



2 May 2024

Dear Shareholder

INCOME INSURANCE LIMITED'S ANNUAL GENERAL MEETING ON 17 MAY 2024

You are cordially invited to Income Insurance Limited's Annual General Meeting ("AGM"). The details of the AGM are as follows:

Date/Time: Friday, 17 May 2024, 5:30 p.m.

Venue: Suntec Singapore Convention & Exhibition Centre, Summit 1 – 2, Level 3, 1 Raffles Boulevard, Suntec City, Singapore 039593

The AGM will be held on-site at the stipulated venue. Registration commences at 4.15 pm. There will be no option for shareholders to participate virtually.

Please find enclosed the Notice of AGM and Proxy Form. The company's Annual Report in electronic form for the financial period from 1 July 2022 to 31 December 2023 in Portable Document Format (PDF) will be uploaded onto the company's website, <https://www.income.com.sg/agm>, and can be accessed from the website from 2 May 2024 onwards.

In line with the company's sustainability efforts to support the Singapore Green Plan 2030, we will be adopting electronic communications for all AGM-related documents going forward and they include the Notice of AGM, Proxy Form, and Annual Report. These documents will only be available on the company's website, and shareholders will be duly notified of the foregoing by advertisement in the daily press such as the Straits Times. This mode of communication is provided for in the company's Constitution.

Instructions to participate in the AGM

To participate in the AGM, you are required to register your attendance with the company's Share Registrar, Boardroom Corporate & Advisory Services Pte Ltd ("**Boardroom**"), via the following methods **by 14 May 2024**.

1. Online pre-registration at <https://bit.ly/IncomeAGM2024>
2. Email the shareholder's name and Full NRIC or for institutional shareholder(s), the UEN along with details of the representative attending the AGM to income2024agm@boardroomlimited.com

Verification for Attendance and Voting

To ensure that attendance and voting at the AGM are by registered individuals, attendees are required to provide their NRIC or passport for on-site verification. Please be informed that you or your proxy will be turned away at the venue if we are unable to verify your respective identity accordingly.

For clarifications or more information, please contact Boardroom at +65 6536 5355 from 8:30 a.m. to 5:30 p.m. on Mondays to Fridays (excluding public holidays).

Thank you for your attention and we look forward to receiving you at AGM.

Yours sincerely

Thanalakshmi Balakrishnan
Board Secretary