



Enhanced IncomeShield/IncomeShield Standard Plan

Application form for downgrade and/or switch nationality (for existing policies only)

Warning: Under Section 23(5) of the Insurance Act 1966 (or any other future amendments to it), you must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

Instructions and important notes

Instructions

- Section A: Please fill in all the details.
- Section B - H: Please fill in all the details of the life to be insured, including the policyholder who wants to downgrade the type of plan or rider. The policyholder must fill in the 'Declarations' section.
- For downgrade main plan/rider, you may submit your request via My Income customer portal (me.income.com.sg).



Important notes

- For downgrade of main plan on MediSave payment method, parental consent is required for MediSave payor below 21 years old. Please fill in the 'Authorisation form for deduction of IncomeShield premiums from minor's CPF MediSave Account' and submit together with this application. Only a parent or legal guardian aged 21 years old and above can provide authorisation for usage of a minor's MediSave funds.
- For transaction that is performed with advice from an advisor, the policyholder and advisor are required to sign and submit the cover page of the product summary version 3.25 together with this application form. For transaction that is performed without advice from an advisor, the policyholder needs to ensure that the correct product summary version 3.25 is being referred to.
- We will start the cover after we have approved your application and full premium payment is received by Income Insurance.
- There is a 40 days period from the start date of your new integrated plan or downgraded/upgraded plan where you are not allowed to perform any downgrade or upgrade of your policy.
- For downgrade to the selected plan/rider upon renewal, the request must reach us within 60 days from renewal date. Even if the premium for the current plan/rider is not fully paid at the time of processing, we will downgrade the plan/rider from renewal date.
- Anyone who pays for, or is insured under IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield is not eligible for Additional Premium Support (APS) from the Government.*

If you are currently receiving APS to pay for your MediShield Life and/or CareShield Life premiums, and you choose to be insured under this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield, you will stop receiving APS. This applies even if you are not the person paying for this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield.

In addition, if you choose to be insured under this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield, the person paying for IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield will stop receiving APS, if he or she is currently receiving APS.

* APS is for families who need assistance with MediShield Life and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.
- Existing payment method and policyholder for the main plan/rider(s) will not change. To change payment method, you may submit your request via My Income customer portal (me.income.com.sg). To change policyholder, please fill in the 'IncomeShield payment alteration (change policyholder) form'.
- Your advisor is not allowed to collect any cash from you. All references to 'cash' payment in this and subsequent forms/notices refer to payments to be made to us via our ePayment services. Please make payment using these ePayment services. We will be sending you an SMS acknowledgement or official receipt once we have processed your application. Please call our hotline at 6788 1777 or send an email to csquery@income.com.sg if you did not receive any SMS acknowledgement or official receipt within five working days. For future payments we encourage you to pay via e-GIRO where you can log in to My Income customer portal (me.income.com.sg) to apply with instant approval if your bank is a participating bank. You may refer to income.com.sg/ppm for the full list of payment methods accepted by us.
- All pages of this application form need to be submitted.

Section A: Details of policyholder (This section must be completed)



Important notes

- You may update your contact details and access your policy information via My Income customer portal at income.com.sg/account. If your contact details are not updated prior to the submission of this application, any correspondences will be sent to your address, contact number and/or email address in our records.
- Electronic Documents:** All application and policy correspondence will be sent to you electronically, unless any of these are not available electronically, in which case you will receive the hardcopy by mail.

Notes:

- If your year of birth is 1955 or earlier, we will send you hardcopy documents by mail as a default.
- You can change your preference to receive electronic copy or hardcopy documents anytime by submitting a request via income.com.sg/enquiry.

Full name (as in NRIC/Long-Term Pass)

NRIC number/FIN

Section B: Details of life to be insured (This section must be completed)Life to be insured ☐ You ☐ Husband or wife ☐ Child ☐ Father ☐ Mother ☐ Sibling

Full name (as in NRIC/BC/Long-Term Pass)

NRIC/BC number/FIN

Policy number

Please complete below only if there is a change in your nationality. Please tick only **one** box.**Important notes**

1. If you are changing nationality to Singapore Citizen or Singapore Permanent Resident, please send us a copy of your NRIC and Citizenship certificate with this form. If you are currently covered under a non-integrated plan, we will automatically integrate your plan with MediShield Life from your MediShield Life cover start date. Upon the start of this Integrated Shield Plan, any existing Integrated Shield Plan will be automatically terminated.
2. For existing insured covered under Preferred, Advantage, Plan P, Plan A or Standard Plan and wish to maintain your plan, you need not complete Section C.
3. For existing insured covered under Basic, Enhanced C, Plan B or Plan C, we will automatically switch your existing main plan to a plan corresponding to your new nationality type.
4. To change your identification number, you must submit a valid foreign identification Number (FIN) or Singapore National Registration Identification Card number (NRIC) issued by Immigration & Checkpoint Authority (ICA).

☐ **Singapore Citizen (SG)**

NRIC number: _____

☐ **Singapore Permanent Resident (PR)**NRIC number: _____
Please give details of nationality:
_____☐ **Foreigner (FR)**FIN number: _____
Please give details of nationality:
_____**Section C: Details of plan and rider (This section must be completed)****Important notes**

1. For existing Plus Rider or Assist Rider policyholders, if you have chosen to downgrade your rider, your existing Plus Rider or Assist rider will end immediately once the new rider has been approved and added to the main plan. You will not be allowed to change back to the Plus Rider or Assist Rider.
2. If you choose to only downgrade your plan and you have an existing Plus Rider or Assist Rider, you will keep your existing Plus Rider or Assist Rider.
3. Refer below for what is a plan upgrade and downgrade.
4. For existing Deluxe Care Rider policyholders, if you have chosen the Classic Care Rider, your Deluxe Care Rider will end immediately once the Classic Care Rider has been approved and the new rider is added to the main plan. Once you have downgraded to the Classic Care Rider, any request for an upgrade back to the Deluxe Care Rider is subject to availability of the rider and our underwriting and acceptance.
5. If you choose to downgrade your main plan, any request for an upgrade back to the previous plan is subject to availability of the plan and our underwriting and acceptance.

| | | New main plan | | |
|--------------------|----------------------------------|-----------------------|-----------|-----------|
| | | Enhanced IncomeShield | | |
| | | Preferred | Advantage | Basic |
| Existing main plan | Enhanced IncomeShield Preferred | | Downgrade | |
| | IncomeShield Plan P | Upgrade | | Downgrade |
| | Enhanced IncomeShield Advantage | | | |
| | IncomeShield Plan A | | | |
| | Enhanced IncomeShield Basic | | | |
| | IncomeShield Standard Plan | | Upgrade | |
| | IncomeShield Plan B | | | |
| | Enhanced IncomeShield Enhanced C | | Upgrade | Upgrade |
| | IncomeShield Plan C | | | |

| | | New rider | |
|----------------|--------------------|-------------------|--------------------|
| | | Deluxe Care Rider | Classic Care Rider |
| Existing rider | Plus Rider | Downgrade | |
| | Deluxe Care Rider | | Downgrade |
| | Assist Rider | | |
| | Classic Care Rider | Upgrade | |

Type of plan: The life to be insured can only downgrade to a plan based on their nationality.

Enhanced IncomeShield/IncomeShield Standard Plan

For downgrade of main plan on MediSave payment method, parental consent is required for MediSave payor below 21 years old. Please fill in the 'Authorisation form for deduction of IncomeShield premiums from minor's CPF MediSave Account' and submit together with this application. Only a parent or legal guardian aged 21 years old and above can provide authorisation for usage of a minor's MediSave funds.

☐ Advantage (SG, PR or FR) ☐ Basic (SG, PR or FR) ☐ Standard Plan

Downgrade rider

☐ Deluxe Care Rider (This applies for Plus Rider policyholders only.) ☐ Classic Care Rider

We will inform you the date that the Downgrade will take effect. However, if you wish to effect the downgrade upon your existing plan's renewal date, please tick the below box.

☐ Downgrade to the selected plan/rider upon policy renewal. This request must reach us within 60 days from renewal date.

Note: The new plan/rider's benefits/premiums may be subject to changes upon your renewal. If you are only downgrading your existing rider during 2 months period before your main plan is due for renewal, the start date for the new rider(s) will be the same as the renewal date for the main plan. The start date of the main plan and rider(s) will be shown in the Policy Certificate.

Termination of existing rider:

☐ Plus/Assist/Deluxe Care/Classic Care Rider ☐ Daily Cash Rider ☐ Child Illness Rider

The selected rider(s) above will end on the date before the new plan starts. If no new plan is selected, please submit the 'IncomeShield policy alteration form' for termination.

SG: Singapore Citizen PR: Singapore Permanent Resident FR: Foreigner

Section D: Client Acknowledgement (upgrading/downgrading your Integrated Shield plan)

Your advisor is required to explain the following to you if you are upgrading/downgrading your Integrated Shield plan. (This does not apply for direct marketing.)

☐ I confirm that my advisor has explained to my satisfaction the implications associated with this switch/replacement and, based on his/her recommendation, I agree to proceed with the switch/replacement of my existing Integrated Shield Plan. I am aware that each life to be insured can only have one Integrated Shield Plan. Once this policy commences, the existing Integrated Shield Plan covering the life to be insured will be automatically terminated.

☐ My advisor has explained to me the implications associated with this switch/replacement. I am aware that the implications that may arise from a switch/replacement could outweigh any potential benefit such as:

- The new policy may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at higher cost and, the new policy may be less suitable for me.
- If I am switching to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may lose coverage for those conditions
- If I am replacing my existing plan by upgrading to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may not be given the enhanced benefits for those conditions.

Section E: Declaration to Central Provident Fund Board (CPFBoard)

1. Authorisation by CPF account holder (applicant)

I authorise the Central Provident Fund Board (the "CPFBoard") to deduct premium(s) due for the Life/Lives to be Insured as named under this application (the "Life/Lives to be Insured") from my MediSave account (including any new MediSave account(s) which I may have arising from obtaining Singapore Permanent Resident status or otherwise) in accordance with the provisions of the Central Provident Fund Act 1953, the MediShield Life Scheme Act 2015 and the respective subsidiary legislation made thereunder and as amended from time to time and subject to all terms and conditions as may be imposed by the CPFBoard from time to time for the purposes of the Private Medical Insurance Scheme (or by such other name as it may be referred to from time to time) (PMIS).

I authorise the CPFBoard to disclose information/seek information on a confidential basis to/from any Insurer(s) for the PMIS in respect of the insurance cover issued following this application. Such information includes but is not limited to:

- (i) payment and amount of premiums due, including the deduction of premiums from my MediSave account and my MediSave account balance;
- (ii) the making of refunds under the PMIS, as the CPFBoard shall reasonably consider appropriate; and
- (iii) the amount of premium subsidies for the Life/Lives to be Insured and the amount of additional premium applicable to the Life/Lives to be Insured.

2. Consent of the applicant and Life/Lives to be Insured

I/We, the Life/Lives to be Insured named under this application, hereby consent to the transfer and disclosure, at any time and without notice to me/us, of any medical information on me/us, in the Insurer's or the CPFBoard's possession, between the Insurer and the CPFBoard for the purpose of assessing the insurability of me/us and/or the making of a claim under the PMIS.

3. Automatic termination of existing integrated medical insurance plan(s) for Life/Lives to be Insured under certain circumstances

Subject to the relevant laws and terms and conditions, I understand that:

- (i) Upon the commencement of this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield cover, any other existing Integrated Shield Plan (if any) under the PMIS in favour of the Life/Lives to be Insured shall automatically terminate; and
- (ii) Upon the commencement of another Integrated Shield Plan in favour of the Life/Lives to be Insured, this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield cover of the Life/Lives to be Insured shall automatically terminate.

Section F: Personal Data Use Statement

By providing the information and submitting this application or transaction, I consent and agree to Income Insurance Limited ("Income Insurance"), its representatives, agents, relevant third parties (referred to in Income Insurance's Privacy Policy at income.com.sg/privacy-policy), Income Insurance's appointed insurance intermediaries and their respective third party service providers and representatives (collectively "Income Insurance Parties") to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided, any future updates and subsequent information on my health or financial situation (collectively "personal data") for the purposes of processing and administering my insurance application or transaction, managing my relationship and policies with Income Insurance including providing me with financial advice/financial planning services, sending me corporate communication and information on products and/or services related to my ongoing relationship with Income Insurance, conducting consumer profiling/data analytic/research, which includes data matching based on personal data collected by Income Insurance, its affiliates, business partners and/or NTUC Enterprise group of social enterprises ("NE Group") where required for Income Insurance, its affiliates, business partners and/or NE Group, to develop, improve and/or customise their products/services and/or to provide me with their respective products/services, and in the manner and for other purposes described in Income Insurance's Privacy Policy.

Where the personal data of another person(s) (for example, personal data of the insured person, my family member, employee, payee/payor or beneficiary) is provided by me (whether in this or subsequent submissions) or from other sources to Income Insurance Parties, I represent and warrant that:

- I have obtained their consent for the collection, use and disclosure of their personal data; and
- I am authorised to give any authorisation and approval on their behalf,

for the purposes as set out in this Personal Data Use Statement.

I agree that if my policy(ies) premiums are paid by third-party payor(s), I consent to the use and disclosure of my relevant policy(ies) information including the insured's name, by Income Insurance to such third-party payor(s) for the purposes of processing and/or administering premiums payments for my policy(ies).

Please refer to Income Insurance's Privacy Policy (income.com.sg/privacy-policy) for more information, including access and correction to personal data and consent withdrawal. I agree and understand that Income Insurance's Privacy Policy available on its website may be amended, supplemented and/or substituted by Income Insurance from time to time.

Section G: Declarations (This section must be completed)

I cannot alter any of the wordings in this application form. Any attempt to do so will have no effect.

I declare that the answers given in this application are true, correct and complete. I accept full responsibility for them, whether written by me or by anyone else on my behalf. I have not withheld any material information. If it is discovered later that material information is not disclosed in this form, I will not be entitled to rely on the defence that the information was disclosed for or in the records of other policies with Income Insurance. I agree that this application and other written answers, statements, information or declarations I have made or which have been made on my behalf will form the basis of the contract of insurance between the policyholder and Income Insurance. If anything is untrue, incorrect or incomplete, the insurance policy will not be valid.

I confirm that there has been no change in the information provided about me since the completion of the application and all additional declarations made in connection with the application. I will notify Income Insurance immediately if there is any change in the information provided about me such as any change in the state of health, financial information, any concurrent insurance policy applications with other insurers or if I plan to seek medical consultation, investigation, or treatment between the date of this application and the date this policy is in force. I am aware that Income Insurance may add special terms to the policy or declare the policy as void according to the information provided or if I fail to notify Income Insurance of any change in my information.

I understand that I may receive correspondences for this application and my policy documents electronically (collectively "policy e-document"). I agree that Income Insurance can notify me by email or SMS to retrieve and read my policy e-documents via secure online access.

I agree that Income Insurance will not be responsible to me (or any other person) if I fail to:

- a. provide Income Insurance my correct email address or mobile number;
- b. inform Income Insurance of any update or change to my email address or mobile number; or
- c. keep the password to access the policy e-documents confidential.

I understand that the policy e-documents are considered delivered and received, upon my receipt of your SMS or email notification on the availability of the policy e-documents via secure online access.

I confirm:

- a. that I understand and agree to the collection, use and disclosure of my personal data as stated in the "Personal Data Use Statement" (PDUS);
- b. on the representation and warranty made in the PDUS.

For the purpose of this application, I authorise, consent and agree to:

- a. the medical source, insurance office, reinsurer, organisation to release to Income Insurance any medical or relevant information to do with me or the Insured whether Income Insurance accepts this application or not;
- b. Income Insurance and its relevant third parties stated in Income Insurance's Privacy Policy to collect from, use and/or disclose to any medical source, insurance office, reinsurer, or organisation any medical or relevant information to do with me or the Insured; and
- c. Income Insurance or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income Insurance to underwrite and evaluate me or the Insured's health status or condition in relation to this application.

I agree that a copy of this authorisation is valid and binding as an original copy.

Where applicable, I further authorise, consent and agree to Income Insurance disclosing my personal data to the Government of Singapore and statutory boards and organisations approved by the Government of Singapore, for the purpose of determining my suitability and eligibility for public schemes (including, without limitation, schemes relating to healthcare, aged care, disability, social assistance, financial assistance, retirement, savings, insurance and/or disability insurance) when required.

I agree that your legal responsibility will only begin when you accept this application and you have received the first full premium of the plan. The start date of the plan will be shown in the Policy Certificate.

I agree that you can end any IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield policy that was previously issued to me when you have accepted this application.

I declare that my advisor has advised me that:

All Singapore Citizens and Permanent Residents will be covered by MediShield Life, regardless of my decision on an Integrated Shield Plan. An Integrated Shield Plan comprises two parts – a MediShield Life portion provided by the Central Provident Fund Board (CPFB) and an additional private insurance coverage portion provided by Income Insurance. As Integrated Shield Plan premiums are higher than MediShield Life premiums, there should be sufficient monies in my MediSave account or I should have enough cash to pay for MediShield Life premiums on an ongoing basis before I consider purchasing an Integrated Shield Plan.

I agree that the product summary has been explained to me to my satisfaction by my advisor (this does not apply if transaction is performed with no advice from an advisor). A copy will be provided together with my policy document.

I have fully read through the contents of the product summary and I understand them.

I am aware that I can ask for a copy of Your Guide to Health Insurance from my advisor (this does not apply if transaction is performed with no advice from an advisor). Or, I can download one at income.com.sg.

I can ask for advice from an advisor before I sign this application. I will make sure that this product is appropriate to my financial needs and insurance aims (this applies if transaction is performed with no advice from an advisor).

This application is governed by and interpreted according to the laws of the Republic of Singapore.

I agree that the policy is issued as a Singapore Policy and agree that the policy will be entered in the Register of the Singapore policies.

I agree that if I or any #Relevant Person is found to be a +Prohibited Person:

- a. Income Insurance is entitled not to accept this application; and
- b. if any policy is issued, Income Insurance is entitled to end this policy, not pay any benefit or not allow any transaction, such as surrender and assignment, to be carried out under this policy. You will not refund any unutilised premium when this policy is ended.

Income Insurance's decision in every respect of the above will be final. I will inform Income Insurance immediately if there is any change in my or any Relevant Person's identity, status or identity documents.

Relevant Person includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

+ Prohibited Person means a person or entity who is, or who is ^Related to a person or entity:

- i. subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict you from providing insurance or carrying out any transaction under this policy, or
- ii. who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

^ Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

I agree that this form may be signed by electronic or digital signature, whether encrypted or not, which will be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Electronic signature may include electronically scanned and transmitted versions (e.g., via pdf) of an original signature.

WARNING:

I agree that if I do not reveal any significant facts in this application (which would have affected Income Insurance's decision to accept my application on standard terms), any policy issued may be invalid. This includes any facts I may not be sure is significant, and any information I have given to my advisor but was not included in the application.

| | |
|--|---------------------------|
| Signed in Singapore on (dd/mm/yyyy): _____ | Signature of policyholder |
|--|---------------------------|

Section H: Advisor's certification

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|--|----------------------|
| 1. All the answers given to me by the policyholder or life to be insured are declared in the application. I have not withheld any information which may affect your decision to accept this application. | Signature of advisor |
| 2. I am aware that you will treat this seriously and take action against me if I am aware of any information which is not correct or which has not been provided. | |
| 3. I have personally seen the policyholder and life to be insured and have explained the terms of the policy to them. I have also seen the proof of identity of the policyholder and life to be insured and confirm that the details are the same as given on this proposal. | |