

Plus Rider (Enhanced IncomeShield) – Yearly Standard Premium Rates

For insured person who is a Singapore Citizen or Permanent Resident

Age Next Birthday ¹	Enhanced IncomeShield Preferred	Enhanced IncomeShield Advantage	Enhanced IncomeShield Basic (SG)	Enhanced IncomeShield Basic (PR)	Enhanced IncomeShield Enhanced C (SG)	Enhanced IncomeShield Enhanced C (PR)
1 to 18	\$504.63	\$174.20	\$107.98	\$107.98	\$66.22	\$66.22
19 to 20	\$512.70	\$189.48	\$120.20	\$120.20	\$85.58	\$85.58
21 to 25	\$575.28	\$200.68	\$120.20	\$120.20	\$85.58	\$85.58
26 to 30	\$583.35	\$200.68	\$120.20	\$120.20	\$85.58	\$85.58
31 to 35	\$728.69	\$215.96	\$136.50	\$136.50	\$100.86	\$100.86
36 to 40	\$767.04	\$221.06	\$144.66	\$144.66	\$105.94	\$105.94
41 to 45	\$973.94	\$333.12	\$216.98	\$216.98	\$168.08	\$168.08
46 to 50	\$989.07	\$352.46	\$223.10	\$223.10	\$186.42	\$186.42
51 to 55	\$1,604.72	\$474.72	\$313.76	\$313.76	\$239.40	\$239.40
56 to 60	\$2,405.06	\$541.94	\$366.72	\$366.72	\$255.70	\$255.70
61 to 65	\$3,128.70	\$767.08	\$494.06	\$494.06	\$336.16	\$336.16
66 to 70	\$4,137.96	\$1,015.64	\$634.64	\$634.64	\$437.02	\$437.02
71 to 73	\$4,995.83	\$1,268.28	\$768.10	\$768.10	\$540.92	\$540.92
74 to 75	\$5,510.56	\$1,496.46	\$921.92	\$921.92	\$665.20	\$665.20
76 to 78	\$6,307.87	\$1,577.96	\$1,010.54	\$1,010.54	\$789.48	\$789.48
79 to 80	\$6,963.89	\$1,810.22	\$1,219.38	\$1,219.38	\$969.80	\$969.80
81 to 83	\$7,524.03	\$2,031.28	\$1,403.76	\$1,403.76	\$1,118.52	\$1,118.52
84 to 85	\$7,655.23	\$2,243.16	\$1,549.42	\$1,549.42	\$1,219.38	\$1,219.38
86 to 88	\$7,720.83	\$2,423.46	\$1,707.32	\$1,707.32	\$1,334.48	\$1,334.48
89 to 90	\$7,771.30	\$2,741.30	\$1,869.30	\$1,869.30	\$1,486.28	\$1,486.28
91 to 93	\$7,872.22	\$2,961.34	\$2,041.46	\$2,041.46	\$1,626.86	\$1,626.86
94 to 95	\$7,973.15	\$3,191.56	\$2,161.66	\$2,161.66	\$1,740.94	\$1,740.94
96 to 98	\$8,074.07	\$3,426.88	\$2,301.22	\$2,301.22	\$1,820.40	\$1,820.40
99 to 100	\$8,175.00	\$3,654.04	\$2,454.02	\$2,454.02	\$1,970.14	\$1,970.14
> 100	\$8,275.93	\$3,825.18	\$2,547.74	\$2,547.74	\$1,982.38	\$1,982.38

SG: Singapore Citizen PR: Singapore Permanent Resident

Premium rates are inclusive of 9% GST.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1/1/2024 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

¹ The last entry age is 75, based on the insured's age next birthday.



For insured person who is a Foreigner

Age Next Birthday	Enhanced IncomeShield Basic (FR)	Enhanced IncomeShield Enhanced C (FR)
1 to 18	\$107.98	\$66.22
19 to 20	\$120.20	\$85.58
21 to 25	\$120.20	\$85.58
26 to 30	\$120.20	\$85.58
31 to 35	\$136.50	\$100.86
36 to 40	\$144.66	\$105.94
41 to 45	\$216.98	\$168.08
46 to 50	\$223.10	\$186.42
51 to 55	\$313.76	\$239.40
56 to 60	\$366.72	\$255.70
61 to 65	\$494.06	\$336.16
66 to 70	\$634.64	\$437.02
71 to 73	\$768.10	\$540.92
74 to 75	\$921.92	\$665.20
76 to 78	\$1,010.54	\$789.48
79 to 80	\$1,219.38	\$969.80
81 to 83	\$1,403.76	\$1,118.52
84 to 85	\$1,549.42	\$1,219.38
86 to 88	\$1,707.32	\$1,334.48
89 to 90	\$1,869.30	\$1,486.28
91 to 93	\$2,041.46	\$1,626.86
94 to 95	\$2,161.66	\$1,740.94
96 to 98	\$2,301.22	\$1,820.40
99 to 100	\$2,454.02	\$1,970.14
> 100	\$2,547.74	\$1,982.38

FR: Foreigner

Premium rates are inclusive of 9% GST.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates apply from 1/1/2024 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

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