

For adviser use only – not approved for use with clients

Personal Protection body mass index (BMI) tables

Your client's BMI will affect the terms we can offer for all benefits. The decisions given in the tables below are for guidance only and assume your client has no other cardiovascular risk factors, for example raised blood pressure. Once an application is underwritten, the decisions may change.

Life protection – Male applicants (smokers and non-smokers)

Current age BMI	Up to 33	34 to 54	55 and above
Up to 17	Manual underwriting needed	Manual underwriting needed	Manual underwriting needed
18 to 32	Standard rates	Standard rates	Standard rates
33	Apply +50% rating	Standard rates	Standard rates
34	Apply +50% rating	Apply +50% rating	Standard rates
35	Apply +50% rating	Apply +50% rating	Apply +50% rating
36	Apply +50% rating	Apply +50% rating	Apply +50% rating
37	Nurse screening required	Nurse screening required	Apply +50% rating
38	Nurse screening required	Nurse screening required	Apply +50% rating
39 to 45	Nurse screening required	Nurse screening required	Nurse screening required
46 and above	Decline	Decline	Decline

Life protection – Female applicants (smokers and non-smokers)

Current age BMI	Up to 55	56 and above
Up to 17	Manual underwriting needed	Manual underwriting needed
18 to 35	Standard rates	Standard rates
36	Apply +50% rating	Standard rates
37	Apply +50% rating	Standard rates
38 and 39	Apply +50% rating	Apply +50% rating
40	Nurse screening required	Apply +50% rating
41	Nurse screening required	Apply +50% rating
42 to 45	Nurse screening required	Nurse screening required
46 and above	Decline	Decline

Critical illness protection/Total permanent disability (TPD) – Male applicants (smokers and non-smokers)

Current age	Up to 40	41 and above
BMI		
Up to 17	Manual underwriting needed	Manual underwriting needed
18 to 32	Standard rates	Standard rates
33	Apply +50% rating	Standard rates
34 and 35	Apply +50% rating	Apply +50% rating
36	Nurse screening required	Apply +50% rating
37 to 41	Nurse screening required	Nurse screening required
42 and above	Decline	Decline

Critical illness protection/Total permanent disability (TPD) – Female applicants (smokers and non-smokers)

Current age	Up to 49	50 and above
BMI		
Up to 17	Manual underwriting needed	Manual underwriting needed
18 to 34	Standard rates	Standard rates
35	Apply +50% rating	Standard rates
36	Apply +50% rating	Standard rates
37	Apply +50% rating	Apply +50% rating
38 to 41	Nurse screening required	Nurse screening required
42 and above	Decline	Decline

Income protection (IP) – Male applicants (smokers and non-smokers)

Current age	Up to 27	28 to 43	44 to 47	48 and above
BMI				
Up to 17	Manual underwriting needed	Manual underwriting needed	Manual underwriting needed	Manual underwriting needed
18 to 31	Standard rates	Standard rates	Standard rates	Standard rates
32	Apply +50% rating	Apply +50% rating	Standard rates	Standard rates
33	Apply +50% rating	Apply +50% rating	Apply +50% rating	Apply +50% rating
34	IP screening needed	Apply +50% rating	Apply +50% rating	Apply +50% rating
35	IP screening needed	IP screening needed	IP screening needed	Apply +50% rating
36 to 40	IP screening needed	IP screening needed	IP screening needed	IP screening needed
41 and above	Decline	Decline	Decline	Decline

Income protection (IP) – Female applicants (smokers and non-smokers)

Current age	Up to 34	35 to 53	54 and above
BMI			
Up to 17	Manual underwriting needed	Manual underwriting needed	Manual underwriting needed
18 to 31	Standard rates	Standard rates	Standard rates
32	Apply +50% rating	Standard rates	Standard rates
33	Apply +50% rating	Apply +50% rating	Standard rates
34 and 35	Apply +50% rating	Apply +50% rating	Apply +50% rating
36	IP screening needed	IP screening needed	Apply +50% rating
37 to 40	IP screening needed	IP screening needed	IP screening needed
41 and above	Decline	Decline	Decline

If you need to speak to a member of our underwriting team, call our pre-submission underwriting helpline on 03457 83 54 73.

PROT375411/08/17

