payments will be more manageable, and **chooses a fixed payout**.



**Receives S\$1,000 monthly benefit<sup>5</sup>** for as long as he can't perform 2 ADL



**Receives S\$3,000 Lump Sum Benefit**



**Receives S\$200 monthly as Dependant Care Benefit** for up to 36 months, as he has a son below 22 ANB



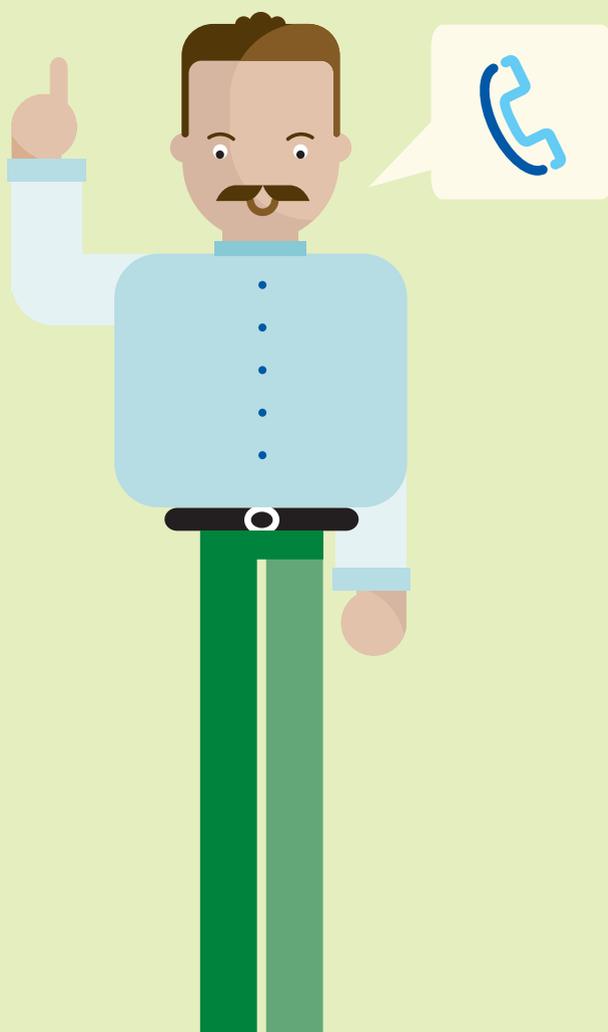
**Receives S\$600 monthly as Caregiver Relief Benefit** for up to 12 months

MyLongTermCare Plus premiums and payouts		
Age Next Birthday (ANB)	Fixed yearly premium	Fixed monthly benefit <sup>5</sup> from MyLongTermCare Plus
35	S\$548.91	S\$1,000
36	S\$548.91	S\$1,000
...	...	...
48	S\$548.91	S\$1,000

**Note:** The premiums and payouts illustrated above are not inclusive of CareShield Life's premiums and payouts.

## Ready to talk about long-term care that goes the distance?

Speak to your financial adviser representative  
or visit [www.aviva.com.sg](http://www.aviva.com.sg).



**Important notes:**

1. Source: Ministry of Health, Long Term Care Financing, retrieved on 6 April 2020 from <https://www.careshieldlife.gov.sg/long-term-care/planning-ahead.html>.
2. Source: Aviva's Long-term Care Study 2018.
3. Severe disability shall mean the inability of the Life Assured to perform at least 3 of the 6 (for CareShield Life/MyLongTermCare) or 2 of the 6 (for MyLongTermCare Plus) Activities of Daily Living. For detailed definitions please refer to the Product Summary.
4. Premiums exceeding the S\$600 MediSave deduction limit will have to be paid in cash. If there are insufficient funds in the MediSave account, cash payment will be required for the difference.
5. The monthly benefit refers to the monthly payout when the Life Assured suffers from a Severe Disability as defined in the plan.
6. Payouts will be reviewed regularly and may be adjusted to account for claims experience and long-term changes in disability and longevity trends.
7. Singapore Residents who are aged 59 or older when joining will be able to spread their base premiums over 10 years, beyond age 67.
8. The Deferment Period is a period of 90 days from the date the Life Assured is confirmed and certified by an Appointed Assessor as severely disabled. The monthly benefit, Lump Sum Benefit, Dependant Care Benefit and Caregiver Relief Benefit will be paid after the Deferment Period. Waiver of Premium is applicable after the Deferment Period. The Deferment Period shall be waived if the Life Assured suffers from a Severe Disability arising from the same cause within 180 days from ceasing to suffer from the Severe Disability.

**Important notes:** *(cont'd)*

9. The Policyholder may exercise this option without providing further evidence of insurability at any of the following life stage events when the Life Assured:
  - a) purchases a property;
  - b) marries, divorces or is widowed;
  - c) becomes a parent by having a newborn child, or legally adopts a child below 19 ANB;
  - d) salary increases by 50% or more from application;
  - e) completes a skills development course of at least 6 months;
  - f) purchases a new Individual Life insurance policy or a Supplementary Benefit from Aviva Ltd with full underwriting at standard terms; or
  - g) spouse suffers a severe disability (with the inability to perform at least 3 of the 6 ADL) or dies.

This option allows the Policyholder to increase the Policy's monthly benefit with extra premium payable. The total monthly benefit that can be increased under this option is limited to 50% of the Policy initial monthly benefit as agreed at policy inception or at the date this option is exercised, whichever is lower. This option is extended to standard life only. Please refer to the Product Summary for more details.

You need to have a CareShield Life (CSHL) or ElderShield (ESH) policy before purchasing MyLongTermCare or MyLongTermCare Plus ("Supplements").

Supplements purchased by CSHL policyholders are regulated under the CareShield Life and Long-term Care Act. Supplements purchased by ESH policyholders before the transfer of ESH to Government administration are considered ESH Supplements, which are regulated under the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations. After the transfer, they are considered CSHL Supplements, regulated under the CareShield Life and Long-term Care Act.

This policy is underwritten by Aviva Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Aviva Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is accurate as at 1 October 2020.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Aviva Ltd or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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