



**“Speak to an Income Insurance Advisor Promotion” & “LI 30 Promotion” via NTUC May Day**

**26 April 2024 to 31 May 2024**

**Promotion Terms and Conditions**

1. Income Insurance Limited (“**Income Insurance**”) will be offering the following promotions to all NTUC Members who are (a) **NTUC Member with valid NTUC silver card**; (b) **Singapore Citizens or a Singapore Permanent Residents (PR) or Employment Pass Holders (EP)**; and (c) **at least 21 years of age** (“Customer”):
  - 1.1 **\$30 FairPrice Group E-Voucher** (“Gift”) will be issued to a Customer who has (“Speak with an Income Insurance Advisor Promotion”) –
    - 1.1.1 successfully booked an appointment through dedicated URLs (“Appointment Form”) or via an insurance advisor/agent who has been appointed to provide financial advisory services exclusively on behalf of Income Insurance (i.e., a tied advisor/agent of Income Insurance) (“Income Insurance Advisor”); and
    - 1.1.2 has successfully completed a financial review via a physical/in-person or virtual consultation with an Income Insurance Advisor; and
  - 1.2 **\$30 FairPrice Group E-Vouchers** (“Gift”) will be issued to Customer who successfully purchased an LI Qualifying Policy (as defined hereunder) via an Income Insurance Advisor (“LI 30 Promotion”), whereby –
    - 1.2.1 LI Qualifying Policies refer to Regular Premium Life Plans, including any applicable rider(s) (each an “LI Qualifying Policy”);
    - 1.2.2 the LI Qualifying Policy is submitted and received by Income Insurance **not later than 31 May 2024**; and
    - 1.2.3 if the application is approved, the LI Qualifying Policy is issued by Income Insurance not later than 31 July 2024,

where the Speak with an Income Insurance Advisor Promotion and LI 30 Promotion are collectively referred to as “the Promotions”.
2. Staff, financial consultants, insurance advisers of Income Insurance are not eligible to participate in the Promotions.
3. The Promotions are valid only from **26 April 2024 to 31 May 2024**, both dates inclusive (“Promotion Period”).
4. Customers are eligible for the Speak to Income Insurance Advisor Promotion Gift even if the appointment with the Income Insurance Advisor is scheduled after the Promotion Period so long as the Customer has submitted the Appointment Form via Income Insurance Advisor for the first time during the Promotion Period and goes on to complete the financial review with the Income Insurance Advisor.
5. Each Customer who is eligible for the Speak to an Income Insurance Advisor Promotion is entitled to receive the relevant Gift only once under this Promotion, whether as a customer of Income Insurance or any other merchant, within a 6-month period after the date of completion of the financial review.

6. The Speak with an Income Insurance Advisor Promotion Gift will be sent by Income Insurance to the email address that the Customer had provided upon sign up via the Appointment Form or via Income Insurance Advisor. The Customer will receive the Gift within **sixty (60) days from the date of completion of the consultation** with an Income Insurance Advisor.
7. Each Customer who is eligible for the LI 30 Promotion is entitled to receive the LI 30 Promotion Gift only once under this LI 30 Promotion, regardless of the number of LI Qualifying Policies purchased. Subsequent increases in sum assured or premiums, top-ups, or applications for riders, even if made during the Promotion Period, for any LI Qualifying Policy (whether purchased or issued before or during the Promotion Period) will not entitle the customer to any additional Gift.
8. The Gift provided under this LI 30 Promotion is in addition to any other consumer promotions available to members of the public at <https://www.income.com.sg/>. For the avoidance of doubt, all group insurance/employee benefits schemes are excluded from the LI 30 Promotion.
9. The LI 30 Promotion Gift will be sent by Income Insurance to the email address that the Customer had provided upon sign up via the Appointment Form. The Customer will receive the LI 30 Promotion Gift within **sixty (60) days from the date of policy issuance**.
10. Subject to paragraph 12 below: (i) the utilisation of the Gifts requires access to the internet and can be used across various NTUC FairPrice platforms; (ii) Each Gift carries its own unique code that must be used to redeem and/or use such Gift on the relevant NTUC FairPrice platform; and the value of the gift can be drawn multiple times until the balance runs out or until the expiry of the Gift.
11. Usage of the Gift(s) is/are subject to the terms and conditions imposed by NTUC FairPrice.
12. The Gift(s) is/are not exchangeable for cash or any benefit in kind and is non-transferrable.
13. Under no circumstances shall Income Insurance be liable to the Customers, any applicant or party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from the Promotions and/or use of the Gifts.
14. Income Insurance is not the merchant or manufacturer of the Gifts and provides no warranty in respect of the same. Income Insurance makes no warranties and shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Gifts.
15. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income Insurance and merchant or manufacturer of the Gifts. Neither are the Promotions intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer of the Gifts.
16. Income Insurance reserves the right to vary/amend these Terms and Conditions or suspend or terminate the Promotion at any time without giving prior notice to Customers.



17. Income Insurance's decision on all matter relating to this Promotion (including the issuance of the Gift and Replacement Item(s)) shall be final, conclusive and binding. No appeals will be entertained.

**Important Notes:**

For enquiries on the Promotion, Customers may reach out to Income Insurance via [csquery@income.com.sg](mailto:csquery@income.com.sg)].

\*The Promotion is not to be construed as an offer, recommendation, advice or solicitation for the subscription, purchase or sale of any investment-linked plan ("ILP") sub-fund. The Promotion does not constitute financial advice and does not have regard to the specific investment objectives, financial situation and particular needs of any persons.

\*Investments are subject to investment risks including the possible loss of the principal amount invested. \*Before committing to the minimum investment period of any policy/plan/product, a potential investor may wish to consider the length of their investment expectations or needs, and their ability to continue the payment of premiums should their financial situation change. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets are not necessarily indicative of future or likely performance of any ILP sub-fund. The performance of any ILP sub-fund is not guaranteed and the value of the units in any ILP sub-fund and the income accruing to the units, if any, may fall or rise. A product summary and product highlights sheet(s) relating to all ILP sub-funds are available and can be obtained from your Income Insurance advisor or online at [www.income.com.sg/funds](http://www.income.com.sg/funds). A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in any ILP sub-fund.

All of Income Insurance's products are developed to benefit our customers but not all our products may be suitable for your specific needs. If you are unsure if a product is suitable for you, we strongly encourage you to speak to a qualified Income Insurance advisor. Otherwise, you may end up purchasing a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or obtain the insurance protection you seek. \*Purchasing a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive (if applicable) may be zero or less than the premiums you have paid for the plan. \*These plan(s) do not have any cash value. \*If you find that an insurance plan is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

\*The LI Qualifying Policies are protected up to specified limits by SDIC.

*Information is correct as of 23 May 2024*