

Optima Care 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)
1 to 18	\$650.00	\$163.00	\$99.00	\$99.00
19 to 20	\$655.00	\$163.00	\$110.00	\$110.00
21 to 25	\$702.00	\$164.00	\$110.00	\$110.00
26 to 30	\$708.00	\$164.00	\$110.00	\$110.00
31 to 35	\$805.00	\$165.00	\$125.00	\$125.00
36 to 40	\$911.00	\$170.00	\$133.00	\$133.00
41 to 45	\$1,196.00	\$218.00	\$168.00	\$168.00
46 to 50	\$1,458.00	\$259.00	\$173.00	\$173.00
51 to 55	\$2,189.00	\$346.00	\$273.00	\$273.00
56 to 60	\$2,862.00	\$490.00	\$283.00	\$283.00
61 to 65	\$4,695.00	\$658.00	\$359.00	\$359.00
66 to 70	\$6,377.00	\$720.00	\$469.00	\$469.00
71 to 73	\$7,751.00	\$1,062.00	\$514.00	\$514.00
74 to 75	\$8,586.00	\$1,253.00	\$637.00	\$637.00
76 to 78	\$9,809.00	\$1,342.00	\$756.00	\$756.00
79 to 80	\$10,313.00	\$1,539.00	\$886.00	\$886.00
81 to 83	\$11,109.00	\$1,701.00	\$989.00	\$989.00
84 to 85	\$11,445.00	\$1,714.00	\$1,081.00	\$1,081.00
86 to 88	\$11,660.00	\$2,029.00	\$1,375.00	\$1,375.00
89 to 90	\$11,869.00	\$2,077.00	\$1,506.00	\$1,506.00
91 to 93	\$11,901.00	\$2,147.00	\$1,644.00	\$1,644.00
94 to 95	\$11,950.00	\$2,208.00	\$1,741.00	\$1,741.00
96 to 98	\$11,951.00	\$2,229.00	\$1,854.00	\$1,854.00
99 to 100	\$11,975.00	\$2,353.00	\$1,977.00	\$1,977.00
> 100	\$11,985.00	\$2,464.00	\$2,015.00	\$2,015.00

SG: Singapore Citizen PR: Singapore Permanent Resident

Premium rates are inclusive of 9% GST.

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

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 1/4/2026 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

For insured person who is a Foreigner

Age Next Birthday ¹	Enhanced IncomeShield Basic (FR)
1 to 18	\$99.00
19 to 20	\$110.00
21 to 25	\$110.00
26 to 30	\$110.00
31 to 35	\$125.00
36 to 40	\$133.00
41 to 45	\$168.00
46 to 50	\$173.00
51 to 55	\$273.00
56 to 60	\$283.00
61 to 65	\$359.00
66 to 70	\$469.00
71 to 73	\$514.00
74 to 75	\$637.00
76 to 78	\$756.00
79 to 80	\$886.00
81 to 83	\$989.00
84 to 85	\$1,081.00
86 to 88	\$1,375.00
89 to 90	\$1,506.00
91 to 93	\$1,644.00
94 to 95	\$1,741.00
96 to 98	\$1,854.00
99 to 100	\$1,977.00
> 100	\$2,015.00

FR: Foreigner

Premium rates are inclusive of 9% GST.

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

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 1/4/2026 onwards unless otherwise stated in your letter. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.