INCOME INSURANCE X NTUC MEMBER PROMOTION

TERMS AND CONDITIONS

1. Income Insurance Limited ("**Income Insurance**") in collaboration with the National Trades Union Congress ("**NTUC**") is offering the following promotion(s) to NTUC Members with a valid NTUC silver card ("**NTUC Member**"), subject to these Terms and Conditions (the "**Promotion**"):

1.1. Entitlement to FairPrice Group e-Vouchers ("**e-Vouchers**") in accordance with the tables set out in Clauses 1.1.1 to 1.1.5 with each purchase of the regular premium life insurance plans including any applicable riders(s) set out in Clauses 1.1.1 to 1.1.5 (collectively the "**Qualifying LI Policies**", and each a "**Qualifying LI Policy**") through an insurance advisor/agent who is (i) a representative appointed exclusively to provide financial advisory services on behalf of Income Insurance (i.e., a tied advisor or agent of Income Insurance); or (ii) a representative of any subsidiary of Income Insurance (collectively, the "**Relevant Representatives**") (the "**LI Promotion**").

1.1.1. For the following Qualifying LI Policies: AstraLink, Complete Cancer Care, Complete Critical Protect, Star Term Protect, Lady 360, Mortgage Term, Family Protect, TermLife Solitaire, Complete Life Secure

Minimum Monthly Premium	**Amount of e-Vouchers (1 Jan 2026 – 31 Dec 2026)**
$150	$10
$300	$20
$500	$60
$1,200	$200
$2,000	$480

1.1.2. For the following Qualifying LI Policy: Gro Cash Plus

Minimum Monthly Premium	**Amount of e-Vouchers (1 Jan 2026 – 31 Dec 2026)**
$500	$20
$1,000	$80
$1,500	$120

1.1.3. For the following Qualifying LI Policies: Gro Cash Flex Pro, Gro Saver Flex Pro, Gro Retire Flex Pro II, Gro Cash Sure

Minimum Monthly Premium	**Amount of e-Vouchers with policy term of: (1 Jan 2026 – 31 Dec 2026)**	
	10 years and below	**11 years and above**
$300	-	$20
$500	$40	$60
$1,200	$160	$200
$2,000	$400	$480

1.1.4. For the following Qualifying LI Policy: Invest Flex, Invest Flex Vantage

Minimum Monthly Premium	**Amount of e-Vouchers with minimum investment period of: (1 Jan 2026 – 31 Dec 2026)**	
	10 years and below	**11 years and above**
$300	-	$20
$500	$40	$60
$1,200	$160	$200
$2,000	$400	$480

1.1.5. For the following Qualifying LI Policy: Invest Flex TriVantage

Minimum Monthly Premium	**Amount of e-Vouchers (1 Jan 2026 – 31 Dec 2026)**
$5,000	$1,000
$8,000	$1,600

1.1.6. NTUC Members cannot add up premium amounts for multiple Qualifying LI Policies and/or divide the premium amount for a single Qualifying LI Policy into premium amounts for multiple Qualifying LI Policies in order to meet the Minimum Monthly Premium amounts to enjoy the LI Promotion.

1.1.7. Applications for Qualifying LI Policies must be submitted to Income Insurance between 1 January 2026 to 31 December 2026 (both dates inclusive) respectively (the "**Promotion Period**"), and if such applications are approved by Income Insurance, the policies must be issued no later than 28 February 2027 for a NTUC Member to be eligible to enjoy the LI Promotion submitted within each respective Promotion Period.

1.1.8. For the avoidance of doubt, all group insurance/employee benefits schemes are not Qualifying LI Policies.

1.1.9. A NTUC Member who is eligible to enjoy the LI Promotion is entitled to receive e-Vouchers only once for each Qualifying Policy purchased under the LI Promotion. Subsequent increase(s) in sum assured and/or premium amount, top-ups, or applications for riders, even if made during the Promotion Period, for Qualifying Policy(ies) will not entitle the NTUC Member to receive additional e-Vouchers. For avoidance of doubt, a NTUC Member with any regular premium life insurance plan, including any rider(s) issued, whether before or during the Promotion Period and whether with any eligibility to enjoy the LI Promotion, who subsequently increases their sum assured and/or premium amount, tops-up or applies for riders during the Promotion Period will not be eligible to enjoy the LI Promotion as a result of such increase(s) in sum assured and/or premium amount, top-ups, or applications for riders.

1.1.10. Income Insurance reserves the right to demand from a NTUC Member the full value of the e-Vouchers given to the NTUC Member for the purchase of Qualifying Policy(ies) under the LI Promotion where such Qualifying LI Policy(ies) is/are issued but terminated or lapsed within 6 months from the policy issue date by the NTUC Member, and the NTUC Member shall immediately pay Income Insurance such amount demanded. The full value of the e-Vouchers refers to the stated worth price or the face value of the e-Vouchers.

1.1.11. Income Insurance will issue the e-Vouchers to NTUC Members eligible to enjoy the LI Promotion 2 months after the Qualifying Policy(ies) issue date, provided that the Qualifying Policy(ies) is/are in-force as of that date. The e-Vouchers will be issued by way of email to the email address or by way of SMS to the phone number provided by each NTUC Member eligible to enjoy the LI Promotion at the point of application for the Qualifying Policy(ies).

1.1.12. The e-Vouchers must be utilised before the expiry date of the e-Vouchers, failing which a NTUC Member shall be deemed to have forfeited his/her entitlement to the e-Vouchers, and no compensation will be given or paid in lieu.

1.1.13. The e-Vouchers are not exchangeable for cash or any benefits-in-kind, and are non-transferrable.

1.1.14. Income Insurance reserves the right to replace the e-Vouchers with item(s) of similar value ("**Replacement Item(s)**").

1.1.15. Usage of the e-Vouchers and/or Replacement Item(s) shall be subject to terms and conditions imposed by the merchant or manufacturer of the e-Vouchers and Replacement Item(s).

1.1.16. Under no circumstances shall Income Insurance be liable to any NTUC Member or party, whether in contract, 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 LI Promotion and/or use of the e-Vouchers or any Replacement Item(s).

1.1.17. Income Insurance is not the merchant or manufacturer of the e-Vouchers and Replacement Item(s) 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, fitness for a particular purpose, and against infringement of intellectual property rights in respect of the e-Vouchers and Replacement Item(s).

1.1.18. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income Insurance and merchant or manufacturer of the e-Vouchers and Replacement Item(s). The LI Promotion is not intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer of the e-Vouchers and Replacement Item(s).

1.2. Discount applicable to each online new purchase of the general insurance plans set out in Clause 1.2 (collectively the "**Qualifying GI Policies**", and each a "**Qualifying GI Policy**") through the MyNTUC app/website (the "**GI Promotion**"):

General Insurance Plan	**Discount Applicable to first-year premium of the new purchase General Insurance Plan (1 Jan 2026 – 31 Dec 2026)**
Private Car Insurance	15%
Motor-Cycle Insurance	15%
Domestic Helper Insurance	10%[#]
Enhanced Home Insurance	25%[#]
Travel Insurance (Standard Yearly policy)[^]	15%[#]
Travel Insurance (Standard Per-trip policy)[^]	5%*
Travel Insurance (Enhanced PreX Per-trip policy)[^]	5%*
SilverCare Insurance	10%[#]

[^]The NTUC Member must be the insured person or one of the insured persons of the Travel Insurance policy.

*Discount applicable to the first-year premium of the new purchase of Travel Insurance (Standard Per-trip policy & Enhanced PreX Per-trip policy) is subject to a maximum cap 52.5% discount applicable to the purchase when the GI Promotion is enjoyed with any other consumer promotions available to members of the public.

[#]Discount applicable to the first-year premium of the new purchase of Domestic Helper Insurance, Enhanced Home Insurance, Travel insurance (Standard Yearly policy), and SilverCare Insurance is subject to a maximum cap of 30% discount applicable to the purchase when the GI Promotion is enjoyed with any other consumer promotions available to members of the public.

1.2.1. Applications for Qualifying GI Policies must be submitted to Income Insurance between 1 January 2026 to 31 December 2026 (both dates inclusive) respectively (the "**Promotion Period**"), and premium payment for such Qualifying GI Policies must be successfully received by Income Insurance during the applicable Promotion Period for a NTUC Member to be eligible to enjoy the GI Promotion.

1.2.2. For the avoidance of doubt, all group insurance/employee benefits schemes are not Qualifying GI Policies.

1.2.3. For the avoidance of doubt, NTUC Members must purchase Qualifying GI Policies through the MyNTUC app to be eligible to enjoy the GI Promotion.

1.2.4. Under no circumstances shall Income Insurance be liable to any NTUC Member or party, whether in contract, 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 GI Promotion.

2. The Promotion may be enjoyed with any other consumer promotions available to members of the public at https://www.income.com.sg/ unless a NTUC Member is otherwise advised by Income Insurance at the point of application. However, the Promotion may not be enjoyed with any Income Insurance employee benefits including, the Enhanced Income Staff Discount Scheme.

3. The Promotion does not affect or change any term, condition and exclusion of the policy contract of the Qualifying LI Policies and Qualifying GI Policies issued. The precise terms, conditions and exclusions of the Qualifying LI Policies and Qualifying GI Policies are specified in their respective policy contracts.

4. Income Insurance reserves the right to vary/amend the terms and conditions of the Promotion at any time without prior notice to NTUC Members.

5. Income Insurance's decision on all matters relating to the Promotion shall be final, conclusive and binding. No appeals will be entertained.

6. Save for the collaboration mutually agreed in writing between Income Insurance and NTUC, no joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income Insurance and NTUC in connection with, related to or arising from the Promotion.

Important Notes:

For enquiries on the Promotion, NTUC Members may reach out to Income Insurance via 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. 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 the 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 each ILP sub-funds are available and can be obtained from your Income Insurance advisor or online at 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 get 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.

The Qualifying LI Policies and selected GI Policies are protected up to specified limits by SDIC.

The Terms and Conditions of this Promotion were last updated on 19 October 2026.