

# Short-term Income Protection



## BMI table

### Short-term Income Protection 1 Year

Age 35 or more	Deferred period 1 week	Deferred periods 4 and 8 weeks	Deferred period 13 weeks up
<b>BMI</b>			
30	0	0	0
31	0	0	0
32	0	0	0
33	0	0	0
34	0	0	0
35	0	0	0
36	25	25	0
37	25	25	0
38	50	25	0
39	100	50	25
40	D	75	50
41	D	100	75
42	D	150	100
43	D	D	125
44	D	D	D
45	D	D	D

### Short-term Income Protection 2 Year

Age 35 or more	Deferred period 1 week	Deferred periods 4 and 8 weeks	Deferred period 13 weeks up
<b>BMI</b>			
30	0	0	0
31	0	0	0
32	0	0	0
33	25	0	0
34	25	25	25
35	50	25	25
36	50	50	25
37	50	50	25
38	100	50	25
39	150	75	50
40	D	100	75
41	D	150	100
42	D	D	125
43	D	D	D
44	D	D	D
45	D	D	D

Age less than 35	Deferred period 1 week	Deferred periods 4 and 8 weeks	Deferred period 13 weeks up
<b>BMI</b>			
30	0	0	0
31	0	0	0
32	0	0	0
33	0	0	0
34	25	0	0
35	25	25	0
36	50	25	0
37	50	25	0
38	100	25	25
39	125	75	75
40	D	125	75
41	D	150	125
42	D	D	D
43	D	D	D
44	D	D	D
45	D	D	D

Age less than 35	Deferred period 1 week	Deferred periods 4 and 8 weeks	Deferred period 13 weeks up
<b>BMI</b>			
30	0	0	0
31	0	0	0
32	25	0	0
33	50	25	25
34	50	25	25
35	75	50	25
36	100	50	25
37	125	50	25
38	150	50	50
39	150	100	100
40	D	D	125
41	D	D	D
42	D	D	D
43	D	D	D
44	D	D	D
45	D	D	D

A 25% loading will only be applied if there are other risk factors.

Any value of .5 and above will be rounded up, and below .5 will be rounded down.

## Contact us.

We're here to help.

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### We're here

**Monday - Friday** 9.00am to 5.00pm

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