



UNDERWRITING LIMITS

The following tables show our financial and medical underwriting limits effective from 07 July 2017.

FINANCIAL LIMITS

Financial evidence requirements	Additional financial information is not usually required	Financial evidence, usually a financial questionnaire	Supporting evidence required (see table on right)
Life Cover	<=£2,000,000	>£2,000,000	>£3,500,000
Critical Illness Cover	<=£800,000	>£800,000	£1,500,001 to £3,000,000
Personal Income Protection	<=£250,000pa	n/a	n/a
Business Income Protection	<=£75,000pa	>£75,000pa	£100,001pa to £250,000pa

Notes

- Financial evidence requirements are based upon all cover in force or pending with any other provider though business protection cover is usually excluded when determining the financial evidence required for personal cover and likewise for business cover.
- For Business Menu Plans, if the total market cover (in force or being applied for) for all lives in the same business is >£3,000,000 for Life Cover or >£1,500,000 for Critical Illness Cover, financial requirements will be based on the total market sum assured.
- We don't require a financial questionnaire for Relevant Life Plan applications as the information we need is included in the application form.

Reason for cover	Supporting evidence (minimum requirements)
Family protection	Evidence of income from employer or accountant (P60 or equivalent).
Inheritance tax	Accountant's or solicitor's letter to confirm the value of the estate.
Loan or mortgage cover	Copy of offer letter or loan/mortgage agreement Additionally for a business loan , audited accounts covering the last three years.
Key person cover	Audited accounts covering the last three years Proof of income (P60 or equivalent).
Partnership or shareholder protection	Audited accounts covering the last three years Sight of the partnership or share purchase agreement.
Business related Income Protection	Employed – latest P60 or last three payslips Self employed – two years' proof of earnings e.g. salary or earned income confirmed by HMRC Additionally for Key Person Income Protection, we will also require audited accounts covering the last three years .
Relevant Life Plan	Evidence of income from employer or accountant (P60 or equivalent).

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.

MEDICAL LIMITS continued

Critical Illness Cover and Life or Critical Illness Cover									
Sum assured	Age <=29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	>=65
0 - 50,000									
50,001 - 100,000								PMR	PMR
100,001 - 150,000							PMR	GPR + PMR	GPR + MER
150,001 - 200,000						PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
200,001 - 275,000						GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
275,001 - 300,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
300,001 - 350,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
350,001 - 400,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
400,001 - 425,000				PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
425,001 - 450,000			PMR	PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
450,001 - 480,000		PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
480,001 - 500,000	PMR	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG
500,001 - 600,000	PMR	PMR	PMR	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
600,001 - 750,000	PMR	PMR	GPR + PMR	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
750,001 - 1,000,000	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
1,000,001 - 1,500,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
1,500,001 - 2,000,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
2,000,001 - 3,000,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG

Key

GPR = General Practitioner's Report

PMR = Paramed (nurse examination)

MER = Medical Examiner's Report (doctor examination)

ECG = Stress Electrocardiogram (resting and exercise)

Bio-chem = Full Blood Profile (including biochemistry + haematology)

Bio-chem* = Full Blood Profile (including biochemistry + haematology + Prostate Specific Antigen (PSA) for male applicants)

Notes

Age is "age attained"

Paramed (PMR) and Medical Examination (MER) will include a cotinine test for all non smokers

MEDICAL LIMITS continued

Income Protection					
Sum assured	Age <=39	40 to 44	45 to 49	50 to 54	>=55
0 - 10,000 pa					
10,001 - 15,000 pa					PMR
15,001 - 18,000 pa				PMR	GPR + PMR
18,001 - 24,000 pa				GPR + PMR	GPR + PMR
24,001 - 30,000 pa			PMR	GPR + PMR	GPR + PMR
30,001 - 36,000 pa		PMR	GPR + PMR	GPR + PMR	GPR + MER
36,001 - 40,000 pa	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
40,001 - 50,000 pa	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
50,001 - 75,000 pa	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
75,001 - 150,000 pa	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem + ECG	GPR + MER + Bio-chem + ECG
150,001 - 250,000 pa	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem + ECG	GPR + MER + Bio-chem + ECG



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