

# BMI rating parameters

The tables below indicate the BMI range where loadings will be applied. Loadings will commence at +27.5% and will increase depending on the actual BMI levels.

To calculate the exact loading that will be applied we suggest using our digital underwriting tool Spectra. If you haven't already registered, please speak to your Vitality representative who will be able to arrange access.

## Life BMI table

Age next birthday	BMI	Decision
0-30	29.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
31-50	30.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
51 -60	17.5 - 18.4	Loadings will apply
	31.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
61-70	17.5 - 19.4	Loadings will apply
	32.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
	17.5 - 20.4	Loadings will apply
71+	33.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available

## Income Protection BMI table

Age next birthday	BMI	Decision
0-30	17.5 - 18.4	Loadings will apply
	28.5 - 38.4	Loadings will apply
	38.5 and above	Terms not available
31-40	17.5 - 18.4	Loadings will apply
	29.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
41 -60	17.5 - 18.4	Loadings will apply
	30.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
	17.5 - 18.4	Loadings will apply
61+	31.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
	17.5 - 18.4	Loadings will apply

## Serious Illness Cover BMI table

Age next birthday	BMI	Decision
0-40	29.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
41-50	30.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
51 -60	31.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available
61+	32.5 - 40.4	Loadings will apply
	40.5 and above	Terms not available



Where the **BMI is less than 17.5** the case will be referred to underwriting.