



**Endorsement
5 Year Guaranteed Renewability Provision**

**Applicable to
5 YEAR TERM POLICY**

It is hereby agreed that the Insured shall have the option on written application to the Company, prior to the Expiry Date shown in the Policy Particular Conditions, provided the Policy is then in force, of renewing this Policy, for a Sum Insured equal to or less than the Original Sum Insured of this Policy. At the end of each succeeding period of 5 years, the Policy may be renewed for a further 5 years provided the Insured is aged 55 or below at said time.

The Policy will be renewed by the Company under this Endorsement without evidence of insurability and at the same class of rating as this Policy. The premium for the Policy at renewal would be that then in force applicable to the attained age of the Insured at the date of renewal. The Policy after renewal would be subject to the standard Policy Conditions in force by the Company at that time.

This Endorsement has been issued with the 5 Year Term Policy to which it is attached and forms a part thereof.