

Underwriting Build Chart

Effective October 15, 2010

FOR ADVISOR USE ONLY

Elite Non-smoker Weight in pounds (lbs)	
Height	Male or Female
	Weight Min-Max
4'8"	83-149
4'9"	86-154
4'10"	89-160
4'11"	92-165
5'0"	95-171
5'1"	98-177
5'2"	102-183
5'3"	105-189
5'4"	108-195
5'5"	112-201
5'6"	115-207
5'7"	119-213
5'8"	122-220
5'9"	126-226
5'10"	129-233
5'11"	133-240
6'0"	137-247
6'1"	141-253
6'2"	145-260
6'3"	149-268
6'4"	152-275
6'5"	157-282
6'6"	161-289
6'7"	165-297
6'8"	169-304
6'9"	173-312
6'10"	177-319
6'11"	181-326

Preferred Smoker & Non-smoker Weight in pounds (lbs)	
Height	Male or Female
	Weight Min-Max
4'8"	79-158
4'9"	81-164
4'10"	84-169
4'11"	87-175
5'0"	90-181
5'1"	93-187
5'2"	96-194
5'3"	99-200
5'4"	102-206
5'5"	106-213
5'6"	109-219
5'7"	112-226
5'8"	116-233
5'9"	119-240
5'10"	122-247
5'11"	126-254
6'0"	130-261
6'1"	133-269
6'2"	137-276
6'3"	141-284
6'4"	144-291
6'5"	148-299
6'6"	152-307
6'7"	156-315
6'8"	160-323
6'9"	164-331
6'10"	169-337
6'11"	174-345

Standard Smoker & Non-smoker Weight in pounds (lbs)	
Height	Male or Female
	Weight Min-Max
4'8"	74-171
4'9"	77-177
4'10"	79-184
4'11"	82-190
5'0"	85-197
5'1"	88-203
5'2"	91-210
5'3"	94-217
5'4"	97-224
5'5"	100-231
5'6"	103-238
5'7"	106-245
5'8"	109-253
5'9"	112-260
5'10"	115-268
5'11"	119-276
6'0"	122-283
6'1"	126-291
6'2"	129-299
6'3"	133-308
6'4"	136-316
6'5"	140-324
6'6"	143-333
6'7"	147-341
6'8"	151-350
6'9"	154-359
6'10"	158-368
6'11"	162-377

Clients who do not meet the above criteria could be considered in a Substandard rating class or declined.

Each client assessment is based on the full underwriting assessment of their file.

Our Preferred and Elite class applies to juveniles starting at age 16.

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