Participation Incentives if you had joined by 31 December 2024

Total Participation Incentives will be spread equally over 10 years and will be used to offset the annual premium payable in that year.

Birth Year	**Total Participation Incentives over 10 years for Singapore Citizens who joined and were covered under CareShield Life before 31 December 2023**	**Total Participation Incentives over 10 years for Singapore Citizens who joined and were covered under CareShield Life between 1 January 2024 to 31 December 2024**	**Total Additional Participation Incentives over 10 years for Pioneer Generation / Merdeka Generation seniors**
1975 – 1979	$500	$375	NA
1970 – 1974	$1000	$750	
1965 – 1969	$1500	$1125	
1960 – 1964	$2000	$1500	
Before 1960	$2500	$1875	• For seniors who joined and were covered under CareShield Life before 31 December 2023: $1500 • For seniors who joined and were covered under CareShield Life between 1 January 2024 to 31 December 2024: $1125