

**PROFESSIONAL CONDUCT STATEMENT  
FOR THE PERIOD 1 JANUARY 2023 TO 31 DECEMBER 2023**

Pursuant to Article 68 of the Investment Management Association of Singapore (IMAS) Constitution, we acknowledge that every member of IMAS is required to submit an annual signed Professional Conduct Statement (PCS) and shall furnish such additional information relating to professional conduct as may be requested.

We understand that failure to file the PCS within the stipulated timeline may result in the imposition of disciplinary sanction by IMAS, including but not limited to the revocation or suspension of our membership.

We confirm that we have read and understood the IMAS Code of Ethics & Standards of Professional Conduct as provided at:

[https://imas.org.sg/wp-content/uploads/2023/12/IMAS-Code-of-Ethics\\_Dec23.pdf](https://imas.org.sg/wp-content/uploads/2023/12/IMAS-Code-of-Ethics_Dec23.pdf)

We also confirm that to the best of our knowledge for the period 1 January 2023 to 31 December 2023, with the exception of disclosures as indicated by us below, we have complied with the IMAS Code of Ethics & Standards of Professional Conduct.

Disclosures (if any):

Date of Submission                      22/02/2024

On behalf of:                              Income Insurance

Name:                                        David Chua

Designation:                              CIO



Authorised Signature:

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