

IT'S OUR BRAND'S
200TH BIRTHDAY
AND YOU'LL GET THE PRESENTS



2 months' cashback on
critical illness cover premiums.

To celebrate our brand's bicentennial, every person who applies for Critical Illness Protection or Combined Life and Critical Illness Protection between 1 October and 30 November 2021 will be eligible for 2 cashback payments, each of which will be equivalent to one month's critical illness cover premium.

PRESENTS FOR YOU CATCH THEM WHILE YOU CAN



The terms of our special offer for critical illness covers

All Critical Illness Protection and Combined Life or Critical Illness Protection applications we receive between 1 October and 30 November 2021 will be eligible for two cashback payments, each of which will be equivalent to one month's premium.

The special offer applies to all types of cover (Level, Decreasing, Increasing and Family Income Benefit). It doesn't apply to Life Protection or Children's Critical Illness Protection.

Policies that start after 30 November 2021 will still be eligible, so long as we receive the application within the offer period.

There's no minimum premium requirement. Each cashback payment is subject to a maximum of £400 for each qualifying critical illness cover.

How we'll pay

The cashback amount will be based on the monthly premium due and successfully collected for November 2022 and November 2023.

Any increases or decreases that have been made since the policy started will be used when calculating the cashback amount.

Each cashback payment will be subject to a maximum of £400 for each eligible critical illness cover held.

Each payment will be made direct to the bank account used to collect the monthly premiums.

Cashback will be paid in the months of December 2022 and December 2023. We'll email in advance of making the payments.

An example

1. We receive the application on 6 October 2021. Life Protection £25 a month and Combined Life and Critical Illness Protection £55 a month.
Total premium £80 a month.
2. The policy goes in force on 5 November 2021. The policyholder pays £80 a month until December 2022.
3. November 2022 - the policyholder pays their £80 total premium and we make a cashback payment of £55 into the same bank account in December 2022.
4. November 2023 - the policyholder pays their £80 total premium and we make a cashback payment of £55 into the same bank account in December 2023.
Offer ends. The policyholder has saved £110!

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Eligibility

To be eligible for the first cashback payment in December 2022:

- The policy must be in force and premiums up to date on 15 December 2022.
- The application must have been received between 1 October 2021 and 30 November 2021.
- A policy that was cancelled but reinstated will be eligible so long as all arrears have been paid.
- A policy that's subject to a Premium Waiver claim will still be eligible.
- If we're assessing a claim, you may still be entitled to cashback. We'll calculate any amount due and pay it once the claim has been fully assessed.

To be eligible for the second cashback payment in 2023:

- The policy must be in force and premiums up to date on 15 December 2023.
- The application must have been received between 1 October 2021 and 30 November 2021.
- A policy that was cancelled but reinstated will be eligible so long as all arrears have been paid.
- A policy that's subject to a Premium Waiver claim will still be eligible.
- If we're assessing a claim, you may still be entitled to cashback. We'll calculate any amount due and pay it once the claim has been fully assessed.

To find out more about our policies, please talk
to your Financial Adviser or visit: guardian1821.co.uk

Terms and conditions:

The terms and conditions of this offer don't alter or vary the terms and conditions of the policy bought. Applications are subject to the normal terms and conditions including underwriting criteria. We reserve the right to decline any application.

We reserve the right to cancel the Critical Illness Protection or Combined Life and Critical Illness Protection or eligibility for the special offer, should we discover or have a reasonable suspicion that the terms and conditions of this offer are being abused. We reserve an absolute right to amend and/or withdraw this offer at any time. This offer is promoted by Guardian Financial Services Limited. Limited. Registered office: 11 Strand, London WC2N 5HR.

GUARDIAN¹⁸²¹

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