

TermLife Solitaire Perpetual Discount and 55,000STAR\$® Promotion

01 January 2026 to 31 March 2026

TERMS AND CONDITIONS

1. Income Insurance Limited (“**Income Insurance**”) is offering the following promotion (the “**Promotion**”) subject to these Terms and Conditions:

1.1 A customer shall be eligible to receive 55,000 STAR\$® (“**Promotional Gift(s)**”) and enjoy a 35% discount on the insurance premiums of the TermLife Solitaire Policy (a “**Qualifying Policy**”) throughout the period the policy is in force, excluding any applicable rider(s) set out in the table below.

Qualifying Policy	Minimum Annual Premium	Perpetual Premium Discount	Eligible STAR\$® [^] 1,000 STAR\$® = \$1 eCapitaVoucher (“Promotional Gift(s)”)
TermLife Solitaire	Below \$500	35%	-
	\$500 and above		55,000 STAR\$®

1.2. You must apply for the Qualifying Policy, as a policyholder (“**Qualifying Customer**”).

2. For a customer to qualify for the Promotion (“**Qualifying Customer**”):

2.1 The application for the Qualifying Policy must be submitted to Income Insurance from 01 January 2026 to 31 March 2026 (both dates inclusive) (the “**Promotion Period**”);

2.2 If such applications are approved by Income Insurance, the Qualifying Policy must be issued by Income Insurance no later than 31 May 2026; and

2.3. At least one (1) month’s premium for the Qualifying Policy must be paid by the Qualifying Customer and received by Income Insurance, during the Promotion Period.

3. Subject to paragraph 4, if a Qualifying Customer applies for more than one Qualifying Policy, the Qualifying Customer will receive a Promotional Gift and the perpetual premium discount for each Qualifying Policy, provided each meets the respective eligibility criteria set out under these Terms and Conditions.

4. A Qualifying Customer who is eligible to enjoy the Promotion is entitled to receive one Promotional Gift and the perpetual premium discount once per Qualifying Policy under this Promotion. For avoidance of doubt, a Qualifying Customer with any Qualifying Policy, excluding any rider(s) that is purchased and issued during the Promotion Period, who subsequently increases their sum assured during the Promotion Period, will be eligible to enjoy this Promotion for such increase(s) in sum assured that had been accepted by Income Insurance, subject to the Promotion’s terms and conditions.

5. This Promotion offers a 35% perpetual discount on the base premium of the TermLife Solitaire Policy, including any renewals or any loaded premium(s), for as long as the policy remains in force. The discount does not apply to premiums for any rider(s).

6. For customers who are purchasing a Qualifying Policy with a renewable term, premiums payable will be calculated based on the prevailing premium rates at the time of renewal. The relevant perpetual premium discount will be calculated based on the premium rate at renewal.

7. All applications for the Qualifying Policy shall be subject to medical underwriting at Income Insurance's absolute discretion.

8. A Qualifying Customer may not enjoy the Promotion in conjunction with any other promotion and/or incentive offered by Income Insurance.

9. Income Insurance reserves the right to demand from a Qualifying Customer the full value of the Promotional Gift received by a customer for the purchase of Qualifying Policy(ies) under this Promotion where such Qualifying Policy(ies) are issued but terminated or lapsed within 6 months from the Qualifying Policy issue date, and the Qualifying Customer shall immediately pay Income Insurance the full value of the Promotional Gift upon demand. The full value of the Promotional Gift refers to the stated worth price or the face value of the Promotional Gift received by the customer for that Qualifying Policy.

10. Income Insurance will issue a redemption email to the Qualifying Customer who is eligible to enjoy the Promotion three months after the Qualifying Policy(ies) issue date, provided that the Qualifying Policy(ies) is/are in force as of that date. The redemption email will be sent to the Qualifying Customer's email address provided in their application form and registered with Income Insurance. No hardcopy letter will be sent.

11. The Qualifying Customers must produce the redemption email to redeem the Promotional Gift, which must be redeemed in accordance with the instructions and terms set out in the redemption email sent to the Qualifying Customer, failing which the Qualifying Customer shall be deemed to have forfeited his/her entitlement to the Promotional Gift, and no compensation will be given or paid in lieu.

12. If a customer applies for more than one Qualifying Policy, whether of the same type of Qualifying Policy or different types of Qualifying Policies, the customer will receive the Promotional Gift based on the policy or policies issued to the corresponding Qualifying Policy.

13. Income Insurance reserves the right to replace the Promotional Gift with item(s) of similar value ("**Replacement Item(s)**") at any time without prior notice.

14. The Promotional Gift or Replacement Item and the perpetual premium discount are not exchangeable for cash or any benefits-in-kind.

15. In the event where the Promotional Gift or Replacement Item(s) are issued, usage of the Promotional Gift or Replacement Item(s) shall be subject to terms and conditions imposed by the merchant or manufacturer of the Promotional Gift or Replacement Item(s).

16. 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.

17. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount of the discount) will be returned.

18. 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.

19. Income Insurance is not the merchant or manufacturer of the Promotional Gift or 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 infringement of intellectual property rights in respect of the Replacement Item(s).

20. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income Insurance and merchant or manufacturer of the Promotional Gift(s) or Replacement Item(s). Neither is this Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer of the Promotional Gift or Replacement Item(s).

21. 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 and/or use of the Promotional Gift or the Replacement Item(s).

22. Income Insurance reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.

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

Important Notes

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 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. This policy does not have any cash value. If you find that an insurance policy is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this policy.

The precise terms, conditions and exclusions of the TermLife Solitaire Plan are specified in www.income.com.sg/termlife-solitaire-policy-conditions.pdf.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic, and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income Insurance or visit the GIA/LIA or SDIC websites (<http://www.gia.org.sg> or <http://www.lia.org.sg> or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 01 January 2026.

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