

ELDERSHIELD

First launched in 2002, ElderShield is an affordable severe disability insurance scheme which provides basic financial protection to those who need long-term care, especially during old age.

In 2007, the Ministry of Health has made changes to the ElderShield scheme to ensure that it caters well to the evolving needs of Singaporeans. There are 2 key changes in the ElderShield reform.

First, the monthly payout is raised from \$300 to \$400 and the maximum payout period has been extended from 60 to 72 months.

Second, ElderShield policyholders who wish to obtain higher severe disability insurance coverage can purchase ElderShield Supplements, which complement ElderShield by offering additional benefits at different pricing levels. Premiums for ElderShield Supplements can be paid using Medisave (up to a limit of \$600 per year per person insured) or by cash. Singaporeans now have a wider choice of severe disability insurance products to meet their individual needs.

The Ministry of Health has appointed 3 ElderShield insurers: Aviva Ltd, Great Eastern Life Assurance Co Ltd, and NTUC Income Insurance Co-operative Ltd. All 3 ElderShield insurers will offer ElderShield and ElderShield Supplement policies.

As an existing ElderShield policyholder, you can choose to upgrade your ElderShield benefits to monthly payouts of \$400 up to a maximum of 72 months. You can obtain the enhanced coverage at a new annual premium based on your original entry age by paying an adjustment amount which is spread over 5 years or payable up to age 65, whichever is earlier. If you are under the Single Premium Plan or have completed paying your premiums, you just need to make a lump sum payment to enjoy the higher coverage. Please refer to points 2 to 6 below for more details and Tables 1-5 for the premium amounts.

You can also purchase an ElderShield Supplement from any of the 3 ElderShield insurers to increase your severe disability insurance coverage. Please contact any of the 3 insurers for further information on the Supplements available.

Frequently Asked Questions

1) What are the benefits of the new ElderShield scheme?

The new ElderShield scheme provides a monthly cash payout of \$400 for a maximum of 72 months should you become severely disabled. Compared to the current ElderShield plan which offers a monthly cash payout of \$300 for a maximum of 60 months, this is a 60% increase in the maximum payouts. Similar to the current ElderShield plan, you can use the money to help you pay for a type of care that is suitable for your needs (e.g. home nursing services, day rehabilitation, nursing homes, etc). For someone who recovers but becomes severely disabled again, he will still get the cash payout as long as the total payout period has not exceeded 72 months.

2) What do I need to do to be included under the new ElderShield scheme?

If you are an existing policyholder and wish to join the new ElderShield scheme, you can send the Upgrade Form (which is enclosed in your Reform Package) via mail to your existing insurer. Your insurer will contact you on your eligibility to join the new scheme after your application has been assessed. If you are still paying premiums, you will need to pay the new premiums based on your original entry age and a premium adjustment amount.

For policyholders who are still paying premiums under the Regular Premium Plan, the adjustment amount is spread over 5 years (or payable up to age 65, whichever is earlier).

For policyholders who are still paying premiums under the 10-Year Premium Plan, the adjustment amount is spread over 5 years.

For policyholders who have finished paying their premiums and those under the Single Premium Plan, they will need to make a lump sum payment for the premium adjustment.

3) How much premiums do I have to pay for the upgrade?

If you are an existing policyholder under the **Regular Premium Plan**, please refer to Table 1 for the annual premiums payable (based on your original entry age) and Table 2 for the premium adjustment which is spread over 5 years (or payable up to age 65, whichever is earlier). For policyholders who have finished paying their premiums, they will need to make a lump sum payment for the premium adjustment.

If you are an existing policyholder under the **10-Year Premium Plan**, please refer to Table 3 for the annual premiums payable (based on your original entry age) and Table 4 for the premium adjustment which is spread over 5 years.

If you are an existing policyholder under the **Single Premium Plan**, please refer to Table 5 for the lump sum top-up premium payable (based on your current age).

For example, a male policyholder aged 50 when he first joined the ElderShield scheme in 2002 under the Regular Premium Plan will pay an annual premium of \$288.44 and an adjustment premium of \$69.54 for the first 5 years, i.e. \$357.98. After 5 years, he will only need to pay the annual premium of \$288.44.

For a male policyholder aged 60 when he joined the ElderShield scheme in 2002 under the 10-Year Premium Plan, he will need to pay \$516.25 for the annual premium and \$113 for the premium adjustment, i.e. he will need to pay \$629.25 for the next 5 years.

For a male policyholder under the Single Premium Plan and is currently aged 65 (as of last birthday), he will need to make a lump sum payment of \$1,120.29 to upgrade to the new ElderShield scheme.

(Note: Premiums are inclusive of GST.)

4) Why do I need to pay a premium adjustment to join the new ElderShield scheme?

In general, annual premiums payable are determined by your entry age when you join insurance schemes. The lower the entry age, the lower the annual premium. In order for you to enjoy the advantage of the new ElderShield scheme at an annual premium based on the original entry age when you first joined ElderShield, a premium adjustment is required.

It will cost less to pay the premium adjustment than to pay the new annual premium for the new ElderShield based on your current age. MOH has worked with the ElderShield insurers to spread the adjustment premium over a period of 5 years to facilitate ease of payment by policyholders.

If you wish to join the new ElderShield scheme, it would cost less to pay the adjustment premium (in 5 instalments or to age 65, whichever is earlier) in addition to the revised premiums at your original entry age than to pay the revised premiums at your current age.

Let us take a look of a 40-year-old male policyholder who joined the ElderShield scheme in 2002. In 2007, he will be 45 years old. He decides to upgrade to the plan which offers monthly payouts of \$400 for 72 months.

The calculations below show the total premiums the policyholder will have to pay by the time he reaches age 65.

Option	Pay the new annual premiums and adjustment premiums based on original entry age.	Pay the new annual premiums based on current age.
Entry Age	40 years old	45 years old
Policy Duration	5 years	0 year
Annual Premium payable	\$174.96 yearly till age 65	\$217.53 yearly till age 65
No. of premiums payable till age 65	21 payments	21 payments
Premium Adjustment payable	\$35.85 each year for 5 years	\$0
Total premium payable till age 65	$\$174.96 \times 21 + \$35.85 \times 5 =$ \$3,853.41	$\$217.53 \times 21 =$ \$4,568.13
Difference	\$714.72	

As it can be seen from the example above, it is more beneficial for the existing policyholders to pay the revised annual premiums and adjustment premiums based on their original entry ages rather than cancelling their current policies and re-entering the ElderShield scheme at their current ages.

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As it can be seen from the example above, it is more beneficial for the existing policyholders to pay the revised annual premiums and adjustment premiums based on their original entry ages rather than cancelling their current policies and re-entering the ElderShield scheme at their current ages.

5) How can premiums be paid?

You can use your Medisave to pay for your ElderShield premiums. If you do not have enough Medisave savings, you may also use the Medisave Accounts of your spouse, parents, children or grandchildren. You may also pay by cash.

6) The premium I am paying now is partially subsidised. What will happen to the subsidies?

The subsidies were given out at the initial launch of ElderShield to assist the elderly in paying their premiums. The subsidies were only applicable to Singaporeans aged 56 to 69 (as at 30 September 2002). By 30 September 2007, only those currently aged 66 and above will still be entitled to receiving subsidies for 1 to 5 more years (depending on their number of years of entitlement at the initial launch of ElderShield).

The level of subsidies will remain the same regardless of whether you choose to upgrade your ElderShield plan or not.

11) Can I choose not to join the new ElderShield scheme?

Yes, you can choose to remain on your current ElderShield policy. If this is the case, you should not send in any Upgrade Form. Your policy will continue to be renewed automatically under your current benefit of monthly payouts of \$300 up to 60 months. As you have chosen to stay with your existing ElderShield coverage, your premium payable remains unchanged.

12) Do I have to continue paying my premiums if I become severely disabled?

If you become severely disabled, your ElderShield payouts will start and your subsequent premiums will be waived.

If you recover from your severe disability, the insurance payout will stop, and you will have to continue paying the premiums till the end of payment term to be entitled to the remaining payouts.

If you have received the maximum payouts of 60 or 72 months depending on the plan you are on, your policy will discontinue. In this situation, of course, no further premium payment is necessary.

13) How do I make a Claim if I become severely disabled?

Fill up the claim form and have your condition assessed by an appointed assessor. The assessor will complete the assessment form and return it to your insurer for processing. You will receive your insurance payout either by cheque or credited into your bank account 90 days after you have been certified to be severely disabled.

You may obtain a copy of the claim form and list of appointed assessors from the insurer's website. You can also contact your insurer's Customer Service Centre for details and advice.

14) Why do I need to wait 90 days before getting my payouts if I become severely disabled?

ElderShield payouts will start 90 days after the certification of severe disability by the appointed assessor. This is known as the "deferment period". This is to ensure that ElderShield pays out in the event of severe disability for which the person will need long-term nursing care and support.

Without the deferment period, ElderShield premiums will be higher, because Insurers will need to pay the claims for cases of temporary and non-severe disability.

15) Do I have to bear the cost of assessment?

If your claim is successful, the Insurer will reimburse the assessment fee in full to you. It costs \$25 for each assessment if you visit the appointed assessor. For those who prefer to have the assessment done at their homes, they can arrange for any of the appointed assessors to go to their homes to do the assessment - for such cases, there will be an additional fee of \$75 for the house call.

If your claim is unsuccessful, you will have to pay for the cost of the assessment.

(Note: The fees quoted above are subject to future revisions.)

16) Can I see my own doctor or specialist to be assessed?

Yes, you can see your own doctor or specialist for assessment if they are in the panel appointed by the insurers. The purpose of having an appointed panel of doctors to conduct the assessments is to minimise inappropriate claims and to ensure consistency in the claims assessment. You are encouraged to bring along your medical records (if any) for the assessment.

17) What can I do if I disagree with the claims assessment of the insurer?

If you disagree with the assessment of the assessor, you can request to be assessed by a specialist. However, you will need to bear the costs of the assessment fees (\$75 for assessment done at the specialist's clinic or \$150 for house visit). If you are assessed by the specialist to be eligible for claims, your assessment fee will be reimbursed in full by the Insurer.

If the specialist assessed that you are not eligible for claims and you still disagree with the assessment, you could submit an appeal to the ElderShield Arbitration Panel set up by the Ministry of Health. The ElderShield Arbitration Panel may appoint a geriatrician or any other qualified medical practitioner to do a reassessment. The decision of the Arbitration Panel shall be final and binding on both you and the Insurer. Costs incurred for this assessment shall be borne by the insurer if the ElderShield Arbitration Panel decides that you are severely disabled. Otherwise, the assessment fee shall be borne by you if the ElderShield Arbitration Panel decides that you are not severely disabled.

(Note: The fees quoted above are subject to future revisions.)

ElderShield Rebate

18) Why am I given a rebate?

When ElderShield was first launched in 2002, there was very little Singapore-based data on severe disability claims. MOH had to rely on overseas data to help guide the initial design and pricing of the ElderShield scheme. In view of this, MOH then made a specific provision in its ElderShield contract with the insurers to return 50% of any accumulated surplus to existing policyholders, if the actual claims experience should turn out to be different from what was projected in 2002.

In the first 5 years of the scheme, ElderShield claims have been lower than those projected in 2002. Hence, for the existing policyholders who have participated in ElderShield from 2002-2007 and whose policies are still in force, they will be entitled to premium rebates.

19) How is the rebate determined?

This is a one-time rebate and the amount of rebate that you will receive will depend on your age and how long you have been insured under the ElderShield scheme. For example, policyholders who joined the scheme in 2002 will receive a larger rebate than those who have only recently joined the scheme.

20) How do I get the rebate?

The rebate will be distributed in the form of premium discounts to offset part of any future premiums or premium adjustments you need to pay.

If you have finished paying your ElderShield premiums, the rebate will be returned to you via the latest stipulated premium payment method if you choose not to upgrade. The rebate will be credited into your Medisave account if you have paid your premiums via Medisave, or a cheque will be sent to you if you have paid your premiums using cash.

ElderShield Supplements

21) What are ElderShield Supplements?

ElderShield Supplements reinforce the ElderShield product in providing for severe disability and long-term care costs. ElderShield Supplements provide additional benefits on top of ElderShield benefits, at additional premiums. Premiums for ElderShield Supplements are payable from Medisave up to a limit of \$600 per year per person insured.

These plans are not compulsory and policyholders can purchase ElderShield Supplements from different insurers.

To ensure that Singaporeans have at least a basic severe disability plan, a policyholder purchasing an ElderShield Supplement must first be covered under an ElderShield policy.

22) Do I have to join the new ElderShield scheme before I can purchase an ElderShield Supplement?

No, you do not have to join the new ElderShield scheme before you can purchase an ElderShield Supplement.

23) Which are the insurers offering ElderShield Supplements?

The 3 ElderShield insurers also offer ElderShield Supplements: Aviva Ltd, Great Eastern Life Assurance Co Ltd, and NTUC Income Insurance Co-operative Ltd.

24) How can I pay the premiums for an ElderShield Supplement?

You can use your Medisave to pay for the premiums of your ElderShield Supplement, up to a limit of \$600 per year per person insured. If you do not have enough Medisave savings, you may also use the Medisave Accounts of your spouse, parents, children or grandchildren. You may also pay by cash.

25) Why is there a limit on the amount of Medisave that can be withdrawn to pay for the premiums of an ElderShield Supplement?

The Medisave withdrawal limit for ElderShield Supplement premiums is to prevent a premature depletion of Medisave funds so that Singaporeans will have enough Medisave to pay for medical expenses during old age.

26) If I have both an ElderShield policy and an ElderShield Supplement policy, does it mean that I can claim from both policies if I become severely disabled?

ElderShield and ElderShield Supplement policies are structured as standalone plans. So long as you fulfil the respective claims eligibility criteria, you can claim under both policies.

For more information on the ElderShield scheme, you can visit the websites of:

Aviva Ltd: <http://www.aviva-singapore.com.sg/ElderShield>
Great Eastern: <http://www.lifeisgreat.com.sg/ElderShield>
NTUC Income: <http://www.income.com.sg>

Ministry of Health: <http://www.moh.gov.sg>
Central Provident Fund Board: <http://www.cpf.gov.sg>

Alternatively, you may wish to call any one of the hotline numbers below for more enquiries:

Aviva Ltd: 6827 7788
Great Eastern: 1800- 248 2888
NTUC Income: 6332-1133

Ministry of Health: 1800-225 4122
Central Provident Fund Board: 1800-227 1188 (code 4) (Only for enquiries relating to Medisave deductions)

For enquiries via email, you can send them to:

Aviva Ltd: cs_life@aviva-asia.com
Great Eastern: wecare@lifeisgreat.com.sg
NTUC Income: cs1133@income.com.sg

Ministry of Health: moh_info@moh.gov.sg

(I) Activities of Daily Living

Severe Disability shall mean the inability to perform at least 3 of the following 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.

A. 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.

B. 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.

C. Feeding

The ability to feed oneself food after it has been prepared and made available.

D. Toileting

The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

E. Mobility

The ability to move indoors from room to room on level surfaces.

F. Transferring

The ability to move from a bed to an upright chair or wheelchair, and vice versa.

(II) Definition of Pre-existing Disability

Pre-existing Disability means suffering from the Severe Disability as defined above before your ElderShield Policy Commencement Date. For persons who are auto-covered, Severe Disability caused solely by accidents that occur during the 90-day opt-out period shall not be regarded as Pre-existing Disability.

ElderShield Premiums for Payouts of \$400 per month up to 72 month (Regular Premium Plan)

Entry Age	Number of Premium Payments	Annual Premiums (Payable till Age 65) (\$)	
		Male	Female
40	26	174.96	217.76
41	25	182.03	227.11
42	24	189.71	237.29
43	23	198.12	248.41
44	22	207.36	260.60
45	21	217.53	274.03
46	20	228.78	288.87
47	19	241.27	305.32
48	18	255.21	323.68
49	17	270.83	344.23
50	16	288.44	367.40
51	15	308.44	393.70
52	14	331.34	423.79
53	13	357.79	458.55
54	12	388.67	499.13
55	11	425.19	547.10
56	10	469.03	604.68
57	9	522.60	675.03
58	8	589.48	762.94
59	7	675.36	875.94
60	6	789.68	1026.56
61	5	949.43	1237.34
62	4	1188.56	1553.35
63	3	1586.26	2079.69
64	2	2380.17	3131.62

Notes:

- 1) Premiums quoted in the above table are applicable to Existing Policyholders who are under the Regular Premium Plan and who join the new ElderShield Scheme.
- 2) Premiums payable are based on the age at which the policyholder first joined the ElderShield scheme.
- 3) Premiums shown above are inclusive of 7% GST.

Table 2

ElderShield Premium Adjustments payable over 5 years (or to age 65, whichever is earlier) for Existing Policyholders under the Regular Premium Plan

Policy Duration	Male					Female				
	5	4	3	2	1	5	4	3	2	1
Entry Age										
40	35.85	28.61	21.38	14.40	7.07	47.42	38.10	28.56	19.04	9.35
41	38.45	30.73	23.03	15.34	7.67	50.70	40.68	30.43	20.20	10.19
42	40.12	32.16	23.98	16.05	7.90	53.30	42.56	31.85	21.37	10.68
43	42.73	34.05	25.63	16.99	8.61	56.83	45.38	33.96	22.55	11.38
44	46.06	36.66	27.52	18.41	9.08	60.60	48.44	36.31	24.19	12.09
45	48.70	38.81	29.19	19.36	9.79	64.85	51.75	38.90	25.83	13.03
46	52.29	41.91	31.33	20.78	10.50	68.64	55.05	41.26	27.48	13.73
47	56.15	45.02	33.71	22.44	11.21	74.07	59.30	44.32	29.60	14.67
48	59.79	47.69	35.88	23.88	11.92	79.76	63.55	47.63	31.72	15.85
49	64.17	51.31	38.29	25.56	12.64	85.69	68.53	51.17	34.09	17.03
50	69.54	55.44	41.43	27.49	13.84	92.13	73.75	55.20	36.68	18.44
51	75.43	60.07	45.06	29.89	15.03	100.23	79.94	59.94	40.00	19.86
52	82.08	65.46	48.96	32.55	16.24	108.15	86.38	64.70	43.08	21.52
53	88.08	71.37	53.37	35.48	17.69	116.11	94.28	70.66	47.12	23.41
54	95.09	78.29	58.53	38.90	19.39	122.00	100.09	75.00	49.29	25.32
55	103.63	86.71	64.69	43.06	21.35	124.15	102.88	75.84	51.02	26.99
56	105.25	88.24	65.87	43.92	21.89	125.65	104.05	79.76	53.46	29.39
57	148.55	108.15	80.79	53.66	26.73	190.96	135.13	100.50	68.43	34.86
58	214.81	148.55	91.73	60.83	30.42	291.99	198.48	121.85	81.11	40.35
59	401.42	220.89	127.71	70.01	34.86	542.16	296.88	171.28	93.64	46.59
60	902.01	373.22	192.38	98.94	40.80	1237.99	508.62	261.13	133.96	54.76
61	<i>1081.77</i>	864.56	335.07	153.60	59.30	<i>1492.65</i>	1194.12	460.23	209.96	80.72
62	<i>1077.49</i>	<i>1077.49</i>	807.85	278.12	95.81	<i>1494.79</i>	<i>1494.79</i>	1121.36	384.35	131.32
63	<i>1068.93</i>	<i>1068.93</i>	<i>1068.93</i>	712.62	184.12	<i>1499.07</i>	<i>1499.07</i>	<i>1499.07</i>	999.38	256.78
64	<i>1061.44</i>	<i>1061.44</i>	<i>1061.44</i>	<i>1061.44</i>	530.72	<i>1499.07</i>	<i>1499.07</i>	<i>1499.07</i>	<i>1499.07</i>	749.00

* Figures shown in italics are lump sum adjustments in respect of members who would have already ceased paying regular premiums under the existing scheme design

Notes:

- 1) The premium adjustments quoted in the above table are applicable to Existing Policyholders who are under the Regular Premium Plan (based on their original entry age) and who join the new ElderShield Scheme.
- 2) The premium adjustments are level premiums payable from the next premium paying date over 5 years, or to age 65, whichever is earlier, and are in addition to the revised annual premiums shown in Table 1. Once the premium adjustments have been fully paid, Policyholders will need to pay only the revised annual premium rates shown in Table 1 for the remaining premium payment period.
- 3) "Policy Duration" refers to the length of time that the Existing Policyholders have been with the ElderShield Scheme.
- 4) Figures in italics are lump-sum adjustments in respect of members who have already ceased paying premiums under the current scheme design.
- 5) Premiums shown above are inclusive of 7% GST.

Table 3**ElderShield Premiums for Payouts of \$400 per month up to 72 months (10-Year Premium Plan)**

Entry age (as at 30 Sept 2002)	10-Year Premiums (\$)	
	Male	Female
56	469.03	604.68
57	479.90	619.00
58	491.33	633.90
59	503.44	649.48
60	516.25	665.81
61	529.87	683.02
62	544.37	701.27
63	559.83	720.70
64	576.33	741.50
65	593.95	763.88
66	612.78	788.08
67	632.97	814.32
68	654.65	842.92
69	678.04	874.22

Notes:

- 1) Premiums quoted in the above table are applicable to Existing Policyholders who are under the 10-Year Premium Plan and who join the new ElderShield Scheme.
- 2) Premiums payable are based on the age at which the policyholder first joined the ElderShield scheme (i.e. as at 30 September 2002)
- 3) Premiums shown above are inclusive of 7% GST.

Table 4**ElderShield Premium Adjustments payable over 5 years for Existing Policyholders under the 10-Year Premium Plan**

Entry age (as at 30 Sept 2002)	Male	Female
56	105.25	125.65
57	106.93	126.46
58	108.88	128.75
59	110.92	131.34
60	113.00	135.44
61	115.20	139.87
62	117.46	144.40
63	119.85	149.55
64	122.34	154.86
65	127.51	160.84
66	133.14	167.27
67	139.25	174.44
68	145.88	182.42
69	153.36	191.52

Notes:

- 1) The premium adjustments quoted in the above table are applicable to Existing Policyholders who are under the 10-Year Premium Plan (based on their original entry age) and who join the new ElderShield Scheme.
- 2) The premium adjustments are payable from the next premium paying date over 5 years and are in addition to the revised annual premiums shown in Table 3.
- 3) To be eligible for full cover for lifetime, Policyholders will need to make full payment of the 5 premium adjustments and the revised 10-year premiums.
- 4) Premiums shown above are inclusive of 7% GST.

Table 5**Lump Sum Premium Adjustment for Existing Policyholders under the Single Premium Plan**

Current Age (as of last birthday)	Male	Female
40	525.37	715.83
41	532.86	727.60
42	549.98	751.14
43	571.38	781.10
44	592.78	808.92
45	608.83	831.39
46	629.16	863.49
47	652.70	890.24
48	674.10	921.27
49	698.71	954.44
50	722.25	988.68
51	746.86	1021.85
52	771.47	1056.09
53	795.01	1091.40
54	819.62	1125.64
55	838.88	1164.16
56	869.91	1206.96
57	891.31	1240.13
58	928.76	1284.00
59	949.09	1324.66
60	977.98	1364.25
61	1015.43	1400.63
62	1032.55	1446.64
63	1070.00	1488.37
64	1090.33	1535.45
65	1120.29	1590.02
66	1149.18	1628.54
67	1177.00	1678.83
68	1215.52	1726.98
69	1231.57	1783.69
70	1271.16	1840.40
71	1305.40	1877.85
72	1330.01	1938.84
73	1355.69	1995.55
74	1399.56	2030.86

Notes:

- 1) The lump sum premium adjustments quoted in this schedule are applicable to Existing Policyholders under the Single Premium Plan and who join the new ElderShield Scheme.
- 2) Premiums charged will be based on current age.
- 3) Premiums quoted are inclusive of 7% GST.