

# Guide to our underwriting limits

This guide explains our medical evidence and financial limits.

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This information may change in the future.

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private customers or any other persons.

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# Medical evidence limits – key

## KEY – EVIDENCE REQUIREMENTS:

<b>PHR</b>	Patient Health Report – A medical report from your doctor
<b>SMR</b>	Specific Medical Report for applications submitted through interactive OLPC. PHR for applications submitted through standard OLPC or on paper.
<b>NSE</b>	Nurse Screening Examination (also known as a 'Health Check - Nurse')
<b>MER</b>	Medical Examination Report (also known as a 'Health Check - Doctor') May be performed by the GP or an independent examiner. Some GP surgeries do not have facilities for ECGs.  Independent MERs can be arranged with Legal & General approved independent examiners, if own GP unwilling/unable to perform exam. If you use any other doctor, check their willingness to conduct the examination for our standard fee before the issue of papers.
<b>COT</b>	Cotinine test (If a non-smoker)
<b>HIV</b>	Human Immunodeficiency Virus Test
<b>ECG Ex (T)</b>	Exercise ECG (Treadmill)
<b>MSU</b>	Microscopic Urinalysis
<b>NFBP</b>	Non-fasting profile (including Lipids / LFT / RFT / FBC)
<b>NFBP1</b>	Non-fasting profile (Lipids / LFT)
<b>NFBP2</b>	Non-fasting profile (including Lipids / LFT / RFT)
<b>LFT</b>	Liver Function Tests
<b>RFT</b>	Renal Function Tests
<b>NT pro BNP</b>	A blood test for heart failure
<b>HbA1c</b>	A test for blood sugar levels
<b>**</b>	HbA1c may also be requested
<b>TMI</b>	Tele-medical interview. If a client has stated 'No' to TMI during the application process then a full NSE (with a cotinine test, if a non-smoker) would be required

# Medical evidence limits – Life

AMOUNT OF COVER (£) UP TO:	UP TO 35 AGE NB	36-40 AGE NB	41-45 AGE NB	46-50 AGE NB	51-55 AGE NB	56-60 AGE NB	61-65 AGE NB	66-74 AGE NB	75 AND OVER AGE NB
Up to 25,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
25,001 – 50,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR
50,001 – 75,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR
75,001 – 100,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, MER, COT
100,001 – 200,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, MER, COT	PHR, MER, COT
200,001 – 250,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, NSE, COT	PHR, MER, COT	PHR, MER, COT
250,001 – 300,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR, NSE, COT	PHR, NSE, COT	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
300,001 – 350,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, NSE, COT	PHR, NSE, COT	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
350,001 – 400,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, NSE, COT	PHR, NSE, COT	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
400,001 – 450,000	No automatic evidence	No automatic evidence	No automatic evidence	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
450,001 – 500,000	No automatic evidence	No automatic evidence	No automatic evidence	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
500,001 – 600,000	No automatic evidence	No automatic evidence	NSE, COT	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2

# Medical evidence limits – Life

AMOUNT OF COVER (£) UP TO:	UP TO 35 AGE NB	36-40 AGE NB	41-45 AGE NB	46-50 AGE NB	51-55 AGE NB	56-60 AGE NB	61-65 AGE NB	66-74 AGE NB	75 AND OVER AGE NB
600,001 – 700,000	No automatic evidence	No automatic evidence	NSE, COT	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
700,001 – 750,000	No automatic evidence	No automatic evidence	NSE, COT	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
750,001 – 1,000,000	No automatic evidence	NSE, COT	SMR, NSE, COT	SMR, NSE, COT	PHR, NSE, COT, NFBP1	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2
1,000,001 – 1,500,000	SMR, NSE, COT	SMR, NSE, COT	SMR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP1	PHR, NSE, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2
1,500,001 – 2,000,000	SMR, NSE, HIV (blood), COT	SMR, NSE, HIV (blood), COT	PHR, NSE, HIV (blood), COT	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, MER, HIV (blood), COT, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2
2,000,001 – 3,000,000	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2
3,000,001 – 5,000,000	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NFBP1	PHR, NSE, HIV (blood), COT, NT pro BNP, NFBP1	PHR, NSE, HIV (blood) COT, NT pro BNP, NFBP1	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2
5,000,001 – 7,500,000	PHR, MER, HIV (blood), COT, NFBP2	PHR, MER, HIV (blood), COT, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2
Over 7.5 million	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, NT pro BNP, NFBP2	PHR, MER, HIV (blood), COT, ECG Ex (T), NFBP2	PHR, MER, HIV (blood), COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2	PHR, MER, COT, ECG Ex (T), NFBP2

Cover amounts over £10 million may be subject to additional evidence.

# Medical evidence limits – Critical Illness Cover

AMOUNT OF COVER (£) UP TO:	UP TO 30 AGE NB	31-35 AGE NB	36-40 AGE NB	41-45 AGE NB	46-50 AGE NB	51-55 AGE NB	56-60 AGE NB	61-65 AGE NB	OVER 65 NB
Up to 30,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
30,001 – 50,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
50,001 – 75,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR
75,001 – 100,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR
100,001 – 150,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, NSE, COT
150,001 – 200,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR	PHR, NSE, COT	PHR, NSE, COT
200,001 – 250,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2
250,001 – 300,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2
300,001 – 350,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2
350,001 – 400,000	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2

# Medical evidence limits – Critical Illness Cover

AMOUNT OF COVER (£) UP TO:	UP TO 30 AGE NB	31-35 AGE NB	36-40 AGE NB	41-45 AGE NB	46-50 AGE NB	51-55 AGE NB	56-60 AGE NB	61-65 AGE NB	OVER 65 NB
400,001 – 450,000	No automatic evidence	No automatic evidence	No automatic evidence	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2
450,001 – 500,000	No automatic evidence	No automatic evidence	No automatic evidence	PHR, NSE, COT	PHR, NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2
500,001 – 600,000	NSE, COT	NSE, COT	NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, ECG Ex (T), NFBP2	PHR, NSE, COT, ECG Ex (T), NFBP2
600,001 – 750,000	NSE, COT	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2
750,001 – 1,000,000	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2
1,000,001 – 2,000,000	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2	PHR, NSE, COT, NT pro BNP, NFBP2
2,000,001 – 3,000,000	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2
3,000,001 – 5,000,000	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2	PHR, MER, COT, NT pro BNP, NFBP2

# Medical evidence limits – Income Protection Benefit

The table below lists the medical evidence we require according to your clients’ levels of benefit and their ages next birthday.

Monthly Benefit Level (£)	Up to 40 AGE NB	41 – 50 AGE NB	OVER 50 AGE NB
Up to and including £850	No automatic evidence	No automatic evidence	No automatic evidence
£851 – £1,500	No automatic evidence	No automatic evidence	TMI
£1,501 – £2,000	No automatic evidence	No automatic evidence	TMI
£2,001 – £2,500	No automatic evidence	TMI	Full NSE**, NFBP, MSU, COT
£2,501 – £3,000	TMI	Full NSE, NFBP, MSU, COT	Full NSE**, NFBP, MSU, COT
£3,001 – £4,000	Full NSE, NFBP, MSU, COT	Full NSE, NFBP, MSU, COT	Full NSE**, NFBP, MSU, COT
Over £4,000	Full NSE, NFBP, MSU, COT, HIV (blood)	Full NSE, NFBP, MSU, COT, HIV (blood)	Full NSE**, NFBP, MSU, COT, HIV (blood)



# Financial limits

## Life Insurance:

AMOUNT OF COVER	EVIDENCE REQUIREMENTS
Up to £1,500,000	No Automatic Evidence
£1,500,001 – £2,500,000	<b>Simplified Financial Information</b> – existing covers, earnings, net worth, financial investigations and for business loan or key person protection last year's profit.
£2,500,001 – £3,500,000	<b>Personal Assurance Questionnaire (PAQ) or Business Assurance Questionnaire (BAQ)</b> – signed by your client
Over £3,500,000	<p>Our <b>minimum requirements</b> below are needed for <b>all</b> applications:</p> <p><b>PAQ or BAQ</b> signed by your client</p> <p>In addition, depending on the reason for the application we will require the following:</p> <p><b>Family Protection</b> – evidence of earnings (i.e. P60 etc) or alternatively PAQ countersigned by independent third party</p> <p><b>Private Residential Loan Protection</b> – copy of the loan offer letter</p> <p><b>Inheritance Tax Protection</b> – PAQ countersigned by independent third party with an independent statement of their net worth</p> <p><b>All Business Protection applications</b> require the last two years' reports and accounts, plus the following:</p> <p><b>Business Loan Protection</b> – copy of the loan offer letter</p> <p><b>Share or Partnership Protection</b> – BAQ countersigned by independent third party</p> <p><b>Please note that additional supporting evidence may be requested as part of the underwriting assessment</b></p>

An independent third party (ITP) includes your client's accountant, solicitor or bank manager (i.e. independent of the sales process)

## Critical Illness Cover:

AMOUNT OF COVER	EVIDENCE REQUIREMENTS
Up to £750,000	No Automatic Evidence
£750,001 – £1,000,000	<b>Simplified Financial Information</b> – existing covers, earnings, net worth, financial investigations and for business loan or key person protection last year's profit.
£1,000,001 – £2,000,000	<b>Personal Assurance Questionnaire (PAQ) or Business Assurance Questionnaire (BAQ)</b> – signed by your client
£2,000,001 – £3,000,000	<p><b>PAQ or BAQ</b> – signed by your client, plus:</p> <p>In addition, depending on the reason for the application we will require the following:</p> <p><b>Family Protection</b> – evidence of earnings (i.e. P60 etc) or alternatively PAQ countersigned by independent third party</p> <p><b>Private Residential Loan Protection</b> – copy of the loan offer letter</p> <p><b>All Business Protection applications</b> require the last two years' reports and accounts, plus for any loan-related applications a copy of the loan offer letter</p> <p>Note: If TPD own occupation applies then the maximum amount of cover available is £2,000,000</p>
Over £3,000,000	Not available

# Financial limits

## Additional information regarding financial evidence:

- Relevant Life Plans do not require a financial questionnaire as the relevant questions are within the application form
- Independent Third Party Countersignatures – e.g. accountant, solicitor or bank manager, i.e. independent of the sales process
- PAQ/BAQ – we will also consider a fact find
- For employed/employees, evidence of earnings includes P60, statement from an employer or accountant. For self-employed, a copy of latest accounts or notice of assessment from the Inland Revenue
- Copy of Loan Offer Letter can be replaced with latest statement of loan interest for in force loans
- Statement of net worth should include breakdown of assets, liabilities, net worth, Inheritance Tax liability and details of all reliefs used in the calculations

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**Legal & General Assurance Society Limited**

Registered in England and Wales No.00166055

Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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