

BODY MASS INDEX (BMI) TABLES

for Life Insurance and Critical Illness cover

This table shows how your client's BMI may affect their application. We use this and other risk factors to check if they are eligible for cover.

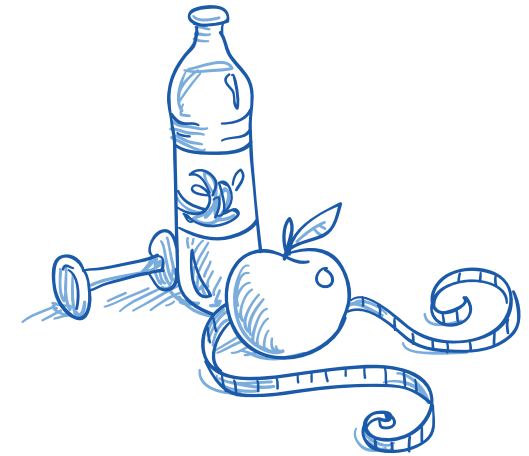
Life Insurance

BMI/ Age	30 and under	31-49	50 and over
<17	Speak to our Underwriting team		
17	Should get cover at standard rates		
18-29			
30	Should get cover at standard rates as long as there are no other risk rateable factors		
31			
32			
33			
34	50		
35	50		
36	50	50	
37	50	50	
38	75	50	50
39	75	75	50
40	75	75	75
41	100	100	75
42	Can't insure	Can't insure	100
>=43	Can't insure		

Life Insurance plus Critical Illness

BMI/ Age	30 and under	31-49	50 and over
<18	Speak to our Underwriting team		
18-28	Should get cover at standard rates		
29	13		
30	23		
31	25	15	
32	25	15	
33	46	25	13
34	71	46	23
35	71	50	25
36	71	50	46
37	71	71	50
38	96	71	71
39	Refer	75	71
>= 40	Can't insure (cover may still be available for Life Insurance only)		

Please note, this is an indicative guide only. It does not include any ratings for Total and Permanent Disability cover.



You will need to talk to our Underwriting team, if your client has two or more of these:

- BMI 17
- A mental health condition

OR

- BM1 41-42
- High cholesterol or raised blood pressure
- Family history of diabetes, heart attack, angina or stroke

More information is available on our website: www.canadalife.co.uk/individual-protection

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