



For intermediaries only

# Body mass index (BMI) tables for protection business

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

Throughout this document we use the following abbreviations. The notes apply to all benefits.

**MIN** – Mini-screening

**STD** – Standard rates

**UW** – Manual underwriting

**IPS** – Income protection nurse screening

- Where a mini-screening or income protection nurse screening is required, we've shown an indicative rating for BMI in brackets.
- The tables cover both male and female lives, and smokers and non-smokers.

## Life protection

BMI	Current age		
	Up to 30	31 - 49	50 and above
Up to 17	UW	UW	UW
18 to 33	STD	STD	STD
34	+50%	STD	STD
35 to 36	+50%	+50%	STD
37	+50%	+50%	+50%
38	+75%	+50%	+50%
39	+75%	+75%	+50%
40	+75%	+75%	+75%
41	MIN (+100%)	MIN (+100%)	+75%
42	MIN (+150%)	MIN (+150%)	MIN (+100%)
43	MIN (+200%)	MIN (+175%)	MIN (+125%)
44	MIN (+225%)	MIN (+200%)	MIN (+150%)
45	MIN (+250%)	MIN (+225%)	MIN (+175%)
46	Decline	MIN (+250%)	MIN (+200%)
47 and above	Decline	Decline	Decline

## Critical illness protection

BMI	Current age		
	Up to 30	31 - 49	50 and above
Up to 17	UW	UW	UW
18 to 32	STD	STD	STD
33	+50%	STD	STD
34 to 35	+75%	+50%	STD
36	+75%	+50%	+50%
37	+75%	+75%	+50%
38	MIN (+100%)	+75%	+75%
39	MIN (+125%)	+75%	+75%
40	MIN (+150%)	MIN (+100%)	MIN (+100%)
41	Decline	MIN (+125%)	MIN (+125%)
42	Decline	MIN (+150%)	MIN (+125%)
43	Decline	Decline	MIN (+150%)
44 and above	Decline	Decline	Decline

## Total permanent disability (TPD) – unable to do your own occupation ever again

BMI	Current age		
	Up to 30	31 - 49	50 and above
Up to 17	UW	UW	UW
18 to 32	STD	STD	STD
33	+50%	STD	STD
34	+50%	+50%	STD
35	+75%	+50%	STD
36	+75%	+50%	+50%
37	+75%	+75%	+50%
38	MIN (+100%)	+75%	+75%
39	Decline	MIN (+100%)	+75%
40	Decline	Decline	MIN (+100%)
41 and above	Decline	Decline	Decline

## Total permanent disability (TPD) – unable to look after yourself ever again

BMI	Current age		
	Up to 30	31 - 49	50 and above
Up to 17	UW	UW	UW
18 to 33	STD	STD	STD
34	+50%	STD	STD
35 to 36	+50%	+50%	STD
37	+50%	+50%	+50%
38	+75%	+75%	+50%
39	MIN (+100%)	+75%	+75%
40	Decline	MIN (+100%)	+75%
41	Decline	Decline	MIN (+100%)
42 and above	Decline	Decline	Decline

## Income protection (IP)

BMI	Current age		
	Up to 30	31 - 49	50 and above
Up to 17	UW	UW	UW
18 to 32	STD	STD	STD
33	+50%	STD	STD
34	+50%	+50%	STD
35	+75%	+50%	STD
36	+75%	+50%	+50%
37	+75%	+75%	+50%
38	IPS (+100%)	+75%	+75%
39	Decline	IPS (+100%)	+75%
40	Decline	Decline	IPS (+100%)
41 and above	Decline	Decline	Decline



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call our pre-submission underwriting helpline on 03457 83 54 73.



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PROT 375411 03/19