



Enhanced annuity – conditions covered

Our enhanced annuity now covers a wider range of conditions, which means it's available to more of your clients.

In our underwriting process we will also consider conditions caused by a client's lifestyle. These include high body mass index (BMI), raised cholesterol or blood pressure. Dependent upon the severity of these conditions, an enhancement may be granted.

The list opposite contains some of the most common conditions, which should be used as a guide only. We will also consider any other conditions not listed.

Enhanced terms are available on the following annuities:

- Guaranteed Pension Annuity
- Income Choice Annuity.

For more information please call our general enquires number on

0808 234 0808[†]

[†] We may monitor or record calls for quality and security purposes.

Conditions that may result in enhanced terms	Conditions that will NOT result in enhanced terms
High blood pressure*	Anaemia
High body mass index (BMI)*	Arthritis (except rheumatoid)
Raised cholesterol*	Asthma
Smoking*	Barrett's oesophagitis
Alzheimer's disease	Basal cell carcinoma
Angina	Blindness
Angioplasty	Cataracts
Arrhythmias	Deafness
Atherosclerosis	Depression
Atrial fibrillation	Epilepsy
Cancer	Gallstones
Cardiomyopathy	Glaucoma
Congestive heart failure	Hernias
COPD	Hypo/Hyperthyroidism
Crohn's disease	Irritable bowel syndrome (IBS)
Dementia	Meniere's disease
Diabetes	Musculoskeletal disorders
Endocarditis	Myalgic encephalomyelitis (ME)
Heart attack	Osteoporosis
Heart block	Post-traumatic stress disorder
Heart bypass	Spondylosis
Heart valve disorders	Stomach ulcers
Hodgkin's disease	
Kidney disease	
Leukaemia	
Liver disease	
Lung disease	
Lymphoma	
Multiple sclerosis	
Pacemaker	
Parkinson's disease	
Peripheral vascular disease	
Rheumatoid arthritis	
Stroke	
Ulcerative colitis	

This list is not comprehensive and is intended as a guide.

* Lifestyle condition(s) may not offer enhancement on its own but will be considered if combined with another condition.

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