

# BUILD CHARTS BY CARRIER

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**ADULT Build Charts (16+) – Non Medical**

<p>These are the maximum builds that will be considered for non-medical underwriting and assumes the applicant has no other ratable impairments. Only use this chart if the proposed insured has no medical impairments other than height and weight.</p>	<p>This chart reflects a standard build. If the proposed insured has medical impairments and their build exceeds this chart, they may not be eligible for non-medical coverage.</p>
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Maximum Build Chart		Standard Build Chart Non -Medical	
Height (Ft)	Max Weight ( lbs)	Height (Ft)	Max Weight ( lbs)
4'8	185	4'8	140
4'9	193	4'9	145
4'10	198	4'10	150
4'11	207	4'11	155
5'0	212	5'0	161
5'1	221	5'1	166
5'2	225	5'2	172
5'3	234	5'3	177
5'4	243	5'4	183
5'5	250	5'5	189
5'6	259	5'6	195
5'7	265	5'7	201
5'8	274	5'8	207
5'9	281	5'9	213
5'10	292	5'10	219
5'11	298	5'11	225
6'0	307	6'0	232
6'1	314	6'1	238
6'2	325	6'2	245
6'3	336	6'3	252
6'4	342	6'4	258
6'5	353	6'5	265
6'6	360	6'6	272



# JUVENILE BUILD CHART

Juvenile Build Chart Male & Female						
Height	Ages 0-9			Ages 10-15		
	Weight			Weight		
	Min.	Avg.	Max.	Min.	Avg.	Max.
18"	5	8	19			
19"	5	8	19			
20"	5	8	19			
21"	6	9	22			
22"	7	11	24			
23"	8	12	26			
24"	9	13	28			
25"	10	14	30			
26"	11	16	32			
27"	12	17	34			
28"	13	18	36			
29"	14	19	38			
30"	16	21	41			
31"	17	22	43			
32"	18	23	45			
33"	19	24	47			
34"	21	26	49			
35"	22	28	51			
36"	23	29	53			
37"	24	30	56			
38"	26	32	59			
39"	28	34	62			
40"	29	36	64			
41"	30	38	67			
42"	32	40	70			
43"	34	42	73			
44"	35	44	75			
45"	37	47	79			
46"	39	50	83			
47"	41	52	87			
4'0"	42	53	89	42	58	123
4'1"	44	56	93	43	62	127
4'2"	46	58	97	47	66	131
4'3"	49	61	101	49	69	136
4'4"	51	64	105	50	72	141
4'5"	54	67	109	57	76	142
4'6"	56	70	113	63	79	143
4'7"	59	73	118	66	82	147
4'8"	61	76	122	68	85	151
4'9"	64	80	127	71	88	154
4'10"	66	83	131	73	92	157
4'11"	69	87	136	73	96	161
5'0"	71	90	140	74	100	165
5'1"				77	105	169
5'2"				80	109	173
5'3"				86	113	179
5'4"				91	117	184
5'5"				94	122	189
5'6"				97	126	194
5'7"				101	131	199
5'8"				104	135	204
5'9"				107	140	210
5'10"				110	144	216
5'11"				114	149	221
6'0"				117	154	226
6'1"				121	159	231
6'2"				124	164	236
6'3"				128	169	241
6'4"				131	174	246



Male & Female					
Height	Minimum	Maximum	Height	Minimum	Maximum
4'8"	74	189	5'9"	112	287
4'9"	77	196	5'10"	115	296
4'10"	79	203	5'11"	119	304
4'11"	82	210	6'0"	122	313
5'0"	85	217	6'1"	126	322
5'1"	88	224	6'2"	129	331
5'2"	91	232	6'3"	133	340
5'3"	94	239	6'4"	136	349
5'4"	97	247	6'5"	140	358
5'5"	100	255	6'6"	143	367
5'6"	103	263	6'7"	147	377
5'7"	106	271	6'8"	151	386
5'8"	109	279	6'9"	154	396



**Diabetes Height/Weight Chart**

<b>Points to add</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
4'8"	83-140	141-167	168-176	177-185
4'9"	86-145	146-173	174-182	183-191
4'10"	89-150	151-179	180-188	189-198
4'11"	92-155	156-185	186-195	196-205
5'0"	95-161	162-191	192-202	203-212
5'1"	98-166	167-198	199-209	210-219
5'2"	102-172	173-205	206-215	216-226
5'3"	105-177	178-211	212-222	223-234
5'4"	108-183	184-218	219-230	231-241
5'5"	112-189	190-225	226-237	238-249
5'6"	115-195	196-232	233-244	245-257
5'7"	119-201	202-239	240-252	253-264
5'8"	122-207	208-246	247-259	260-272
5'9"	126-213	214-253	254-267	268-280
5'10"	129-219	220-261	262-275	276-289
5'11"	133-225	226-268	269-283	284-297
6'0"	137-232	233-276	277-291	292-305
6'1"	141-238	239-284	285-299	300-314
6'2"	145-245	246-292	293-307	308-323
6'3"	148-251	252-299	300-315	316-331
6'4"	152-258	259-308	309-324	325-340
6'5"	156-265	266-316	317-333	334-349
6'6"	161-272	273-324	325-341	342-359
6'7"	165-279	280-332	333-350	351-368
6'8"	169-286	287-341	342-359	360-377
6'9"	173-293	294-349	350-368	369-387

Any weight above the range in the last column shown for the Proposed Insured's height is a decline.



**Male & Female**

	Min weight	Max Weight
<b>4 Feet</b>		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
<b>5 Feet</b>	<b>85</b>	<b>220</b>
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
<b>6 Feet</b>	<b>122</b>	<b>305</b>
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395



THE CHART BELOW APPLIES TO THE FOLLOWING PRODUCTS:

- EASY TERM
- HOME PROTECTOR
- OBA TEAM
- SURVIVOR PROTECTOR
- TERM MADE SIMPLE
- EXPRESS UL
- LIVING ADVANTAGE

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387

Applicants that are below the minimum weight or above the maximum weight on the above chart are not eligible for coverage. If the applicant has a medical condition combined with build that exceeds table 2, the applicant is not eligible for coverage.



## DISABILITY INCOME (DIR & AODIR) AND CRITICAL ILLNESS GUIDELINES

- **The Proposed Insured must have worked fulltime (minimum 30 hours a week) for the past 6 months.**
- **The following Proposed Insured occupations are not eligible for DIR, AODIR, or CIR:**
  - Blasters & Explosives Handlers
  - Disabled
  - Participated in High Risk Avocations within past 12 months
  - Police
  - Professional Athletes
  - Structural Workers / Iron Workers
  - Underground Miners and Workers
  - Unemployed (except stay-at-home spouses, significant other, and students)
- **The following Proposed Insured occupations are not eligible for DIR or AODIR:**
  - Casino Workers
  - Housekeeping
  - Janitor
  - Migrant laborers
  - Retired
  - Student
- **The following Proposed Insured occupations are not eligible for DIR only:**
  - Self-Employed

## Preferred Underwriting for Term Made Simple

### PREFERRED CLASSIFICATION

This group includes individuals whose mortality experience (i.e., life expectancy) as a group is expected to be above average and to whom the Company offers a lower than standard rate.

### What factors go into the Preferred underwriting process?

An insurance company typically looks at a number of factors during the preferred underwriting process in order to evaluate the Proposed Insured in terms of risk. These factors enable the insurer to decide whether or not the Proposed Insured is a lower than average risk. Some of the things considered are the Proposed Insured's:

- Non-tobacco use
- Current health/physical condition
- Personal health history
- Family health history
- Personal habits
- Occupation/Avocations
- Personal Driving Record

### PREFERRED UNDERWRITING GUIDELINES

**To be eligible for Preferred class, the proposed insured must answer "NO" to the following questions:**

- Have you used tobacco or nicotine products in the past 36 months?
- Using the Height and Weight Table below, does your weight exceed the minimum or maximum weight corresponding to your height indicated in the Preferred column?
- In the past 10 years, have you taken medication to treat high blood pressure or an elevated cholesterol level?\*
- In the past 10 years, have you had, been tested for, received treatment or been told by a medical professional that you have diabetes, cancer or cardiac disease (heart attack, myocardial infarct, angina, cardiac insufficiency, cerebral thrombosis or coronary artery disease)?
- Has more than one member of your family (father, mother, brother or sister) died before age 60 from breast, colon, intestinal or prostate cancer, or from cardiovascular disease (heart attack, myocardial infarct, angina, cardiac insufficiency, cerebral thrombosis or coronary artery disease)?
- In the past 10 years, have you been treated for alcohol abuse?
- In the past 10 years, have you been treated for drug abuse or used any drugs not prescribed to you?
- In the past five years, have you had more than two moving motor vehicle violations or any DUI/DWI convictions?
- In the past five years, have you been convicted of a felony or misdemeanor?

\***Note:** These are guideline criteria. We may consider an exception to one of these guidelines (i.e., elevated blood pressure or cholesterol but not both) if the condition is under control and the applicant has no other impairments.

BUILD CHART FOR PREFERRED RATES								
(This table applies to both men and women)								
Height	Minimum	Maximum	Height	Minimum	Maximum	Height	Minimum	Maximum
4'8"	88	144	5'4"	107	188	6'	135	238
4'9"	90	149	5'5"	110	194	6'1"	139	245
4'10"	92	154	5'6"	112	200	6'2"	142	251
4'11"	94	160	5'7"	116	206	6'3"	146	258
5'	96	165	5'8"	119	212	6'4"	149	265
5'1"	99	171	5'9"	123	219	6'5"	152	272
5'2"	101	177	5'10"	126	225	6'6"	155	279
5'3"	105	182	5'11"	131	231	6'7"	158	287





<b>BUILD CHART</b>		
<b>HEIGHT</b>	<b>PREFERRED WEIGHT LIMITS</b>	<b>STANDARD WEIGHT LIMITS</b>
4'8'	82 - 181	182 - 195
4'9'	85 - 188	189 - 201
4'10'	86 - 194	195 - 209
4'11"	88 - 201	202 - 216
5'	90 - 208	209 - 223
5'1"	93 - 215	216 - 231
5'2"	95 - 222	223 - 238
5'3"	99 - 229	230 - 246
5'4"	101 - 236	237 - 254
5'5"	104 - 244	245 - 262
5'6"	107 - 251	252 - 270
5'7"	112 - 259	260 - 278
5'8"	116 - 267	268 - 287
5'9"	119 - 275	276 - 295
5'10"	122 - 283	284 - 304
5'11"	126 - 291	292 - 312
6'	129 - 299	300 - 321
6'1"	133 - 307	308 - 330
6'2"	136 - 316	317 - 339
6'3"	140 - 324	325 - 348
6'4"	143 - 333	334 - 358
6'5"	146 - 342	343 - 367
6'6"	149 - 351	352 - 377
6'7"	153 - 360	361 - 387
6'8"	157 - 369	370 - 396
6'9"	160 - 378	379 - 406

Applicants that are below the minimum Preferred weight or above the maximum Standard weight on the above chart are not eligible for coverage.



JUVENILE BUILD CHART								
AGES 0-2			AGES 3-9			AGES 10-14		
HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM
24"	8	23	30"	18	40	48"	44	92
26"	10	26	34"	22	44	52"	54	108
28"	13	31	38"	26	54	56"	63	126
30"	15	36	42"	32	64	60"	74	144
32"	18	40	46"	38	78	64"	87	166
34"	21	42	50"	46	94	68"	100	186
36"	23	45	54"	56	111	72"	113	206
38"	26	48	58"	66	128	76"	126	228
AGES 15-17								
HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM
4'8"	74	169	5'3"	93	215	5'10"	115	265
4'9"	76	176	5'4"	96	221	5'11"	118	272
4'10"	79	182	5'5"	99	228	6'	122	280
4'11"	82	188	5'6"	102	235	6'1"	125	288
5'	84	195	5'7"	105	243	6'2"	129	296
5'1"	87	201	5'8"	109	250	6'3"	132	304
5'2"	90	208	5'9"	112	257	6'4"	136	312
Applicants with weights below the minimum or above the maximum in this chart are not eligible for coverage.								



**UNDERWRITING REQUIREMENTS**

- Any 'Yes' answer to questions 1-4 is a decline for the plan.
- Requirements include a build chart (below), MIB check\*, and a motor vehicle report\* (MVR).
- A valid Driver's License is required.
- Be sure to include the Proposed Insured's driver's license number and state of issue with every application.

\* Requirements noted to be processed by the Home Office.

<b>BUILD CHARTS (Unisex)</b>		
<b>Height</b>	<b>Maximum Weight for Plan</b>	<b>Minimum Weight for Plan</b>
4'10'	211	92
4'11"	218	94
5'	225	96
5'1"	233	99
5'2"	241	101
5'3"	248	105
5'4"	256	107
5'5"	264	110
5'6"	273	112
5'7"	281	116
5'8"	289	119
5'9"	298	123
5'10"	307	126
5'11"	315	131
6'	324	135
6'1"	334	139
6'2"	343	142
6'3"	352	146
6'4"	361	149
Any weight above maximum or below minimum will be a decline for the plan.		



HEIGHT	HNS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421



# Build Chart & Tobacco Question

The Health Information section includes the proposed insured's current height and weight\* and tobacco usage history. You will ask the following question to determine whether the applicant qualifies for smoking/non-smoking rates:

**In the past 36 months, has the Proposed Insured used tobacco or nicotine products in any form (including but not limited to cigarettes, e-cigarettes, vaping, cigars, pipe tobacco, chewing tobacco and snuff)? (Yes/No)**

**Please note: Smoking question relates to all tobacco or nicotine products.**

Build Chart		
Height	Minimum Weight (lbs.)	Maximum Weight (lbs.)
4'8"	72	174
4'9"	75	181
4'10"	78	187
4'11"	81	193
5'0"	84	201
5'1"	86	207
5'2"	90	215
5'3"	93	223
5'4"	96	229
5'5"	98	236
5'6"	101	243
5'7"	104	250
5'8"	107	257
5'9"	110	265
5'10"	113	271
5'11"	116	279
6'0"	120	287
6'1"	124	295
6'2"	127	302
6'3"	131	312
6'4"	134	317
6'5"	137	325
6'6"	141	334
6'7"	145	341
6'8"	148	349
6'9"	152	358

\*Builds falling outside of the chart would not qualify.



## FOR FINAL EXPENSE PRODUCTS:

### FORESTERS PLANRIGHT

Height	Minimum Weight All Plans	Max Weight PlanRight Preferred	Max Weight PlanRight Standard	Max Weight PlanRight Basic
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460



**Male & Female**

	Living Promise Min weight	Living Promise Level Benefit Max Weight	Living Promise Graded Benefit Max Weight
<b>4 Feet</b>			
8"	74	204	221
9"	77	209	225
10"	79	214	231
11"	82	220	237
<b>5 Feet</b>	<b>85</b>	<b>226</b>	<b>244</b>
1"	88	233	250
2"	91	239	257
3"	94	246	264
4"	97	252	270
5"	100	259	277
6"	103	268	285
7"	106	275	293
8"	109	283	300
9"	112	291	309
10"	115	300	316
11"	119	307	325
<b>6 Feet</b>	<b>122</b>	<b>315</b>	<b>333</b>
1"	126	322	340
2"	129	331	349
3"	133	339	358
4"	136	348	367
5"	140	357	376
6"	143	366	385
7"	147	375	394
8"	151	385	405
9"	154	395	415
10"	158	407	427



**CFG FINAL EXPENSE**

Height	Decline	Maximum for Elite	Maximum for Select	Maximum for Advantage	Decline
4' 7"	<72	178	185	202	>202
4' 8"	<74	185	192	209	>209
4' 9"	<77	190	198	216	>216
4' 10"	<79	198	205	224	>224
4' 11"	<82	205	212	232	>232
5' 0"	<85	212	220	240	>240
5' 1"	<88	219	227	248	>248
5' 2"	<91	226	235	256	>256
5' 3"	<94	234	242	264	>264
5' 4"	<97	241	250	272	>272
5' 5"	<100	249	258	281	>281
5' 6"	<103	257	266	290	>290
5' 7"	<106	264	274	298	>298
5' 8"	<109	272	283	307	>307
5' 9"	<112	280	291	317	>317
5' 10"	<115	289	300	326	>326
5' 11"	<119	297	307	336	>336
6' 0"	<122	305	316	345	>345
6' 1"	<126	314	325	355	>355
6' 2"	<129	323	333	365	>365
6' 3"	<133	331	342	374	>374
6' 4"	<136	340	352	384	>384
6' 5"	<140	349	361	395	>395
6' 6"	<143	359	371	405	>405
6' 7"	<147	368	380	415	>415
6' 8"	<151	376	388	425	>425
6' 9"	<154	385	398	435	>435





## Transamerica HEIGHT AND WEIGHT CHART

**NOTE: If medical questions are Standard and build is Standard, then you should quote Graded.**

**Ages 0 through 13:** If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
1	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

**Ages 14 through 85:** If weight exceeds the maximum weight for the Graded product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD	MAXIMUM WEIGHT GRADED
4'5	166	184	192
4'6	172	191	199
4'7	179	198	207
4'8	185	205	214
4'9	192	213	222
4'10	199	220	230
4'11	205	228	238
5'0	213	236	246
5'1	220	243	254
5'2	227	252	262
5'3	234	260	271
5'4	242	268	280
5'5	249	276	288
5'6	257	285	297
5'7	265	294	307
5'8	273	303	316
5'9	281	312	325
5'10	289	321	335
5'11	298	330	344
6'0	306	339	354
6'1	315	349	364
6'2	323	358	374
6'3	332	368	384
6'4	341	378	394
6'5	350	388	405
6'6	359	398	415
6'7	368	408	426
6'8	378	419	437
6'9	387	429	448
6'10	397	440	459
6'11	407	451	470
7'0	417	462	482



## PLATINUM SOLUTION LEGACY PLAN BUILD CHARTS (Unisex)

(Use the chart below to help determine the appropriate plan)

HT.	MAXIMUM WEIGHT FOR PLAN		MINIMUM WEIGHT FOR PLAN	
	IMMEDIATE	RETURN OF PREMIUM*	IMMEDIATE	RETURN OF PREMIUM**
4'10"	211	212 - 230	92	87 - 91
4'11"	218	219 - 238	94	89 - 93
5'	225	226 - 246	96	91 - 95
5'1"	233	234 - 254	99	94 - 98
5'2"	241	242 - 262	101	96 - 100
5'3"	248	249 - 271	105	100 - 104
5'4"	256	257 - 280	107	102 - 106
5'5"	264	265 - 288	110	105 - 109
5'6"	273	274 - 297	112	107 - 111
5'7"	281	282 - 306	116	111 - 115
5'8"	289	290 - 316	119	114 - 118
5'9"	298	299 - 325	123	118 - 122
5'10"	307	308 - 335	126	121 - 125
5'11"	315	316 - 344	131	126 - 130
6'	324	325 - 354	135	130 - 134
6'1"	334	335 - 364	139	134 - 138
6'2"	343	344 - 374	142	137 - 141
6'3"	352	353 - 384	146	141 - 145
6'4"	361	362 - 394	149	144 - 148

\* Above the weight on the high end of this range is a decline

\*\* Below the weight on low end of this range is a decline



## PLATINUM SOLUTION FAMILY PLAN BUILD CHARTS (Unisex)

(Use the chart below to help determine the appropriate plan)

HT.	MAXIMUM WEIGHT FOR PLAN		MINIMUM WEIGHT FOR PLAN	
	IMMEDIATE	RETURN OF PREMIUM*	IMMEDIATE	RETURN OF PREMIUM**
4'10"	211	212 - 230	92	87 - 91
4'11"	218	219 - 238	94	89 - 93
5'	225	226 - 246	96	91 - 95
5'1"	233	234 - 254	99	94 - 98
5'2"	241	242 - 262	101	96 - 100
5'3"	248	249 - 271	105	100 - 104
5'4"	256	257 - 280	107	102 - 106
5'5"	264	265 - 288	110	105 - 109
5'6"	273	274 - 297	112	107 - 111
5'7"	281	282 - 306	116	111 - 115
5'8"	289	290 - 316	119	114 - 118
5'9"	298	299 - 325	123	118 - 122
5'10"	307	308 - 335	126	121 - 125
5'11"	315	316 - 344	131	126 - 130
6'	324	325 - 354	135	130 - 134
6'1"	334	335 - 364	139	134 - 138
6'2"	343	344 - 374	142	137 - 141
6'3"	352	353 - 384	146	141 - 145
6'4"	361	362 - 394	149	144 - 148

\* Above the weight on the high end of this range is a decline

\*\* Below the weight on low end of this range is a decline

## PLATINUM SOLUTION FAMILY PLAN JUVENILE BUILD CHART

AGES 0-2			AGES 3-9			AGES 10-14		
HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM
24"	8	23	30"	18	40	48"	44	92
26"	10	26	34"	22	44	52"	54	108
28"	13	31	38"	26	54	56"	63	126
30"	15	36	42"	32	64	60"	74	144
32"	18	40	46"	38	78	64"	87	166
34"	21	42	50"	46	94	68"	100	186
36"	23	45	54"	56	111	72"	113	206
38"	26	48	58"	66	128	76"	126	228
AGES 15-17								
HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM	HT	MINIMUM	MAXIMUM
4' 8"	74	169	5' 3"	93	215	5' 10"	115	265
4' 9"	76	176	5' 4"	96	221	5' 11"	118	272
4' 10"	79	182	5' 5"	99	228	6'	122	280
4' 11"	82	188	5' 6"	102	235	6' 1"	125	288
5'	84	195	5' 7"	105	243	6' 2"	129	296
5' 1"	87	201	5' 8"	109	250	6' 3"	132	304
5' 2"	90	208	5' 9"	112	257	6' 4"	136	312

Applicants with weights below the minimum or above the maximum in this chart are not eligible for coverage. The chart above serves as a general guide relating to juvenile build. However, Underwriting reserves the right to use discretion concerning appropriate build for age as well as the height and weight limits for such applicants.



<b>Underwriting Build Chart</b>												
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 279	119 - 287	122 - 296	126 - 304	130 - 313	133 - 322	137 - 331	141 - 340	144 - 349	148 - 358	152 - 367	156 - 377





## Final Expense Build Chart and Helpful Information

**Maximum Acceptable UNISEX Build Chart for Final Expense**

HEIGHT	SIMPL PREF	SIMPL STD	MOD WL	HEIGHT	SIMPL PREF	SIMPL STD	MOD WL
4'8"	212	220	260	5'8"	304	321	391
4'9"	219	228	271	5'9"	312	330	403
4'10"	226	236	282	5'10"	320	339	415
4'11"	233	244	293	5'11"	328	349	426
5'	240	252	304	6'	337	359	437
5'1"	248	260	315	6'1"	346	369	448
5'2"	256	268	326	6'2"	355	379	459
5'3"	264	276	337	6'3"	364	389	470
5'4"	272	285	347	6'4"	374	399	481
5'5"	280	294	356	6'5"	384	409	492
5'6"	288	303	366	6'6"	394	419	503
5'7"	296	312	378	6'7"	404	429	515

**BANK DRAFT OPTION DATES:** 1<sup>st</sup> – 28<sup>th</sup> also 2<sup>nd</sup>, 3<sup>rd</sup>, or 4<sup>th</sup> Wednesdays. If a Wednesday draft is needed to correlate with a social security deposit, please choose which Wednesday is needed at the time of the POSTI.

**PAPERLESS APPLICATION:** The Point of Sale Telephone Interview (**POSTI**) includes completing the application and underwriting decision all in one process. For a smooth and efficient call, please complete the worksheet to gather all client data, including banking information, while pre-qualifying your client before you call!



# FINAL EXPENSE

## Height and Weight Build Chart

Height	Minimum Weight All Plans	Max Weight Level	Max Weight Graded	Max Weight Modified
4'6"	68	187	202	218
4'7"	71	194	209	225
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460

## AIG SIMPLYNOW LEGACY FINAL EXPENSE

### Build Chart

Reference this chart for the SimpliNow Legacy Graded death benefit and the SimpliNow Legacy Max Level death benefit.

Height	SimpliNow Legacy		SimpliNow Legacy Max	
	Minimum Weight	Maximum Weight	Minimum Weight	Maximum Weight
4'8"	74	203	79	189
4'9"	77	210	81	196
4'10"	79	217	84	203
4'11"	82	225	87	210
5'	85	232	90	217
5'1"	88	240	93	224
5'2"	91	248	96	232
5'3"	94	256	99	239
5'4"	97	265	103	247
5'5"	100	273	106	255
5'6"	103	281	109	263
5'7"	106	290	112	271
5'8"	109	299	116	279
5'9"	112	307	119	287
5'10"	116	316	123	296
5'11"	119	326	126	304
6'	122	335	130	313
6'1"	126	344	133	321
6'2"	129	354	137	330
6'3"	133	363	141	339
6'4"	136	373	145	348
6'5"	140	383	148	358
6'6"	144	393	152	367
6'7"	147	403	156	376
6'8"	151	413	160	386
6'9"	155	424	164	396
6'10"	159	434	168	406

## FOR OTHER PRODUCTS:

### NLG

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express Standard 1	Express Standard 2
BMI	≥18.5 to <27.1	≥27.1 to <29.9	≥29.9 to < 32.7	≥32.7 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height	Weight (lbs.)					
4' 8"	83-120	121-133	134-145	146-167	168-189	190-207
4' 9"	86-125	126-138	139-151	152-173	174-196	197-214
4' 10"	89-129	130-143	144-156	157-179	180-203	204-222
4' 11"	92-134	135-148	149-161	162-185	186-210	211-230
5' 0"	95-138	139-153	154-167	168-191	192-217	218-238
5' 1"	98-143	144-158	159-173	174-198	199-224	225-246
5' 2"	102-148	149-163	164-178	179-205	206-232	233-254
5' 3"	105-152	153-168	169-184	185-211	212-239	240-262
5' 4"	108-157	158-174	175-190	191-218	219-247	248-270
5' 5"	112-162	163-179	180-196	197-225	226-255	256-279
5' 6"	115-167	168-185	186-202	203-232	233-263	264-288
5' 7"	119-172	173-190	191-208	209-239	240-271	272-296
5' 8"	122-177	178-196	197-215	216-246	247-279	280-305
5' 9"	126-183	184-202	203-221	222-253	254-287	288-314
5' 10"	129-188	189-208	209-227	228-261	262-296	297-324
5' 11"	133-194	195-214	215-234	235-268	269-304	305-333
6' 0"	137-199	200-220	221-241	242-276	277-313	314-342
6' 1"	141-205	206-226	227-247	248-284	285-322	323-352
6' 2"	145-211	212-232	233-254	255-292	293-330	331-362
6' 3"	148-216	217-239	240-261	262-299	300-339	340-371
6' 4"	152-222	223-245	246-268	269-308	309-349	350-381
6' 5"	156-228	229-252	253-275	276-316	317-358	359-392
6' 6"	161-234	235-258	259-282	283-324	325-367	368-402
6' 7"	165-240	241-265	266-290	291-332	333-377	378-412
6' 8"	169-246	247-272	273-297	298-341	342-386	387-423

Individual consideration will be given for low BMI's. Email [UnderwritingQuotes@NationalLife.com](mailto:UnderwritingQuotes@NationalLife.com) for proper quote.





## Build Chart

Build Chart (Age 16 - 50) <sup>6</sup>				
Height	Preferred		Standard	
	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	166	152	183	167
4'9"	170	155	187	171
4'10"	174	157	191	173
4'11"	178	160	196	176
5'0"	182	163	200	179
5'1"	186	166	205	183
5'2"	190	169	209	186
5'3"	196	174	216	191
5'4"	202	179	222	197
5'5"	207	183	228	201
5'6"	213	189	234	208
5'7"	217	193	239	212
5'8"	223	198	245	218
5'9"	228	202	251	222
5'10"	235	208	259	229
5'11"	241	214	265	235
6'0"	248	221	273	243
6'1"	253	225	278	248
6'2"	260	232	286	255
6'3"	267	237	294	261
6'4"	276	246	304	271
6'5"	284	253	312	278
6'6"	293	261	322	287
6'7"	301	268	331	295
6'8"	308	274	341	308
6'9"	315	282	349	316
6'10"	325	288	359	326
6'11"	336	293	369	336
7'0"	345	298	378	345

<sup>6</sup> For ages 51-65, add 5 pounds. For ages 66 and up, add 10 pounds.



**Minimum/Maximum Height/Weight**

Height	Minimum – lbs.	Maximum – lbs. Table H 300%
4'8"	74	207
4'9"	77	214
4'10"	79	222
4'11"	82	230
5'0"	85	238
5'1"	88	246
5'2"	91	254
5'3"	94	262
5'4"	97	270
5'5"	100	279
5'6"	103	288
5'7"	106	296
5'8"	109	305
5'9"	112	314
5'10"	115	324
5'11"	119	333
6'0"	122	342
6'1"	126	352
6'2"	129	362
6'3"	133	372
6'4"	136	382
6'5"	140	392
6'6"	143	402
6'7"	147	412
6'8"	151	423
6'9"	154	433
6'10"	157	443
6'11"	160	454
7'0"	164	465

## Juvenile Height/Weight

It is important to record the current height and weight on the application. Assessing the mortality risk for juvenile height and weight is based on percentiles in the growth charts established by the World Health Organization (WHO) — infant through 24 months — and the Centers for Disease Control and Prevention (CDC) — 2 years through age 16. Generally, children between the 5th and 104th percentile are eligible for standard consideration. Children greater than the 114th percentile are likely to be declined.

Refer to the CDC and WHO websites for growth charts and a healthy weight calculator.



# Ages 16-70 – all products

## Build chart height and weight requirements

These charts do not apply to juveniles. Preferred classes are not available until age 18. The below rated build chart is to provide you a starting point for your applicants. The final rating is dependent on the overall medical history.

Height	Male and Female	Super preferred		Preferred		Standard
		Male	Female	Male	Female	Male and Female
Height	Minimum	Maximum	Maximum	Maximum	Maximum	Maximum
4' 10"	91	137	127	146	137	185
4' 11"	94	141	131	151	141	192
5' 0"	97	146	136	156	146	198
5' 1"	100	151	140	161	151	205
5' 2"	104	156	145	167	156	212
5' 3"	107	161	149	172	161	219
5' 4"	110	166	154	177	166	226
5' 5"	114	171	159	183	171	233
5' 6"	118	176	164	189	176	240
5' 7"	121	181	169	194	181	248
5' 8"	125	187	174	200	187	255
5' 9"	128	192	179	206	192	263
5' 10"	132	198	184	212	198	270
5' 11"	136	203	189	218	203	278
6' 0"	140	209	194	224	209	286
6' 1"	144	215	200	230	215	294
6' 2"	148	221	205	236	221	302
6' 3"	152	227	211	243	227	311
6' 4"	156	233	216	249	233	319
6' 5"	160	239	222	256	239	327

Table ratings for build (ages 16-70)							
Height	Male and Female						
	Table 2 weight	Table 3 weight	Table 4 weight	Table 5 weight	Table 6 Weight	Table 8 weight	Table 10 weight
4' 10"	186	193	203	208	212	222	227
4' 11"	193	200	210	215	220	230	235
5' 0"	199	207	217	222	227	238	243
5' 1"	206	214	224	230	235	246	251
5' 2"	213	221	232	237	243	254	259
5' 3"	220	228	239	245	251	262	268
5' 4"	227	235	247	253	259	270	276
5' 5"	234	243	255	261	267	279	285
5' 6"	241	250	263	269	275	288	294
5' 7"	249	258	271	277	284	296	303
5' 8"	256	266	279	286	292	305	312
5' 9"	264	274	287	294	301	314	321
5' 10"	271	282	296	303	310	324	331
5' 11"	279	290	304	311	319	333	340
6' 0"	287	298	313	320	328	342	350
6' 1"	295	306	322	329	337	352	360
6' 2"	303	315	331	338	346	362	369
6' 3"	312	324	340	348	356	372	380
6' 4"	320	332	349	357	365	382	390
6' 5"	328	341	358	366	375	392	400

### Unisex build chart

Height	Minimum weight Preferred rates	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
4'8"	79	125	140	178	135	178
4'9"	81	131	145	184	140	184
4'10"	84	136	151	191	145	191
4'11"	87	141	157	198	150	198
5'0"	90	146	163	204	156	204
5'1"	93	151	169	211	164	211
5'2"	96	157	175	218	167	218
5'3"	99	162	181	225	172	225
5'4"	102	167	187	233	177	233
5'5"	106	172	193	240	182	240
5'6"	109	177	199	247	187	247
5'7"	112	182	205	255	192	255
5'8"	116	186	211	263	196	263
5'9"	119	192	217	270	202	270
5'10"	122	196	223	278	206	278
5'11"	126	202	229	286	212	286
6'0"	130	207	235	294	217	294
6'1"	133	212	241	303	222	303
6'2"	137	217	247	311	227	311
6'3"	141	222	253	320	232	320
6'4"	144	228	259	328	238	328
6'5"	148	233	265	337	243	337
6'6"	152	238	271	346	248	346
6'7"	156	244	277	355	254	355
6'8"	160	250	283	364	260	364



## Table ratings for build

Height	Table 3 – 175%	Table 4 – 200%	Table 5 – 225%	Table 6 – 250%	Table 7 – 275%	Table 8 – 300%	Table 10 – 350%	Table 12 – 400%	Individual consideration build
4'8"	179-185	186-189	190-194	195-198	199-202	203-207	208-211	212-216	>216
4'9"	185-191	192-196	197-201	202-205	206-210	211-214	215-219	220-224	>224
4'10"	192-198	199-203	204-208	209-212	213-217	218-222	223-227	228-232	>232
4'11"	199-205	206-210	211-215	216-220	221-225	226-230	231-235	236-240	>240
5'0"	205-212	213-217	218-222	223-227	228-232	233-238	239-243	244-248	>248
5'1"	212-219	220-224	225-230	231-235	236-240	241-246	247-251	252-256	>256
5'2"	219-226	227-232	233-237	238-243	244-248	249-254	255-259	260-265	>265
5'3"	226-234	235-239	240-245	246-251	252-256	257-262	263-268	269-273	>273
5'4"	234-241	242-247	248-253	254-259	260-265	266-270	271-275	277-282	>282
5'5"	241-249	250-255	256-261	262-267	268-273	274-279	280-285	286-291	>291
5'6"	248-257	258-263	264-269	270-275	276-281	282-288	289-294	295-300	>300
5'7"	256-264	265-271	272-277	278-284	285-290	291-296	297-303	304-309	>309
5'8"	264-272	273-279	280-286	287-292	293-299	300-305	306-312	313-318	>318
5'9"	271-281	282-287	288-294	295-301	302-308	309-314	315-321	322-328	>328
5'10"	279-289	290-296	297-303	304-310	311-317	318-324	325-331	332-338	>338
5'11"	287-297	298-304	305-311	312-319	320-326	327-333	334-340	341-347	>347
6'0"	295-305	306-313	314-320	321-328	329-335	336-342	343-350	351-357	>357
6'1"	304-314	315-322	323-329	330-337	338-344	345-352	353-360	361-367	>367
6'2"	312-323	324-331	332-338	339-346	347-354	355-362	363-369	370-377	>377
6'3"	321-332	333-340	341-348	349-356	357-363	365-372	373-380	381-388	>388
6'4"	329-340	341-349	350-357	358-365	366-373	374-382	383-390	391-398	>398
6'5"	338-349	350-358	359-366	367-375	376-383	384-392	393-400	401-408	>408
6'6"	347-359	360-367	368-376	377-385	386-393	394-402	403-411	412-419	>419
6'7"	356-368	369-377	378-386	387-395	396-403	404-412	413-421	422-430	>430
6'8"	365-377	378-386	387-395	396-405	406-414	415-423	424-432	433-441	>441



# General Business Rules

## Height and Weight Chart

Table

The following Height and Weight chart is used for determining eligibility on certain plans. If the chart is applicable, this will be noted within the individual product sections of the Underwriting Guide.

- ▶ Based on the applicant's age, gender, and height if they are less than "Underweight/Minimum" they will be declined.
- ▶ Based on the applicant's age, gender, and height if they are more than "Decline/Maximum" they will be declined.
- ▶ For all other ratios outside these parameters, the applicant will also be declined.

Height And Weight Chart For Adults					
Males - Age 14 +			Females - Age 14 +		
Height	Weight (lbs)		Height	Weight (lbs)	
Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum
4' 10"	85	180	4' 6"	71	152
4' 11"	88	187	4' 7"	74	158
5' 0"	91	193	4' 8"	77	164
5' 1"	94	200	4' 9"	80	170
5' 2"	97	206	4' 10"	83	176
5' 3"	100	213	4' 11"	85	182
5' 4"	103	220	5' 0"	87	188
5' 5"	106	227	5' 1"	90	194
5' 6"	110	234	5' 2"	93	201
5' 7"	113	241	5' 3"	96	207
5' 8"	116	248	5' 4"	99	214
5' 9"	120	256	5' 5"	101	221
5' 10"	123	263	5' 6"	105	228
5' 11"	127	271	5' 7"	108	235
6' 0"	131	279	5' 8"	112	242
6' 1"	135	286	5' 9"	115	249
6' 2"	138	294	5' 10"	119	256
6' 3"	142	302	5' 11"	122	264
6' 4"	146	311	6' 0"	126	271
6' 5"	149	319	6' 1"	129	279
6' 6"	153	327	6' 2"	133	289
6' 7"	157	336	6' 3"	136	294
6' 8"	161	344	6' 4"	140	302
6' 9"	165	353	6' 5"	145	311
6' 10"	170	362	6' 6"	150	319
6' 11"	175	371	6' 7"	155	327
7' 0"	180	380	6' 8"	160	335

  

Height And Weight Chart For Juveniles - Ages 0 – 13								
Ages 0 to 2			Ages 3 to 9		Ages 10 to 13			
Height	Weight (lbs)		Height	Weight (lbs)		Height	Weight (lbs)	
Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum
1' 6"	4	14	2' 6"	14	40	4' 0"	35	92
1' 7"	4	14	2' 7"	15	41	4' 1"	38	96
1' 8"	4	14	2' 8"	16	42	4' 2"	39	100
1' 9"	5	16	2' 9"	17	43	4' 3"	42	104
1' 10"	6	18	2' 10"	18	44	4' 4"	43	108
1' 11"	6	20	2' 11"	18	47	4' 5"	45	113
2' 0"	7	23	3' 0"	19	50	4' 6"	47	117
2' 1"	7	24	3' 1"	20	52	4' 7"	49	122
2' 2"	8	26	3' 2"	21	54	4' 8"	50	126
2' 3"	9	28	3' 3"	22	56	4' 9"	53	131
2' 4"	10	31	3' 4"	24	58	4' 10"	55	135
2' 5"	11	33	3' 5"	25	61	4' 11"	57	140
2' 6"	12	36	3' 6"	26	64	5' 0"	59	144
2' 7"	13	38	3' 7"	27	68	5' 1"	62	150
2' 8"	14	40	3' 8"	29	71	5' 2"	65	155
2' 9"	15	41	3' 9"	30	75	5' 3"	67	161
2' 10"	17	42	3' 10"	30	78	5' 4"	69	166
2' 11"	18	45	3' 11"	32	82	5' 5"	73	171
3' 0"	18	48	4' 0"	33	86	5' 6"	75	176
3' 1"	19	51	4' 1"	35	90	5' 7"	78	181
3' 2"	21	54	4' 2"	37	94	5' 8"	80	186
3' 3"	22	56	4' 3"	39	98	5' 9"	82	191
3' 4"	23	59	4' 4"	41	103	5' 10"	87	196
3' 5"	24	60	4' 5"	43	107	5' 11"	88	201
3' 6"	25	60	4' 6"	45	111	6' 0"	90	206
			4' 7"	47	115	6' 1"	94	211
			4' 8"	49	120	6' 2"	96	216
			4' 9"	51	124	6' 3"	98	222
			4' 10"	53	128	6' 4"	98	228
			4' 11"	54	133			
			5' 0"	54	137			
			5' 1"	58	141			
			5' 2"	60	145			

Last Updated 04/24/14  
Format Change 02/28/17



<b>Financial Lifeline Plan</b>						
<b>Maximum Weight Table (Unisex)</b>						
Ht.	4'11"	5'	5'1"	5'2"	5'3"	5'4"
Wt.	205	212	220	227	234	242
Ht.	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"
Wt.	249	257	265	273	281	289
Ht.	5'11"	6'	6'1"	6'2"	6'3"	6'4"
Wt.	298	306	315	323	332	341
<b>Financial Lifeline II Plan &amp; Financial Lifeline III Plan</b>						
<b>Maximum Weight Table (Unisex)</b>						
Ht.	4'11"	5'	5'1"	5'2"	5'3"	5'4"
Wt.	238	246	254	262	271	280
Ht.	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"
Wt.	288	297	306	316	325	335
Ht.	5'11"	6'	6'1"	6'2"	6'3"	6'4"
Wt.	344	354	364	374	384	394
<b>Financial Lifeline ALL Plans</b>						
<b>Minimum Weight Table (Unisex)</b>						
Ht.	4'11"	5'	5'1"	5'2"	5'3"	5'4"
Wt.	88	90	93	95	99	101
Ht.	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"
Wt.	104	106	110	113	117	120
Ht.	5'11"	6'	6'1"	6'2"	6'3"	6'4"
Wt.	125	129	133	136	140	143

Underweight applicants will not be eligible for coverage.

