

BUILD CHART (Ages 16-64)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	78	80	125	132	164	170	174	181	187	192	201	205	210	214	>214
4'9"	< 79	81	83	130	137	170	176	180	187	194	199	208	213	217	222	>222
4'10"	< 81	84	86	134	141	176	182	187	194	201	206	215	220	225	230	>230
4'11"	< 84	87	89	138	146	182	188	193	201	208	213	223	228	233	238	>238
5'0"	< 87	90	92	143	151	188	195	200	207	215	220	230	236	241	246	>246
5'1"	< 90	93	95	148	156	195	201	206	214	222	228	238	243	249	254	>254
5'2"	< 93	96	98	153	161	201	208	213	221	230	235	246	252	257	262	>262
5'3"	< 96	99	102	158	166	208	215	220	229	237	243	254	260	265	271	>271
5'4"	< 99	102	105	163	172	215	221	227	236	245	251	262	268	274	280	>280
5'5"	< 102	105	108	168	177	221	228	234	243	252	258	270	276	282	288	>288
5'6"	< 105	108	112	173	183	228	235	242	251	260	266	279	285	291	297	>297
5'7"	< 109	112	115	178	189	235	243	249	259	268	275	287	294	300	307	>307
5'8"	< 112	115	118	184	195	242	250	257	266	276	283	296	303	309	316	>316
5'9"	< 115	119	122	189	200	250	257	264	274	284	291	305	312	318	325	>325
5'10"	< 118	122	125	195	205	257	265	272	282	293	300	314	321	328	335	>335
5'11"	< 122	125	129	200	212	264	272	280	290	301	308	323	330	337	344	>344
6'0"	< 125	129	133	206	217	272	280	288	299	310	317	332	339	347	354	>354
6'1"	< 129	133	136	212	223	279	288	296	307	318	326	341	349	356	364	>364
6'2"	< 132	136	140	218	230	287	296	304	315	327	335	351	358	366	374	>374
6'3"	< 136	140	144	224	236	295	304	312	324	336	344	360	368	376	384	>384
6'4"	< 140	144	148	230	242	303	312	320	333	345	353	370	378	386	394	>394
6'5"	< 143	148	152	236	249	311	320	329	342	354	363	380	388	396	405	>405
6'6"	< 147	151	156	242	255	319	329	338	351	363	372	389	398	407	415	>415
6'7"	< 151	155	160	249	262	327	337	346	360	373	382	399	408	417	426	>426
6'8"	< 155	159	164	255	269	336	346	355	369	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

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BUILD CHART (Ages 65-74)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client’s height and weight.

Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4’8”	< 76	76	80	99	127	132	165	172	176	183	187	192	201	205	210	214	>214
4’9”	< 79	79	83	103	132	137	171	178	183	189	194	199	208	213	217	222	>222
4’10”	< 81	81	86	106	136	141	177	184	189	196	201	206	215	220	225	230	>230
4’11”	< 84	84	89	110	141	146	183	191	196	203	208	213	223	228	233	238	>238
5’0”	< 87	87	92	114	146	151	189	197	202	210	215	220	230	236	241	246	>246
5’1”	< 90	90	95	118	151	156	196	204	209	217	222	228	238	243	249	254	>254
5’2”	< 93	93	98	122	156	161	202	211	216	224	230	235	246	252	257	262	>262
5’3”	< 96	96	102	126	161	166	209	217	223	231	237	243	254	260	265	271	>271
5’4”	< 99	99	105	130	166	172	216	224	230	239	245	251	262	268	274	280	>280
5’5”	< 102	102	108	134	171	177	222	231	237	246	252	258	270	276	282	288	>288
5’6”	< 105	105	112	138	176	183	229	239	245	254	260	266	279	285	291	297	>297
5’7”	< 109	109	115	142	182	189	236	246	252	262	268	275	287	294	300	307	>307
5’8”	< 112	112	118	147	187	195	243	253	260	270	276	283	296	303	309	316	>316
5’9”	< 115	115	122	151	193	200	251	261	268	278	284	291	305	312	318	325	>325
5’10”	< 118	118	125	155	199	205	258	268	275	286	293	300	314	321	328	335	>335
5’11”	< 122	122	129	160	204	212	265	276	283	294	301	308	323	330	337	344	>344
6’0”	< 125	125	133	164	210	217	273	284	291	302	310	317	332	339	347	354	>354
6’1”	< 129	129	136	169	215	223	280	292	299	311	318	326	341	349	356	364	>364
6’2”	< 132	132	140	174	222	230	288	300	308	319	327	335	351	358	366	374	>374
6’3”	< 136	136	144	179	228	236	296	308	316	328	336	344	360	368	376	384	>384
6’4”	<140	140	148	184	234	242	304	316	325	337	345	353	370	378	386	394	>394
6’5”	< 143	143	152	189	241	249	312	325	333	346	354	363	380	388	396	405	>405
6’6”	< 147	147	156	194	247	255	320	333	342	355	363	372	389	398	407	415	>415
6’7”	< 151	151	160	199	253	262	328	342	351	364	373	382	399	408	417	426	>426
6’8”	< 155	155	164	204	260	269	337	350	360	373	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

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BUILD CHART (Ages 75 and over)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										
	IC	D	B	Standard	NT+ at Best	Product Best	Standard	B	C	D	IC
4'8"	< 77	80	88	122	132	144	172	176	181	187	> 187
4'9"	< 79	83	91	127	137	149	178	183	187	194	> 194
4'10"	< 82	86	95	131	141	155	184	189	194	201	> 201
4'11"	< 85	89	98	136	146	160	191	196	201	208	> 208
5'0"	< 88	92	101	140	151	165	197	202	207	215	> 215
5'1"	< 91	95	105	145	156	171	204	209	214	222	> 222
5'2"	< 94	98	108	150	161	177	211	216	221	230	> 230
5'3"	< 97	102	112	155	166	182	217	223	229	237	> 237
5'4"	< 100	105	116	160	172	188	224	230	236	245	> 245
5'5"	< 104	108	119	165	177	194	231	237	243	252	> 252
5'6"	< 107	112	123	171	183	200	239	245	251	260	> 260
5'7"	< 110	115	127	175	189	207	246	252	259	268	> 268
5'8"	< 114	118	131	181	195	213	253	260	266	276	> 276
5'9"	< 117	122	134	186	200	219	261	268	274	284	> 288
5'10"	< 120	125	138	191	205	226	268	275	282	293	> 293
5'11"	< 124	129	142	197	212	232	276	283	290	301	> 301
6'0"	< 128	133	146	202	217	239	284	291	299	310	> 310
6'1"	< 131	136	151	208	223	245	292	299	307	318	> 318
6'2"	< 135	140	155	214	230	252	300	308	315	327	> 327
6'3"	< 139	144	159	220	236	259	308	316	324	336	> 336
6'4"	< 142	148	163	225	242	266	316	325	333	345	> 345
6'5"	< 146	152	168	231	249	273	325	333	342	354	> 354
6'6"	< 150	156	172	238	255	280	333	342	351	363	> 363
6'7"	< 154	160	177	244	262	288	342	351	360	373	> 373
6'8"	< 158	164	181	250	269	295	350	360	369	382	> 382

See **Mortality Credits Guidelines (F58854-13)** for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

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