

Get up to **6%[^]** cashback on your first-year premium when you sign up for an insurance savings plan.



Grow your wealth and secure your future today.

1 August - 31 October 2023

Qualifying Plans	Premium Payment Term	Minimum Annual Premium	Premium Cashback for Main Plan & Rider
Gro Cash Sure	5	\$10,000	6%
	10	\$5,000	
Gro Cash Flex Pro	5	\$10,000	3%
	10+	\$5,000	2%
Gro Retire Flex Pro	5	\$10,000	5%
	10+	\$5,000	3%
Gro Power Saver Pro	3	\$15,000	3%

***Savings
made yours***

[^] To qualify for the cashback, you have to sign up for any qualifying Regular Premium Insurance Savings Plans, including any applicable rider(s) ("Qualifying Policy") during the promotion period and meet the corresponding minimum yearly premium as set out above. Each successful customer would only be entitled to receive the cashback once for each Qualifying Policy. Other terms and conditions apply.

TERMS AND CONDITIONS

- Income Insurance Limited (“Income”) is offering the following promotion(s) subject to these Terms and Conditions (the “Promotion”):
 - Income is offering up to 6% cashback on first-year premium for the purchase of any of the following qualifying policies during the Promotion Period set out in the table on page 1 above.
 - Adding together premium amounts from multiple Qualifying Policies or dividing the premium amount intended for a single Qualifying Policy into premium amounts for multiple Qualifying Policies under the same plan type to meet the minimum annual premium set out in the table(s) above is not allowed.
 - Premium cashback amount is applicable to first-year premium only.
- A customer shall be eligible to enjoy the Promotion with the purchase of any of the following Regular Premium Insurance Savings policies, including any applicable rider(s):
 - Gro Cash Sure
 - Gro Cash Flex Pro
 - Gro Retire Flex Pro
 - Gro Power Saver Pro(collectively the “Qualifying Policies”, and each a “Qualifying Policy”).
- Applications for Qualifying Policies including the rider(s) must be submitted to Income from 1 August 2023 to 31 October 2023 (both dates inclusive) (the “Promotion Period”), and if such applications are approved by Income, the policies must be issued no later than 31 December 2023 for the customer to be eligible to enjoy the Promotion.
- A customer who successfully signed up for a Qualifying Policy and rider (if applicable) and met the minimum annual premium set out in the table above will be entitled to the corresponding cashback percentage as set out in the said table. The cashback will be paid to the customer via the customer’s PayNow account (registered with the customer’s NRIC) based on the policy issuance date as stated in the table under clause 9 below.
- If the cashback via PayNow (under clause 9) is not successfully credited to the customer’s Paynow on the cashback issuance date set out in clause 9, a second attempt to credit the cashback will be sent by cheque to the customer’s latest mailing address in Income’s record.
- The cashback is not transferable nor exchangeable for any other item in part or in whole.
- At least one (1) month’s premium for the Qualifying Policy or Policies must be paid upfront and received by Income during the Promotion Period for a customer to be eligible for this Promotion.
- Income reserves the right to demand from a customer the full value of the cashback given to the customer for the purchase of Qualifying Policy or Policies under this Promotion where such Qualifying Policy or Policies are issued but terminated or lapsed within 6 months from the policy issue date by the customer, and the customer shall immediately pay Income such amount demanded. The full value refers to the stated worth price or the face value of the cashback.
- Income will issue the cashback to eligible customers based on the policy issuance date as set out in the table below, provided that the policy is in-force as of the issuance date of the cashback.

Premium Payment Frequency	Policy Issuance Date	Cashback Issuance Date
Yearly, Half-Yearly, Quarterly and Monthly	1 August to 31 August 2023	16 October 2023
	1 September to 30 September 2023	15 November 2023
	1 October to 31 October 2023	15 December 2023
	1 November to 30 November 2023	15 January 2024
	1 December to 31 December 2023	15 February 2024

- Income will send a letter to inform the customer about the cashback at the customer’s address registered with Income.
- Proof of credit into PayNow shall be deemed as conclusive evidence of delivery and receipt.
- If a customer applies for more than one Qualifying Product, the customer will receive the Cashback based on the policy or policies issued to the corresponding Qualifying Product.
- A customer may not enjoy this Promotion in conjunction with any other promotion and/or incentive offered by Income.
- The Promotion does not affect or change any term, condition, and exclusion of the policy contract of the Qualifying Policies issued. The precise terms, conditions and exclusions of the Qualifying Policies are specified in their respective policy contracts.

15. A customer who is eligible to enjoy the Promotion is entitled to cashback only once under this Promotion for each Qualifying Policy. Subsequent increase(s) in sum assured and/or premium amount, top-ups, or applications for riders made during the Promotion Period, for the Qualifying Policy or Policies after Cashback amount has been paid out will not entitle the customer to additional cashback.
For avoidance of doubt, a customer with any existing Regular Premium Insurance Savings policy, including any rider(s) issued, - who subsequently increases their sum assured and/or premium amount, top-up or applies for riders during the Promotion Period will not be eligible to enjoy this Promotion as a result of such increase(s) in sum assured and/or premium amount, top-ups, or applications for riders.
16. Income reserves the right to replace the cashback with item(s) of similar value ("**Replacement Item(s)**").
17. Under no circumstances shall Income be liable to any customer or party, whether in contract, 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 the Promotion and/or use of the cashback or any Replacement Item(s).
18. Income reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.
19. Income's decision on all matters relating to this Promotion (including the issuance of the cashback) shall be final, conclusive and binding. No appeals will be entertained.

Important Notes:

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

All of Income'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 Income 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. Purchasing a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive (if applicable) may be zero or less than the premiums you have paid for the plan.

The precise terms, conditions and exclusions of the Gro Cash Sure plan are specified in www.income.com.sg/gro-cash-sure-policy-conditions.pdf, Gro Cash Flex Pro plan in www.income.com.sg/gro-cash-flex-pro-policy-conditions.pdf, Gro Retire Flex Pro plan in www.income.com.sg/gro-retire-flex-pro-policy-conditions.pdf, and Gro Power Saver Pro plan in www.income.com.sg/gro-power-saver-pro-policy-conditions.pdf.

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

Protected up to specified limits by SDIC.

The Terms and Conditions of the Promotion were published on 1 August 2023.