

Non Medical Limits (Income Protection)

Sum assured €	To Age 35	To Age 40	To Age 45	To Age 50	To Age 55	To Age 60
0 - 20,000						
20,001 - 35,000					PMA	PMA
35,001 - 40,000				Nurse Medical	PMA	PMA
40,001 - 50,000			Nurse Medical	Nurse Medical	Nurse Medical & PMA	Nurse Medical & PMA
50,001 - 60,000	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical & PMA	Nurse Medical & PMA
60,001 - 65,000	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical & PMA	Nurse Medical & PMA	Nurse Medical & PMA
65,001 - 80,000	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical & PMA	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem
80,001 - 100,000	Nurse Medical	Nurse Medical	Nurse Medical & PMA	Nurse Medical & PMA	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP
100,001 - 120,000	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP
Over 120,001	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology MSU, NT-proBNP	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology MSU, NT-proBNP	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology MSU, NT-proBNP	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology PSA MSU, NT-proBNP	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology PSA MSU, NT-proBNP	PMA, Nurse Medical HIV Fasting lipids, BioChem, haematology PSA MSU, NT-proBNP

BR	=	Broker Report
Chemistry	=	Blood Test
Cotinine (N/S)	=	Saliva Test
ESR	=	Blood Test
Fasting Lipids	=	Fasting Blood Test
Fin Que	=	Personal Financial Questionnaire or signed Factfind
Haematology	=	Blood Test
HIV	=	HIV Test
IME	=	Independent Medical Examination
LOA	=	Loan Offer Agreement if applicable

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MEGP	=	Medical with own GP
MSU	=	Urine Test
ParaMed	=	Nurses Medical Examination
PMA	=	Private Medical Attendant's Report
PQC	=	Countersigned Personal Financial Questionnaire
PSA	=	Blood Test
R&E ECG	=	Resting & Exercise ECG

Cotinine tests will be requested on all Nurse Medicals for Non Smokers

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