

**Care Secure Pro Perpetual Discount Promotion
Terms and Conditions**

1. Income Insurance Limited ("**Income Insurance**") is offering the following promotion (the "**Promotion**") subject to these Terms and Conditions:
 - 1.1 Upon successful purchase of a Care Secure Pro Plan (a "**Qualifying Policy**"), customers will be eligible to receive 25% off on insurance premium throughout the period in which the Qualifying Policy is in force.
 - 1.2 You must apply for the Qualifying Policy, as a policyholder ("**Qualifying Customer**").
2. For a Qualifying Customer to be eligible to enjoy the Promotion:
 - 2.1 The application for the Qualifying Policy must be submitted to Income Insurance from 9 September 2025 to 8 September 2026 (both dates inclusive) (the "**Promotion Period**"),
 - 2.2 If such applications are approved by Income Insurance, the Qualifying Policy must be issued no later than 8 November 2026.
3. The Promotion is applicable to the first year and subsequent renewals, and loaded premium(s) if any. This Promotion does not apply to the premium for CareShield Life portion.
4. All applications for the Qualifying Policy shall be subject to medical underwriting.
5. The Promotion does not affect or change any term, condition and exclusion of the policy contract of the Qualifying Policy issued. The precise terms, conditions and exclusions of the Qualifying Policy are specified in their respective policy contracts.
6. This Promotion can only be enjoyed once. For avoidance of doubt, a customer with any existing Qualifying Policy, whether before or during the Promotion Period and whether with any eligibility to enjoy the Promotion, who subsequently increases their sum assured and/or premium amount, or tops-up, will not be eligible to enjoy this Promotion as a result of such increase(s) in sum assured and/or premium amount, or top-ups.
7. A customer who applies for the Qualifying Policy, within 90 days from the date of expiry or cancellation of any existing/in-force Qualifying Policy with Income Insurance will not be eligible to enjoy the Promotion.
8. Under no circumstance shall Income Insurance be liable to any customer 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 this Promotion.
9. Income Insurance reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.
10. Income Insurance's decision on all matters relating to this Promotion shall be final, conclusive and binding. No appeals will be entertained.

Important Notes

The precise terms, conditions and exclusions of the Care Secure Pro Plan are specified in income.com.sg/care-secure-pro-policy-conditions.pdf.

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 get the insurance protection you seek. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid.

Protected up to specified limits by SDIC.

Information is correct as at 9 September 2025.

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