



What is it?






Cash paid back as a lump sum benefit on the fifth anniversary of the policy.



Covered conditions




-  There is no waiting period
-  Can only be added at policy inception
-  There must be more than five years remaining until the policy expires

Who can apply?




Ages 19 to 70
at next birthday

-  Individuals or
-  **multiple** people on one policy.

What is it?

20% of the total premiums paid in the **5 years** from the benefit commencement date.

This is for illustrative purposes only. Please refer to your policy wording for terms and conditions applicable to you.

 **Speak to your advisor
for more information**

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Cashback

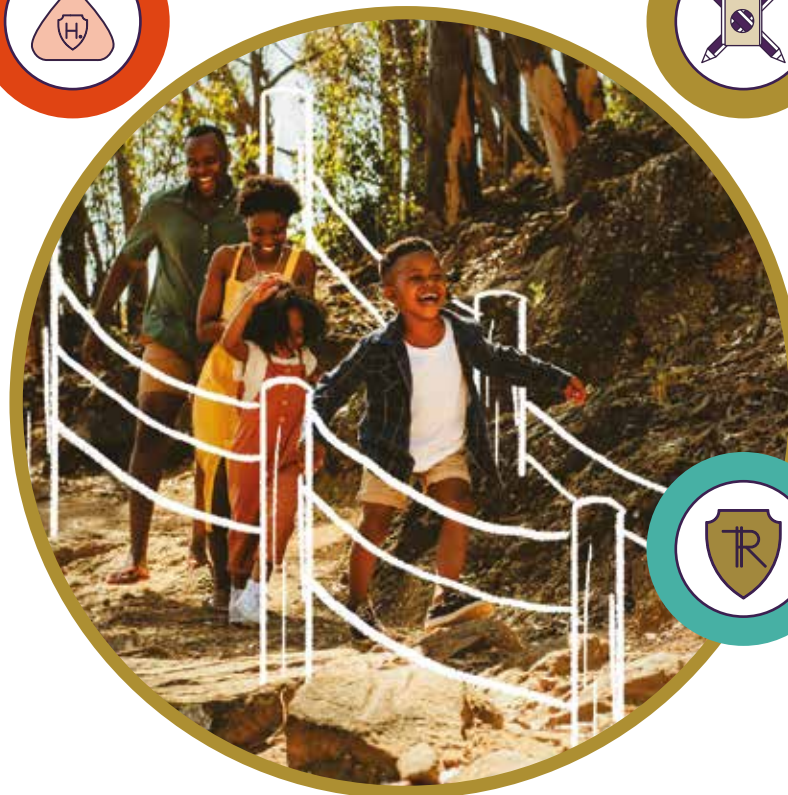


When can you claim?





The **benefit will be paid**, even if you've claimed under the policy, if these conditions are met:

-  there are no outstanding premiums;
-  no premium concessions have been granted;
-  the underlying policy and this benefit have been in force for a continuous period of five years with no break in cover;
-  the policy and this benefit are in force immediately before the expiry of the five-year Cashback benefit term.



Important points


-  The premium is guaranteed for **5 years**.
-  Benefit cannot be reinstated after the **5-year term**



Exclusions

None apply.

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