

Important Notes

A. 100% of your donations will go to the OrangeAid beneficiaries.

B. If you are a regular contribution donor

1. You will make your donations according to the premium payment term and frequency of your life policy. For example, if you need to pay the premiums of your life policy every month for the next 10 years, you will then make the contributions every month for the next 10 years.
2. For existing policies, you will start to make your donation on the next premium due date of your life policy. They will have the same due date as your life policy. For new proposals, the donation will start from the next premium due date after the policy is issued.
3. If you change the frequency of your premium payments for your life policy, for example from monthly to yearly, your donation will also change, for example from \$1 per month to \$12 per year.
4. Your donations will end if your life policy ends, becomes due for payment, is cashed in or converted to a paid-up policy, or when an automatic premium loan is activated on your main life policy.

C. The following applies to all donors

5. By donating to OrangeAid, you may receive 2.5 times tax deduction on the donation amount you have made and it will be taken account of in your tax assessment. To qualify for tax deduction through OrangeAid, you will need to meet the following conditions.
 - a. You have made a total donation of \$50 and above for 12 months from 1 October till 30 September of the following year.
 - b. You have given us your name, identification number (NRIC/FIN) and home address.
6. If you have given us your personal details, we will send them to the organisations with approved Institution of a Public Character (IPC) status who will benefit from OrangeAid. These organisations will send the details to IRAS for tax deduction. They will also send you a donation receipt or letter for your reference.
7. There is no refund for donations made.

For Official Use

1. For policies inforce, scan under CS Type: Add Riders.
2. For new proposals, scan to 820/013/OrangeAid Donation(Regular).
3. One-off contribution that is not tagged to any policies, please submit to Branch Services (OrangeAid).



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OrangeAid

Secure Their Future

NTUC Income

Social in Purpose, Commercial in Approach

Established in 1970 to make essential insurance accessible to all Singaporeans, NTUC Income is the only insurance co-operative in Singapore. Our mission has always been to maximise value for customers above profits for shareholders.

What is OrangeAid?

OrangeAid is NTUC Income's community development and involvement arm that aims to secure the future of disadvantaged children and youth. We work closely with community partners through social investment in programmes that contribute to securing the future of children and youth from disadvantaged circumstances. The initiatives endeavour to inculcate teens with values and resilience, and equip older youth with life skills and pre-vocational support.

The funds from the initiative come from three channels:



1% of NTUC Income's annual insurance operating profits



Outright donations from policyholders and the public



OrangeAid RoundUp, which allows policyholders to round up their premium to the nearest dollar and contribute the difference to OrangeAid

To find out more:

VISIT www.income.com.sg/orangeaid

EMAIL to orangeaid@income.com.sg

CALL 6782 2002

