

IT'S OUR BRAND'S 200TH BIRTHDAY

IT'S YOUR CLIENTS WHO GET THE PRESENTS



2 months' cashback on
critical illness cover premiums.

To celebrate our brand's bicentennial, every client 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 CLIENTS

CATCH THEM WHILE YOU CAN



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 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.

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. 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. Policyholder has saved £110!

Remember, the cover start date can be outside the offer period as long as applications are received by 30 November 2021.

PRESENTS FOR CLIENTS CATCH THEM WHILE YOU CAN



Client 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, your clients 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, your clients may still be entitled to cashback. We'll calculate any amount due and pay it once the claim has been fully assessed.

Find out more at: adviser.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. 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 a client's Critical Illness Protection or Combined Life and Critical Illness Protection or their 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. Registered office: 11 Strand, London WC2N 5HR.

GUARDIAN¹⁸²¹

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