



Up to  
**40% off**  
First-year premium<sup>A</sup>

**20% off**  
Subsequent years'  
premiums

T&Cs apply.

# GREAT CareShield

Receive the care you deserve with disability payouts starting from inability to perform just 1 Activity of Daily Living.

# Great is up to a lifetime of disability payouts

Recovering from disability takes time, and it comes with long-term medical and caregiving expenses. So having the assurance of cash payouts to lighten your daily living expenses is important.

With GREAT CareShield, monthly payouts<sup>1</sup> start when you are unable to perform just 1 out of the 6 Activities of Daily Living<sup>2</sup> (ADLs). Additionally, you will receive a lump sum payout<sup>3</sup> that can be payable again upon future occurrence of disability from a different and unrelated cause.

Enhance your disability protection with GREAT CareShield, payable using cash or your MediSave funds<sup>4</sup>. Sign up with us online so that you and your loved ones are financially assured should disability strike.

Disability can occur to anyone, at any point in our lives. Coupled with rising longevity from medical advancements and improvements in quality of care, you need adequate disability coverage, just in case. With the cost of long-term care averaging between S\$4,000 and S\$5,700<sup>†</sup>, are you adequately covered, in the event of unexpected disabilities?

**1 in 2**

healthy Singaporeans  
aged 65 could become  
disabled in their lifetime\*

**57%**

of our claimants are  
under the age of 50<sup>^</sup>

**28%**

of our claims result  
from the inability to  
perform 1 ADL<sup>^</sup>



<sup>1</sup> Subject to Deferment Period. Payouts of Monthly Benefit are payable for as long as the Life Assured suffers from the applicable number of disabilities, up to a lifetime.

<sup>2</sup> The 6 Activities of Daily Living (ADLs) are: washing, toileting, dressing, feeding, walking or moving around and transferring.

<sup>3</sup> The Initial Benefit is a lump sum payment equivalent to 3 times of the Monthly Benefit. In the event the Life Assured fully recovers from the disability, the Initial Benefit may be paid again for subsequent episodes of inability to perform at least 1 ADL. However, it is not payable if such subsequent disabilities arise from or are related to the cause of disability(ies) for which there was a previous claim for Initial Benefit.

<sup>4</sup> Subject to cap of S\$600 per calendar year per insured person.

<sup>†</sup> Source: Great Eastern's research.

\* Source: <https://www.careshieldlife.gov.sg/careshield-life/about-careshield-life.html>

<sup>^</sup> Great Eastern's GREAT CareShield claims data (10 Oct 2021 – 19 Jan 2023).

# Why GREAT CareShield



## Disability financial support starts from the inability to perform any ADL

Receive monthly payouts and a lump sum Initial Benefit<sup>3</sup> of up to S\$15,000 to support your daily expenses and long-term care. Your future premiums will also be waived<sup>5</sup>.



## Get up to 90% more in monthly benefits for caregiver's and children's expenses

Upon the inability to perform at least 2 ADLs, you will receive an additional 60% of the Monthly Benefit in monthly payouts for caregiving support<sup>6</sup> and an additional 30% of the Monthly Benefit in monthly payouts to provide for your child<sup>7</sup>.



## Utilise your MediSave funds<sup>4</sup> for enhanced coverage

No additional cash premium top-ups may be needed as GREAT CareShield can be paid with your MediSave funds, up to a limit of S\$600 per calendar year per insured person. Whilst you are still young, start your disability coverage with lower premium rates<sup>8</sup> that will not increase with age.

## What are the Activities of Daily Living (ADLs)?



### Washing

Ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.



### Dressing

Ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.



### Feeding

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



### Toileting

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



### Walking or Moving Around

Ability to move indoors from room to room on level surfaces.



### Transferring

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

**Start a conversation with your Great Eastern Financial Representative today and find out more.**

<sup>5</sup> Subject to Deferment Period, and for as long as the Life Assured continues to suffer from the disability.

<sup>6</sup> Caregiver Benefit is subject to Deferment Period and payable for up to a maximum of 12 months (whether consecutive or not) per Policy Term.

<sup>7</sup> Dependant Care Benefit is applicable if the Life Assured has a Child who is below 22 years old (age last birthday) as at the Claim Date; subject to Deferment Period and payable for up to a maximum of 48 months (whether consecutive or not) per Policy Term.

<sup>8</sup> Premium rates are not guaranteed and they may be adjusted from time to time based on future experience.

# Here's how GREAT CareShield can provide assurance and peace of mind for you and your loved ones



## Alice

is a 40-year-old freelance graphic designer, married with 2 children. She decides to supplement her CareShield Life plan with **GREAT CareShield** for additional disability protection of S\$1,200 Monthly Benefit<sup>1</sup>.

She receives a 40% first-year premium discount and 20% premium discount throughout her coverage from the 2nd policy year onward<sup>Δ</sup>.

AGE  
40

Alice receives 40% first-year premium discount<sup>Δ</sup>

Premium payable: S\$682<sup>#</sup>

AGE  
41

Alice receives 40% premium discount throughout her coverage from 2nd policy year onwards<sup>Δ</sup>

Premium payable: S\$910<sup>#</sup>

AGE  
45

Alice suffers from a bad fall and is certified as being unable to perform two ADLs<sup>2</sup>.

She receives:

- A lump sum Initial Benefit<sup>3</sup> of **S\$3,600**, and
- A Monthly Benefit<sup>1</sup> of **S\$1,200**, and
- Monthly Caregiver Benefit<sup>6</sup> of **S\$720**, and
- Monthly Dependant Care Benefit<sup>7</sup> of **S\$360**

### Premium Waiver<sup>5</sup>

Premiums are waived during the period of disability

AGE  
55

Alice would have received a total payout of **S\$173,520<sup>§</sup>** in 10 years.

She will continue to receive the Monthly Benefit<sup>1</sup> as long as she remains disabled.

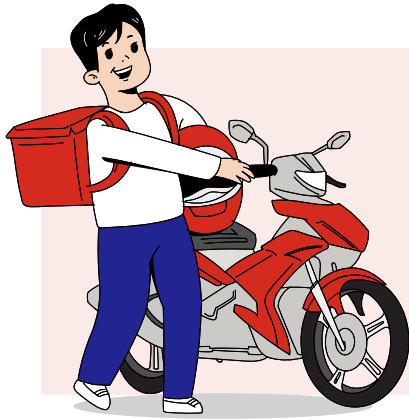


<sup>Δ</sup> The promotion is available till 31 December 2025. The 40% first-year premium discount is applicable with a minimum qualifying premium of S\$1,000, excluding premium loadings (if any) and the prevailing rate of GST. Please refer to the full terms and conditions of the Consumer Promotion for information.

<sup>#</sup> Up to and including Policy Anniversary when the Life Assured is age 95 last birthday. Premium includes the prevailing rate of GST. The prevailing rate of GST is subject to change.

<sup>§</sup> Based on a 120-month period (10 years) after the Deferment Period ends.

# Here's how GREAT CareShield enhances your disability coverage



## Mike

is a 30-year-old dispatch rider, married with a child.

He decides to supplement his CareShield Life plan with **GREAT CareShield** for additional disability protection of S\$1,500 Monthly Benefit. He receives a 20% premium discount throughout his coverage<sup>A</sup> and pays an annual premium of S\$584<sup>#</sup>.

### Scenario 1

Unable to perform **one** ADL<sup>2</sup>.

AGE  
**32**

**Mike suffers a mild stroke and is certified as being unable to perform one ADL<sup>2</sup>.**

He receives a lump sum Initial Benefit<sup>3</sup> of **S\$4,500**.

He also receives a Monthly Benefit<sup>1</sup> of **S\$750**.

#### Premium Waiver<sup>5</sup>

Premiums are waived during the period of disability

AGE  
**47**

Mike would have received a total payout of **S\$139,500<sup>‡</sup>** in 15 years. He will continue to receive the Monthly Benefit<sup>1</sup> as long as he remains disabled.

### Scenario 2

Unable to perform **two** ADLs<sup>2</sup>.

AGE  
**32**

**Mike gets into a car accident and loses the ability to walk and feed himself.**

He receives a lump sum Initial Benefit<sup>3</sup> of **S\$4,500**.

He also receives a Monthly Benefit<sup>1</sup> of **S\$1,500**, Monthly Caregiver Benefit<sup>6</sup> of **S\$900** and Monthly Dependant Care Benefit<sup>7</sup> of **S\$450**.

#### Premium Waiver<sup>5</sup>

Premiums are waived during the period of disability

AGE  
**47**

Mike would have received a total payout of **S\$306,900<sup>‡</sup>** in 15 years. He will continue to receive the Monthly Benefit<sup>1</sup> as long as he remains disabled.

If Mike loses the ability to perform three or more ADLs<sup>2</sup>, he will receive **additional payouts** from his CareShield Life plan.



<sup>#</sup> Up to and including Policy Anniversary when the Life Assured is age 95 last birthday. Premium includes the prevailing rate of GST. The prevailing rate of GST is subject to change.

<sup>‡</sup> Based on a 180-month period (15 years) after the Deferment Period ends.

# Table of Benefits

Plan Type	GREAT CareShield
Selectable Monthly Benefit	Minimum: S\$300 / Maximum: S\$5,000 (in multiples of S\$10)
Initial Benefit <sup>3</sup>	One lump sum of 3 times the Monthly Benefit payable upon inability to perform only 1 ADL
Monthly Benefit <sup>1</sup>	50% of Monthly Benefit payable upon inability to perform only 1 ADL  100% of Monthly Benefit payable upon inability to perform at least 2 ADLs
Caregiver Benefit <sup>6</sup>	60% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 12 months
Dependant Care Benefit <sup>7</sup>	30% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 48 months
Waiver of Premium <sup>5</sup>	Premiums are waived upon inability to perform at least 1 ADL
Policy Term	Lifetime
Premium Type	Level premium <sup>8</sup> based on age last birthday at entry
Premium Payment Term	Entry age 30 to 47 – Up to and including the Policy Anniversary when the Life Assured is 67 or 95 (age last birthday)  Entry age 48 to 64 – Up to and including the Policy Anniversary when the Life Assured is 95 (age last birthday) or 20 Years

## Notes and Disclaimers

All ages specified refer to age last birthday.

Figures illustrated are rounded down to the nearest dollar.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

GREAT CareShield can be purchased by CareShield Life or ElderShield policyholders. All Supplements are regulated under the CareShield Life and Long-Term Care Act 2019.

This is only product information provided by us. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Information correct as at 24 October 2025.

GCSP / Ver 4.0 / 202510

# Reach for Great

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