

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 (Beneficiaries). These Beneficiaries will send the details to IRAS for tax deduction. We will also contact you for the purpose of providing information on our current and future philanthropic and charity initiative, e.g OrangeAid, including raising awareness on our activities, soliciting donations, and acknowledging donations on behalf of the Beneficiaries.
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

Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income remains committed to creating a positive social impact through our products, services and initiatives, to empower Singaporeans with better financial well-being.

What is OrangeAid?

OrangeAid is 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 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

OrangeAid Initiatives

Future Development Programme

OrangeAid supports tertiary students from the lowest income households by funding their school fees and allowance, and providing holistic development opportunities to help these youth be future-ready and others-centred.



Access to Internships @ Income



Fundamental Financial Literacy



Career Guidance & Character Development

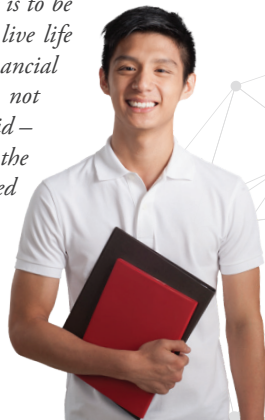


“It is important for youths like me to have a goal or a dream. Income OrangeAid has helped me a lot and also taught me how to manage my finances as I work towards my goals. I really appreciate the support I’ve received from Income OrangeAid as it has reduced my worries and also lessened the burden on my parents.”

Siti Murhalifah Bte Md Nashir
Year 1, ITE College West
Pursuing a Higher National ITE Certification in Hospitality Operations

“I’d always believed that to live life is to be happy, but the fact is it’s hard to live life without worrying about financial problems. Income OrangeAid has not only provided me with financial aid – which gives me the freedom to do the things I like, but it has also educated me about planning for my future.”

Seng Wee Chuan
Year 1, Ngee Ann Polytechnic
Pursuing a diploma in Film, Sound and Video



Specialised Schools

Resilience & Character Building Programmes

OrangeAid invests in programmes in the four Specialised Schools to strengthen the resilience and develop the character of their students. The students experience achievement and confidence as they overcome their given challenges such as Sports Climbing, Baking, Photography and Horticulture. They also pick up transferable skills and values, which they can put to good use when they graduate and enter the workforce.



Overcoming obstacles and achieving personal breakthroughs
Students at APS Challenge 2015, Sports Climbing

“Beyond baking, I learnt valuable life skills from the chefs and restaurant manager who taught me to be resilient and to persevere in all that I had experienced.”

Nur Amelia
Graduate, Assumption Pathway School
Participant of Hospitality and Baking Challenge

Dear Customers

To donate, fill in the form and mail it to us. Alternatively, you may:

- Give it to your insurance adviser
- Hand it in at any Income branch
- Email it to orangeaid@income.com.sg

Thank you for your donation.

Your details

Your particulars will be sent to organisations with approved Institution of a Public Character (IPC) status, which are beneficiaries of OrangeAid, for tax exemption purposes if the criteria are met. By submitting your personal details, you consent to being contacted for the purpose of providing information on our current and future philanthropic and charity initiatives, e.g. OrangeAid, including raising awareness on our activities, soliciting donations, and acknowledging donations on behalf of the beneficiaries.

Please read the **Important Notes** before completing this form.

Name (as shown in NRIC or passport):

NRIC/FIN number:

Home address:

Contact number:

(HP) _____ (H) _____ (O) _____

(A) One-off contribution

If you would like to make a one-off contribution, you can do so by cheque or credit card.

Cheque

Please make cheque payable to 'OrangeAid' and on the back of the cheque, give your name (as shown in NRIC or passport), NRIC/FIN number and home address. Mail it with this form to Income Centre, hand it in at any Income branch or give it to your insurance adviser.

Amount: _____ Bank: _____

Cheque number: _____

Credit card (we only accept VISA/MASTERCARD)

Amount: _____ Name on credit card: _____

Credit card number: _____

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Expiry Date: ___/___ (MM/YY) VISA / MASTERCARD

I authorise Income to deduct the one-off contribution amount from my credit card listed above.

Your Signature _____ Date _____

(B) Regular contribution – For life policyholders only (You cannot make a regular donation for investment-linked, annuity and single premium policies. Please see 'one-off contribution' instead.)

Plan Name	Proposal/Policy No.	Please choose one option				Regular contribution of other amount, please state amount to be added on to your premium
		#Round up Premium (nearest \$20), please tick <input checked="" type="checkbox"/>	#Round up Premium (nearest \$50), please tick <input checked="" type="checkbox"/>	#Round up Premium (nearest \$1), please tick <input checked="" type="checkbox"/>	Regular Premium (\$) before donation	

*If you round up your current policy premium of \$50 to the nearest \$1 or \$5, your policy payment will become \$51 or \$55 respectively. If you round up your current policy premium of \$68.50 to the nearest \$20 or \$50, your policy payment will become \$80 and \$100 respectively. The difference in your current and rounded up payment will be your donation towards OrangeAid. The donation amount will be fixed as you have instructed here even if your premium amount changes thereafter. If you would like to make changes to your donation in future, please call our OrangeAid hotline at 6782 2002. I authorise Income to collect the donation amount shown above as well as the premiums due for my policy.

Your Signature _____

Payer's signature (for policies not paid by the policyholder)

Date _____

Date _____