

Promotion Terms and Conditions for Public Service Division

1. Income Insurance Limited (“Income”) is offering the following promotion (“Promotion”) to a person who is the holder of any office of emolument in the service of the Singapore Government (including all Ministries, Governmental departments and Organs of State); or a Statutory Board, regardless of whether such person is emplaced on the permanent establishment or not (each a “Public Officer”):
 - a) A 10% discount on the first year premium of a new application for an Integrated Shield Plan (Enhanced IncomeShield Preferred, Advantage, Basic and IncomeShield Standard Plan) and Rider (Optima Care Rider and Essential Care Rider), excluding MediShield Life (collectively, the “Qualifying Policies”, and each a “Qualifying Policy”); and
 - b) A 5% discount on the renewal premium for 4 subsequent renewals of the Qualifying Policy (where applicable),(collectively, the “Discount”) subject to the terms and condition set out herein.
2. The Discount offered shall be applied on the prevailing premium rates (inclusive of GST) of the respective Qualifying Policies at the point of application and each renewal of the Qualifying Policies (where applicable).
3. The first application for the Qualifying Policies must be submitted and received by Income from 1 April 2026 to 31 July 2028 (inclusive of both dates) (the “Promotion Period”). If such application is approved by Income, the Qualifying Policy must be issued by Income no later than 31 September 2028, and at least one (1) year’s premium for the Qualifying Policy must be paid by the Public Officer and received by Income, during the Promotion Period.
4. For the Discount to be applicable on the Rider(s), the Rider(s) must be taken up together with the Integrated Shield Plan.
5. The Public Officer will only be eligible for the Discount if the applicant is a Public Officer as at the date of application. If the Public Officer wishes to insure his spouse and/or child(ren) under the Qualifying Policy, the Public Officer must also be the named proposer under the Qualifying Policy.
6. If any of the insured persons under the Qualifying Policy have any pre-existing condition(s), their application for the Qualifying Policies shall be subject to medical underwriting. Notwithstanding these terms and conditions, any premium loading (if applicable) shall be payable by the Public Officer in full and no Discount shall be applied on such premium loading that is applicable in addition to the prevailing premium rates (inclusive of GST) of the Qualifying Policies.

7. All existing Income policyholders of an Integrated Shield Plan issued by Income who change their plan, add Rider(s) to their plan or have had their existing policy terminated or lapsed and subsequently apply for a Qualifying Policy shall not be eligible for the Discount. For the purpose of this paragraph, existing Income policyholders means Income policyholders before 1 August 2023.
8. The Public Officer must submit to Income the following documents at the point of application and at each renewal of the Qualifying Policy (where applicable):
 - a) Application forms;
 - b) A copy of the Public Officer's Public Service card or electronic Civil Service card or a Singapore Armed Forces 11B Identity Card; and
 - c) The Public Officer's Declaration for Special Schemes grouping form or Certifying letter for public officers and dependants.
9. If online application is available, and the Public Officer is applying for the Qualifying Policy online, the Public Officer will be required to enter a valid promotional code to be eligible for the Discount.
10. This Discount does not affect or change any term of the policy contract for the Qualifying Policies and is not valid in conjunction with other discounts, incentives and promotions offered by Income, unless with the written consent by Income. The precise terms, conditions and exclusions of the Qualifying Policies are specified in their respective policy contracts. Income's decision on all matters relating to this discount shall be final, conclusive and binding. No appeal will be entertained.
11. Under no circumstances shall Income be liable to any customer or party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.

Important Notes

Enhanced IncomeShield and IncomeShield Standard Plan are available as a MediSave-approved Integrated Shield Plan for insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), Enhanced IncomeShield or IncomeShield Standard Plan is not available as an Integrated Shield Plan.

For enquiries on the Promotion, Public Officers may reach out to Income Insurance via csquery@income.com.sg.

All our products are developed to benefit our customers but not all 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 want. If you find that this policy is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid.

The precise terms, conditions and exclusions of these plans are specified in www.income.com.sg/enhanced-incomeshield-policy-conditions.pdf, www.income.com.sg/incomeshield-standard-policy-conditions.pdf, www.income.com.sg/optima-care-rider-policy-conditions.pdf and www.income.com.sg/essential-care-rider-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 (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 1 April 2026.