



## 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 30 November 2015.

### LIFE COVER

Age attained	BMI																	
	<=15	16-17	18-33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	>=48
17-29	Decline	50%	0%	50%	50%	75%	100%	100%	125%	125%	150%	175%	200%	200%	250%	Decline	Decline	Decline
30-39	Decline	50%	0%	0%	50%	50%	75%	75%	100%	100%	125%	150%	175%	200%	200%	250%	Decline	Decline
40-49	Decline	50%	0%	0%	0%	50%	50%	50%	75%	75%	100%	100%	125%	150%	200%	250%	Decline	Decline
50-59	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	100%	100%	125%	125%	150%	200%	250%	Decline
60-69	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	75%	75%	100%	100%	125%	150%	200%	Decline
>=70	Decline	50%	0%	0%	0%	0%	0%	50%	50%	50%	75%	75%	100%	100%	125%	150%	200%	Decline

### 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
- If the BMI value results in a rating >125% for Life Cover we may request a miniscreen (with cotinine test if non-smoker)

## CRITICAL ILLNESS COVER AND LIFE OR CRITICAL ILLNESS COVER

Age attained	BMI											
	<=15	16-17	18-32	33	34	35	36	37	38	39	40	>=41
17-29	Decline	50%	0%	50%	75%	75%	75%	100%	125%	150%	Decline	Decline
30 - 34	Decline	50%	0%	50%	50%	50%	75%	75%	100%	125%	150%	Decline
35-44	Decline	50%	0%	50%	50%	50%	50%	75%	75%	100%	125%	Decline
45-49	Decline	50%	0%	0%	50%	50%	50%	75%	75%	100%	125%	Decline
50-54	Decline	50%	0%	0%	0%	50%	50%	50%	75%	100%	125%	Decline
>=55	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	100%	Decline

## INCOME PROTECTION

Age attained	BMI											
	<=15	16-17	18-32	33	34	35	36	37	38	39	40	>=41
17-29	Decline	50%	0%	50%	75%	75%	75%	100%	125%	150%	Decline	Decline
30-34	Decline	50%	0%	50%	50%	50%	75%	75%	100%	125%	150%	Decline
35-44	Decline	50%	0%	50%	50%	50%	50%	75%	75%	100%	125%	Decline
45-49	Decline	50%	0%	0%	50%	50%	50%	75%	75%	100%	125%	Decline
50-54	Decline	50%	0%	0%	0%	50%	50%	50%	75%	100%	125%	Decline
>=55	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	100%	Decline

### 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 non-smoker)

## WAIVER OF PREMIUM (SICKNESS)

Age attained	BMI																
	<=15	16-17	18-33	34	35	36	37	38	39	40	41	42	43	44	45	46	>=47
17-29	Decline	50%	0%	50%	50%	75%	100%	100%	125%	125%	150%	Decline	Decline	Decline	Decline	Decline	Decline
30-39	Decline	50%	0%	0%	50%	50%	75%	75%	100%	100%	125%	150%	Decline	Decline	Decline	Decline	Decline
40-49	Decline	50%	0%	0%	0%	50%	50%	50%	75%	75%	100%	100%	125%	150%	Decline	Decline	Decline
50-59	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	100%	100%	125%	125%	150%	Decline	Decline
60-69	Decline	50%	0%	0%	0%	0%	50%	50%	50%	75%	75%	75%	100%	100%	125%	150%	Decline
>=70	Decline	50%	0%	0%	0%	0%	0%	50%	50%	50%	75%	75%	100%	100%	125%	150%	Decline

### Notes

#### Rounding of BMI values:

- BMI  $\leq 0.49$  will be rounded down
- BMI  $\geq 0.50$  will be rounded up

#### Other:

- Tables are for both male and female customers



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