Enhancement to Care Secure policies from 1 January 2026

Overview on the current and enhanced disability benefit

Disability Status	Current Care Secure Disability Benefit	Enhanced Care Secure Disability Benefit (From 1 January 2026 onwards)
Moderately Disabled	100% of disability benefit	No change from current benefit
Severely Disabled	100% of disability benefit less the CareShield Life (CSHL) benefit that applies at the time	100% of disability benefit less the adjusted benefit* *The adjusted benefit shall refer to the CSHL monthly payout using a fixed growth rate of 2% per year until the earlier of (i) the insured attaining the age of 67 years old, or (ii) the date of the first successful severe disability claim (as certified by an approved assessor).

Illustration on the monthly payout from Care Secure policy based on disability benefit of $1,200 for an insured born in 1980 and later.			
If claim is made for severe disability in:	**Enhanced CSHL Monthly Payout**	**Current Care Secure Disability Benefit Monthly Payout[1]**	**Enhanced Care Secure Disability Benefit Monthly Payout[2]**
2026	$689	$511	$524
2027	$717	$483	$511
2028	$745	$455	$497
2029	$775	$425	$483
2030	$806	$394	$469

Note: The illustration on the monthly payout is rounded to the nearest dollar.

[1] The disability benefit monthly payout illustrated is after less the enhanced CSHL benefit, using the stipulated growth rate of 4% per year. It is based on the CSHL monthly payout of $662 for 2025.

[2] The disability benefit monthly payout illustrated is after less the adjusted benefit, using a fixed growth rate of 2% per year. It is based on the CSHL monthly payout of $662 for 2025.