ROYAL LONDON

Protection

BMI (Body Mass Index)

BMI (Body Mass Index) is a measure commonly used to check if a person's weight is healthy for their height. To calculate your client's BMI divide their weight in kilograms (kg) by their height in metres (m), then divide the answer by their height again.

The following tables show the underwriting outcomes for BMI values effective from 6 February 2024.

Life Cover

	BMI																		
Age attained	**15**	**16**	**17**	**18 to 30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**	**40**	**41**	**42**	**43**	**44**	**45**	**>=46**
17 - 29	Unable to offer	50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	100%	125%	125%	150%	175%	200%	250%	Unable to offer	Unable to offer
30 - 34		50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	100%	100%	100%	125%	150%	175%	200%	250%	
35 - 39		50%	50%	Std	Std	25%	25%	50%	50%	50%	50%	75%	100%	100%	125%	150%	175%	200%	250%	
40 - 44		50%	50%	Std	Std	25%	25%	25%	50%	50%	50%	50%	75%	100%	125%	150%	175%	200%	250%	
45 - 49		50%	50%	Std	Std	Std	25%	25%	50%	50%	50%	50%	75%	100%	125%	150%	175%	200%	250%	
50 - 54		50%	50%	Std	Std	Std	25%	25%	25%	25%	50%	50%	50%	75%	100%	100%	125%	150%	175%	
55 - 59		50%	50%	Std	Std	Std	25%	25%	25%	25%	50%	50%	50%	75%	100%	100%	125%	150%	175%	
60 - 69		50%	50%	Std	Std	Std	Std	25%	25%	25%	50%	50%	50%	75%	75%	100%	125%	125%	175%	
70 and up		50%	50%	Std	Std	Std	Std	25%	25%	25%	50%	50%	50%	50%	75%	100%	125%	125%	150%	

Notes

Rounding of BMI values:
- BMI <=0.49 will be rounded down
- BMI >=0.50 will be rounded up

Other:
- Tables are for both male and female customers
- Life Cover includes decreasing, level and increasing covers
- For Life Cover if the BMI value is >40 we may request a miniscreen (with cotinine test if not on smoker rates)

Critical Illness Cover and Life or Critical Illness Cover

	BMI														
Age attained	15	16	17	18 to 30	31	32	33	34	35	36	37	38	39	40	>=41
17 - 29	Unable to offer	50%	50%	Std	25%	25%	50%	50%	75%	75%	100%	125%	150%	Unable to offer	Unable to offer
30 - 34		50%	50%	Std	25%	25%	50%	50%	50%	75%	75%	100%	125%	150%	
35 - 39		50%	50%	Std	25%	25%	50%	50%	50%	50%	75%	75%	100%	125%	
40 - 44		50%	50%	Std	25%	25%	50%	50%	50%	50%	75%	75%	100%	125%	
45 - 49		50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	75%	100%	125%	
50 - 54		50%	50%	Std	Std	25%	25%	25%	50%	50%	50%	75%	100%	125%	
55 - 59		50%	50%	Std	Std	25%	25%	25%	25%	50%	50%	75%	75%	100%	
60 - 69		50%	50%	Std	Std	Std	25%	25%	25%	50%	50%	75%	75%	100%	

Income Protection

	BMI														
Age attained	15	16	17	18 to 30	31	32	33	34	35	36	37	38	39	40	>=41
17 - 29	Unable to offer	50%	50%	Std	25%	25%	50%	50%	75%	75%	100%	125%	150%	Unable to offer	Unable to offer
30 - 34		50%	50%	Std	25%	25%	50%	50%	50%	75%	75%	100%	125%	150%	
35 - 39		50%	50%	Std	25%	25%	50%	50%	50%	50%	75%	75%	100%	125%	
40 - 44		50%	50%	Std	25%	25%	50%	50%	50%	50%	75%	75%	100%	125%	
45 - 49		50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	75%	100%	125%	
50 - 54		50%	50%	Std	Std	25%	25%	25%	50%	50%	50%	75%	100%	125%	
55 - 59		50%	50%	Std	Std	25%	25%	25%	25%	50%	50%	75%	75%	100%	
60 - 69		50%	50%	Std	Std	Std	25%	25%	25%	50%	50%	75%	75%	100%	

Notes

Rounding of BMI values:
- BMI <=0.49 will be rounded down
- BMI >=0.50 will be rounded up

Other:
- Tables are for both male and female customers
- If the BMI value results in a rating >75% for Critical Illness Cover or Income Protection we may request a miniscreen (with cotinine test if not on smoker rates)

Waiver of Premium (Sickness)

	BMI																			
Age attained	15	16	17	18 to 30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	>=46
17 - 29	Unable to offer	50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	100%	125%	125%	150%	Unable to offer	Unable to offer	Unable to offer	Unable to offer	Unable to offer
30 - 34		50%	50%	Std	25%	25%	25%	50%	50%	50%	75%	100%	100%	100%	125%	150%				
35 - 39		50%	50%	Std	Std	25%	25%	50%	50%	50%	50%	75%	100%	100%	125%	150%				
40 - 44		50%	50%	Std	Std	25%	25%	25%	50%	50%	50%	50%	75%	100%	125%	150%				
45 - 49		50%	50%	Std	Std	Std	25%	25%	50%	50%	50%	50%	75%	100%	125%	150%				
50 - 54		50%	50%	Std	Std	Std	25%	25%	25%	25%	50%	50%	50%	75%	100%	100%	125%	150%		
55 - 59		50%	50%	Std	Std	Std	25%	25%	25%	25%	50%	50%	50%	75%	100%	100%	125%	150%		
60 - 69		50%	50%	Std	Std	Std	Std	25%	25%	25%	50%	50%	50%	75%	75%	100%	125%	125%		
70 and up		50%	50%	Std	Std	Std	Std	25%	25%	25%	50%	50%	50%	50%	75%	100%	125%	125%	150%	

Notes

Rounding of BMI values:
- BMI <=0.49 will be rounded down
- BMI >=0.50 will be rounded up

Other:
- Tables are for both male and female customers

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