



America's Foremost Insurance Brokerage Network

Build Guidelines

Accordia Life

Term Products:

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

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Build Guidelines

Accordia Life

Permanent Products:

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	145	5'9"	190
5'1"	150	5'10"	196
5'2"	155	5'11"	201
5'3"	160	6'0"	207
5'4"	165	6'1"	213
5'5"	170	6'2"	219
5'6"	175	6'3"	225
5'7"	180	6'4"	230
5'8"	185	6'5"	237

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	164	5'9"	219
5'1"	170	5'10"	225
5'2"	176	5'11"	231
5'3"	182	6'0"	237
5'4"	192	6'1"	243
5'5"	197	6'2"	249
5'6"	203	6'3"	255
5'7"	208	6'4"	261
5'8"	214	6'5"	268

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Build Guidelines

AIG



SELECT HEIGHT/WEIGHT CHART EFFECTIVE DEC. 14, 2015
UL, WL, VUL and Term Products

MALE										
Height	Preferred Plus		Preferred NT Preferred T		Standard Plus*		Std NT	Std T		
	Low	High	Low	High	Low	High			Feet	In
4	8	83	131	82	141	81	147	>147	>141	
4	9	85	136	84	146	83	153	>153	>146	
4	10	88	141	87	151	86	158	>158	>151	
4	11	92	146	91	156	90	164	>164	>156	
5	0	96	151	95	161	94	169	>169	>161	
5	1	99	156	98	167	97	175	>175	>167	
5	2	103	161	102	172	101	180	>180	>172	
5	3	107	166	106	177	105	186	>186	>177	
5	4	110	172	109	183	108	192	>192	>183	
5	5	114	177	112	189	111	198	>198	>189	
5	6	117	183	116	195	114	204	>204	>195	
5	7	121	188	119	200	118	210	>210	>200	
5	8	123	194	122	206	120	217	>217	>206	
5	9	128	200	126	212	125	223	>223	>212	
5	10	130	205	129	219	127	229	>229	>219	
5	11	134	211	132	225	131	236	>236	>225	
6	0	137	217	136	231	134	242	>242	>231	
6	1	142	223	140	237	138	249	>249	>237	
6	2	145	230	144	244	142	256	>256	>244	
6	3	149	236	147	251	145	263	>263	>251	
6	4	152	242	151	257	149	270	>270	>257	
6	5	157	249	155	264	153	277	>277	>264	
6	6	161	255	159	271	157	284	>284	>271	
6	7	165	262	164	278	162	291	>291	>278	
6	8	169	269	168	285	167	299	>299	>285	
6	9	174	275	173	292	172	305	>305	>292	

* Where applicable by plan and state approval.



SELECT HEIGHT/WEIGHT CHART EFFECTIVE DEC. 14, 2015
UL, WL, VUL and Term Products

FEMALE										
Height	Preferred Plus		Preferred NT Preferred T		Standard Plus*		Std NT	Std T		
	Low	High	Low	High	Low	High			Feet	In
4	8	82	129	81	139	80	143	>143	>139	
4	9	84	134	84	143	83	148	>148	>143	
4	10	87	139	86	148	85	153	>153	>148	
4	11	90	143	89	153	88	158	>158	>153	
5	0	92	148	91	159	90	164	>164	>159	
5	1	94	153	93	164	92	169	>169	>164	
5	2	97	158	96	169	95	175	>175	>169	
5	3	99	160	97	175	96	180	>180	>175	
5	4	101	169	100	180	99	186	>186	>180	
5	5	103	174	102	186	101	192	>192	>186	
5	6	106	180	104	191	103	198	>198	>191	
5	7	107	185	106	197	105	204	>204	>197	
5	8	111	191	110	203	108	210	>210	>203	
5	9	114	196	112	209	111	217	>217	>209	
5	10	117	202	116	215	114	223	>223	>215	
5	11	120	208	118	221	117	229	>229	>221	
6	0	122	214	121	227	120	236	>236	>227	
6	1	126	220	124	234	123	242	>242	>234	
6	2	128	226	127	240	126	249	>249	>240	
6	3	132	232	131	246	129	256	>256	>246	
6	4	136	238	134	253	132	263	>263	>253	
6	5	139	245	137	260	136	270	>270	>260	
6	6	143	251	141	266	139	277	>277	>266	
6	7	145	257	144	272	142	284	>284	>272	

* Where applicable by plan and state approval.

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Build Guidelines

John Hancock

Height	125%	150%	175%	200%	225%	250%	300%	350%	400%	450%	500%
4' 8"	189	200	208	215	220	227	238	247	256	265	274
4' 9"	193	204	212	218	225	231	242	251	260	269	278
4' 10"	197	208	216	223	229	235	247	256	265	274	283
4' 11"	201	212	220	226	233	239	251	260	269	278	287
5' 0"	205	216	224	232	238	243	255	264	273	282	291
5' 1"	210	221	229	237	242	247	259	268	277	286	295
5' 2"	214	225	232	240	246	252	263	271	280	289	299
5' 3"	219	230	238	246	252	258	271	280	289	298	307
5' 4"	225	236	244	252	259	265	278	288	297	306	315
5' 5"	231	242	250	258	265	272	285	295	304	313	322
5' 6"	237	248	256	264	271	278	292	302	311	320	329
5' 7"	243	254	263	271	279	286	300	310	319	328	337
5' 8"	250	262	271	279	287	294	308	318	327	336	345
5' 9"	257	270	279	288	295	302	317	327	336	345	354
5' 10"	264	277	286	295	302	309	324	335	345	355	365
5' 11"	271	284	293	303	310	317	332	343	353	363	373
6' 0"	279	292	301	311	318	325	340	351	361	371	381
6' 1"	287	300	309	319	326	333	348	360	370	380	390
6' 2"	295	308	317	327	334	341	356	369	379	389	399
6' 3"	303	316	325	335	342	350	365	378	388	398	408
6' 4"	311	324	333	343	351	358	374	387	397	407	412
6' 5"	319	332	341	351	359	367	383	396	406	416	426
6' 6"	326	340	349	359	367	375	392	405	415	425	435
6' 7"	334	348	357	367	375	384	401	414	424	434	444
6' 8"	342	356	366	375	384	393	410	423	433	443	453
6' 9"	350	364	374	384	393	401	419	432	442	452	462
6' 10"	358	372	382	392	401	410	428	441	451	461	471
6' 11"	366	380	390	400	409	418	436	450	460	470	480

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Build Guidelines

Legal & General America

*For all underwriting classes, half-inch measurements are rounded up to the next inch

Preferred Plus Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred, Standard Plus, Standard Male/Female Build Chart			
Height	Preferred	Standard Plus	Standard
5'0"	158	166	172
5'1"	163	172	178
5'2"	168	175	183
5'3"	174	182	190
5'4"	179	188	195
5'5"	185	194	202
5'6"	191	200	208
5'7"	197	206	215
5'8"	203	212	221
5'9"	209	219	228
5'10"	215	226	234
5'11"	221	231	241
6'0"	228	240	249
6'1"	234	245	255
6'2"	241	253	263
6'3"	247	259	269
6'4"	253	265	276
6'5"	260	272	283
6'6"	267	280	291
6'7"	274	287	299
6'8"	281	294	306
6'9"	288	302	314
6'10"	295	309	322
6'11"	303	317	330

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Build Guidelines

Lincoln National

Minimum/maximum BMI and weight in pounds

Height	Male/female ages up to 69				Male/female ages 70 and up			
	Preferred plus BMI		Preferred BMI		Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31	Min 19	Max 30	Min 19	Max 32
4'10"	88	138	88	148	91	143	91	153
4'11"	91	143	91	153	94	148	94	158
5'0"	94	148	94	158	97	153	97	163
5'1"	98	153	98	164	100	158	100	169
5'2"	101	158	101	169	104	164	104	175
5'3"	104	163	104	175	107	169	107	180
5'4"	108	169	108	180	110	174	110	186
5'5"	111	174	111	186	114	180	114	192
5'6"	114	179	114	192	118	186	118	198
5'7"	118	185	118	198	121	191	121	204
5'8"	122	190	122	203	125	197	125	210
5'9"	125	196	125	209	128	203	128	216
5'10"	129	202	129	216	132	209	132	222
5'11"	133	208	133	222	136	215	136	229
6'0"	136	213	136	228	140	221	140	235
6'1"	140	219	140	235	144	227	144	242
6'2"	144	225	144	241	148	233	148	249
6'3"	148	232	148	248	152	240	152	256
6'4"	152	238	152	254	156	246	156	263

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Build Guidelines

MetLife

The weights shown represent the maximum allowable weight for each class.

Qualification for any classification is subject to review of all underwriting requirements.

	ELITE PLUS		ELITE		PREFERRED NS/S		STANDARD		TABLE B ¹	TABLE C ¹
	M	F	M	F	M	F	Age 15 & under	Age 16 & over	Age 16 & over	Age 16 & over
4' 8"	125	121	132	125	143	137	144	173	182	186
4' 9"	130	125	136	130	148	141	150	179	188	193
4' 10"	135	130	141	135	153	146	155	185	195	200
4' 11"	139	134	146	139	158	152	161	192	202	207
5' 0"	144	139	150	144	164	157	166	198	209	214
5' 1"	149	144	154	149	169	162	172	205	216	221
5' 2"	151	148	158	153	175	166	177	212	223	228
5' 3"	156	151	162	157	180	169	183	219	230	236
5' 4"	161	156	166	161	185	175	188	226	238	243
5' 5"	166	161	171	166	191	180	194	233	245	251
5' 6"	170	164	175	170	197	185	199	240	253	259
5' 7"	174	169	179	174	203	189	205	248	261	267
5' 8"	179	174	184	179	209	194	210	255	268	275
5' 9"	182	178	188	183	215	199	216	263	276	283
5' 10"	188	183	193	188	220	204	221	271	285	292
5' 11"	193	189	198	193	226	210	227	278	293	300
6' 0"	199	194	204	199	232	216	232	286	301	309
6' 1"	204	200	209	204	237	221	238	294	310	317
6' 2"	210	205	214	210	243	228	244	303	318	326
6' 3"	215	211	220	215	249	234	250	311	327	335
6' 4"	221	216	226	221	255	240	255	319	336	344
6' 5"	227	222	232	227	261	246	260	328	345	353
6' 6"	233	228	238	233	267	253	265	336	354	362
6' 7"	239	235	244	239	273	259	*	345	363	372
6' 8"	245	241	251	245	279	266	*	354	372	381
6' 9"	251	247	257	251	285	273	*	363	382	391
6' 10"	258	253	263	258	291	279	*	372	392	400
6' 11"	264	259	270	264	298	286	*	381	400	410

* Individual consideration will also be given for heights above or below those listed in chart, for weights indicated by an asterisk, and for Table B or C at age 15.

¹ Proposed insureds ages 80 and above are not eligible for any substandard table ratings on any products.

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Build Guidelines

Minnesota Life

Ages 16-64

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	<75	79	82	126	133	164	171	175	182	189	193	198	206	211	214	>214
4'9"	<79	82	85	131	138	170	177	182	188	195	200	205	214	219	222	>222
4'10"	<80	85	88	135	143	176	183	188	195	202	207	212	222	226	230	>230
4'11"	<83	88	91	140	148	182	190	195	202	209	214	219	229	234	238	>238
5'0"	<86	91	94	145	153	188	196	201	209	217	222	227	237	242	246	>246
5'1"	<89	94	97	150	158	195	203	208	216	224	229	235	245	250	254	>254
5'2"	<92	97	100	155	163	201	210	215	223	231	237	242	253	259	262	>262
5'3"	<95	101	103	160	168	208	216	222	230	239	245	250	262	267	271	>271
5'4"	<99	104	107	165	174	215	223	229	238	247	252	258	270	276	280	>280
5'5"	<102	107	110	170	179	221	230	236	245	254	260	266	278	284	288	>288
5'6"	<105	111	114	175	185	228	238	244	253	262	269	275	287	293	297	>297
5'7"	<108	114	117	181	191	235	245	251	261	270	277	283	296	302	307	>307
5'8"	<111	117	121	186	196	242	252	259	269	279	285	292	305	311	316	>316
5'9"	<115	121	124	192	202	250	260	267	277	287	294	300	314	321	325	>325
5'10"	<118	124	128	198	208	257	267	274	285	295	302	309	323	330	335	>335
5'11"	<121	128	132	203	214	264	275	282	293	304	311	318	332	340	344	>344
6'0"	<125	132	135	209	220	272	283	290	301	312	320	327	342	349	354	>354
6'1"	<128	135	139	214	226	279	291	298	310	321	329	336	351	359	364	>364
6'2"	<132	139	143	221	232	287	299	307	318	330	338	346	361	369	374	>374
6'3"	<136	143	147	227	239	295	307	315	327	339	347	355	371	379	384	>384
6'4"	<139	147	151	233	245	303	315	324	336	348	356	365	381	389	394	>394
6'5"	<143	151	155	240	252	311	324	332	345	357	366	374	391	400	405	>405
6'6"	<147	155	159	246	259	319	332	341	354	367	375	384	401	410	415	>415
6'7"	<150	159	163	252	265	327	341	350	363	376	385	394	412	421	426	>426
6'8"	<154	163	167	259	272	336	349	359	372	386	395	404	422	431	437	>437

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Build Guidelines

Minnesota Life

Ages 65-74

Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	<75	77	82	99	129	133	166	173	177	184	189	193	198	206	211	214	>214
4'9"	<78	80	85	103	133	138	172	179	184	191	195	200	205	214	219	222	>222
4'10"	<81	83	88	106	137	143	178	186	190	198	202	207	212	222	226	230	>230
4'11"	<84	86	91	110	142	148	185	192	197	204	209	214	219	229	234	238	>238
5'0"	<87	89	94	114	147	153	191	199	204	212	217	222	227	237	242	246	>246
5'1"	<89	92	97	118	152	158	197	205	211	219	224	229	235	245	250	254	>254
5'2"	<92	95	100	122	157	163	204	212	218	226	231	237	242	253	259	262	>262
5'3"	<95	98	103	126	162	168	211	219	225	233	239	245	250	262	267	271	>271
5'4"	<99	101	107	130	168	174	217	226	232	241	247	252	258	270	276	280	>280
5'5"	<102	104	110	134	173	179	224	233	239	248	254	260	266	278	284	288	>288
5'6"	<105	107	114	138	178	185	231	241	247	256	262	269	275	287	293	297	>297
5'7"	<108	111	117	142	184	191	238	248	254	264	270	277	283	296	302	307	>307
5'8"	<111	114	121	147	189	196	246	256	262	272	279	285	292	305	311	316	>316
5'9"	<115	118	124	151	195	202	253	263	270	280	287	294	300	314	321	325	>325
5'10"	<118	121	128	155	201	208	260	271	278	288	295	302	309	323	330	335	>335
5'11"	<121	124	132	160	207	214	268	279	286	297	304	311	318	332	340	344	>344
6'0"	<125	128	135	164	212	220	276	287	294	305	312	320	327	342	349	354	>354
6'1"	<128	132	139	169	218	226	283	295	302	314	321	329	336	351	359	364	>364
6'2"	<132	135	143	174	224	232	291	303	311	322	330	338	346	361	369	374	>374
6'3"	<136	139	147	179	231	239	299	311	319	331	339	347	355	371	379	384	>384
6'4"	<139	143	151	184	237	245	307	319	328	340	348	356	365	381	389	394	>394
6'5"	<143	147	155	189	244	252	315	328	336	349	357	366	374	391	400	405	>405
6'6"	<147	150	159	194	250	259	324	337	345	358	367	375	384	401	410	415	>415
6'7"	<150	154	163	199	257	265	332	345	354	367	376	385	394	412	421	426	>426
6'8"	<154	158	167	204	263	272	340	354	363	377	386	395	404	422	431	437	>437

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Build Guidelines

Minnesota Life

Ages 75+

Height	Maximum Weight										
	IC	D	B	Standard	NT+ at Best	Product Best	Standard	B	C	D	IC
4'8"	<78	82	88	124	133	144	173	177	182	189	>189
4'9"	<81	85	91	129	138	149	179	184	188	195	>195
4'10"	<84	88	95	133	143	155	186	190	195	202	>202
4'11"	<87	91	98	137	148	160	192	197	202	209	>209
5'0"	<90	94	101	142	153	165	199	204	209	217	>217
5'1"	<93	97	105	147	158	171	205	211	216	224	>224
5'2"	<96	100	108	152	163	177	212	218	223	231	>231
5'3"	<99	103	112	157	168	182	219	225	230	239	>239
5'4"	<102	107	116	162	174	188	226	232	238	247	>247
5'5"	<105	110	119	167	179	194	233	239	245	254	>254
5'6"	<108	114	123	172	185	200	241	247	253	262	>262
5'7"	<112	117	127	177	191	207	248	254	261	270	>270
5'8"	<115	121	131	183	196	213	256	262	269	279	>279
5'9"	<119	124	134	188	202	219	263	270	277	287	>287
5'10"	<122	128	138	194	208	226	271	278	285	295	>295
5'11"	<125	132	142	199	214	232	279	286	293	304	>304
6'0"	<129	135	146	205	220	239	287	294	301	312	>312
6'1"	<133	139	151	211	226	245	295	302	310	321	>321
6'2"	<136	143	155	217	233	252	303	311	318	330	>330
6'3"	<140	147	159	223	239	259	311	319	327	339	>339
6'4"	<144	151	163	229	245	266	319	328	336	348	>348
6'5"	<148	155	168	235	252	273	328	336	345	357	>357
6'6"	<151	159	172	241	259	280	337	345	354	367	>367
6'7"	<155	163	177	248	265	288	345	354	363	376	>376
6'8"	<159	167	181	254	272	295	354	363	372	386	>386

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Build Guidelines

Minnesota Life

Refer to this chart regarding eligibility for Express Issue

Height	Weight Range	
5'0"	95	170
5'1"	98	176
5'2"	102	181
5'3"	105	187
5'4"	108	192
5'5"	112	198
5'6"	115	203
5'7"	119	209
5'8"	122	214
5'9"	126	220
5'10"	129	225
5'11"	133	234
6'0"	137	244
6'1"	141	247
6'2"	145	253
6'3"	149	258
6'4"	152	264
6'5"	157	269

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Build Guidelines

North American

Build Requirements for Super Preferred Non-Tobacco and Preferred Non-Tobacco Underwriting Classifications for Builder IUL®, Custom Growth CV®, Custom TermGUL®, Guarantee Builder IUL®, Rapid Builder IUL®, and Survivorship GIUL

Super Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	137	143	127	134	91	100
4'11"	141	148	131	138	94	104
5'0"	146	153	136	143	97	107
5'1"	151	158	140	148	100	111
5'2"	156	164	145	153	104	115
5'3"	161	169	149	158	107	118
5'4"	166	174	154	163	110	122
5'5"	171	180	159	168	114	126
5'6"	176	186	164	173	118	130
5'7"	181	191	169	178	121	134
5'8"	187	197	174	184	125	138
5'9"	192	203	179	189	128	142
5'10"	198	209	184	195	132	146
5'11"	203	215	189	200	136	150
6'0"	209	221	194	206	140	154
6'1"	215	227	200	212	144	158
6'2"	221	233	205	218	148	163
6'3"	227	240	211	224	152	168
6'4"	233	246	216	230	156	172
6'5"	239	253	222	236	160	176

For ages 71 and greater, weight must be stable the past two years.

Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	146	153	137	143	91	100
4'11"	151	158	141	148	94	104
5'0"	156	163	146	153	97	107
5'1"	164	169	151	158	100	111
5'2"	167	175	156	164	104	115
5'3"	172	180	161	169	107	118
5'4"	177	186	166	174	110	122
5'5"	183	192	171	180	114	126
5'6"	189	198	176	186	118	130
5'7"	194	204	181	191	121	134
5'8"	200	210	187	197	125	138
5'9"	206	216	192	203	128	142
5'10"	212	222	198	209	132	146
5'11"	218	229	203	215	136	150
6'0"	224	235	209	221	140	154
6'1"	230	242	215	227	144	158
6'2"	236	249	221	233	148	163
6'3"	243	256	227	240	152	168
6'4"	249	263	233	246	156	172
6'5"	256	270	239	253	160	176

For ages 71 and greater, weight must be stable the past two years.

Build Requirements for Super Preferred Non-Tobacco and Preferred Non-Tobacco Underwriting Classifications for ADDvantage® and Custom Guarantee®

Super Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	134	143	124	134	91	100
4'11"	138	148	128	138	94	104
5'0"	143	153	133	143	97	107
5'1"	148	158	137	148	100	111
5'2"	153	164	142	153	104	115
5'3"	158	169	146	158	107	118
5'4"	163	174	151	163	110	122
5'5"	168	180	156	168	114	126
5'6"	173	186	161	173	118	130
5'7"	178	191	166	178	121	134
5'8"	184	197	171	184	125	138
5'9"	189	203	176	189	128	142
5'10"	195	209	181	195	132	146
5'11"	200	215	186	200	136	150
6'0"	206	221	191	206	140	154
6'1"	212	227	197	212	144	158
6'2"	218	233	202	218	148	163
6'3"	224	240	208	224	152	168
6'4"	230	246	213	230	156	172
6'5"	236	253	219	236	160	176

For ages 71 and greater, weight must be stable the past two years.

Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	143	153	134	143	91	100
4'11"	148	158	138	148	94	104
5'0"	153	163	143	153	97	107
5'1"	158	169	148	158	100	111
5'2"	164	175	153	164	104	115
5'3"	169	180	158	169	107	118
5'4"	174	186	163	174	110	122
5'5"	180	192	168	180	114	126
5'6"	186	198	173	186	118	130
5'7"	191	204	178	191	121	134
5'8"	197	210	184	197	125	138
5'9"	203	216	189	203	128	142
5'10"	209	222	195	209	132	146
5'11"	215	229	200	215	136	150
6'0"	221	235	206	221	140	154
6'1"	227	242	212	227	144	158
6'2"	233	249	218	233	148	163
6'3"	240	256	224	240	152	168
6'4"	246	263	230	246	156	172
6'5"	253	270	236	253	160	176

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Build Guidelines

North American

Substandard Build Chart for all North American Products

Table Ratings for Build																
Male and Female																
Height	Table 1 Weight		Table 2 Weight		Table 3 Weight		Table 4 Weight		Table 5 Weight		Table 6 Weight		Table 8 Weight		Table 10 Weight	
	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+	Age 70 & Under	Ages 70+
4'10"	172	177	187	187	196	196	201	201	206	206	211	211	215	215	220	220
4'11"	178	183	193	193	203	203	208	208	213	213	218	218	223	223	228	228
5'0"	184	189	200	200	210	210	215	215	220	220	225	225	230	230	236	236
5'1"	191	195	206	206	217	217	222	222	228	228	233	233	238	238	244	244
5'2"	197	202	213	213	224	224	230	230	235	235	241	241	246	246	252	252
5'3"	203	208	220	220	231	231	237	237	243	243	248	248	254	254	260	260
5'4"	210	215	227	227	239	239	245	245	251	251	256	256	262	262	268	268
5'5"	216	222	234	234	246	246	252	252	258	258	264	264	270	270	277	277
5'6"	223	229	242	242	254	254	260	260	266	266	273	273	279	279	285	285
5'7"	230	236	249	249	262	262	268	268	275	275	281	281	287	287	294	294
5'8"	237	243	256	256	270	270	276	276	283	283	289	289	296	296	303	303
5'9"	244	250	264	264	278	278	284	284	291	291	298	298	305	305	312	312
5'10"	251	257	272	272	286	286	293	293	300	300	307	307	314	314	321	321
5'11"	258	265	280	280	294	294	301	301	308	308	315	315	323	323	330	330
6'0"	265	272	288	288	302	302	310	310	317	317	324	324	332	332	339	339
6'1"	273	280	296	296	311	311	318	318	326	326	334	334	341	341	349	349
6'2"	280	287	304	304	319	319	327	327	335	335	343	343	350	350	358	358
6'3"	288	295	312	312	328	328	336	336	344	344	352	352	360	360	368	368
6'4"	296	304	320	320	337	337	345	345	353	353	361	361	370	370	378	378
6'5"	304	313	329	329	346	346	354	354	363	363	371	371	379	379	388	388

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Build Guidelines

Protective Life

BUILD CHART

Height	Select Preferred Maximum Through Age 70	Preferred Maximum Through Age 70	Select Preferred Over Age 70	Preferred Over Age 70	For Standard (Non-Preferreds) and Substandard							
					Substandard Ratings							
					1*	2*	3	4	5	6	7	8
4'7"	120	129	95-129	86-142	156	165	179	185	193	200	204	207
4'8"	125	134	98-134	89-147	162	171	185	192	200	207	212	215
4'9"	129	139	102-139	92-152	168	177	192	199	207	215	220	222
4'10"	134	144	105-144	96-158	174	183	199	206	214	222	227	230
4'11"	139	149	109-149	99-163	180	190	205	213	222	230	235	238
5'0"	143	154	113-154	102-169	186	196	212	220	229	238	243	246
5'1"	148	159	116-159	106-175	192	203	220	228	237	246	251	255
5'2"	153	164	120-164	109-180	198	209	227	235	245	254	260	263
5'3"	158	169	124-169	113-186	205	216	234	243	253	263	268	272
5'4"	163	175	128-175	117-192	211	223	242	251	261	271	277	280
5'5"	168	180	132-180	120-198	218	230	249	258	269	279	285	289
5'6"	173	186	136-186	124-204	225	237	257	266	277	288	294	298
5'7"	179	192	140-192	128-211	232	245	265	275	286	297	303	307
5'8"	184	197	145-197	132-217	239	252	273	283	294	306	312	316
5'9"	190	203	149-203	135-223	246	259	281	291	303	315	322	326
5'10"	195	209	153-209	139-230	253	267	289	300	312	324	331	335
5'11"	201	215	158-215	143-237	260	275	298	308	321	333	341	345
6'0"	206	221	162-221	147-243	268	282	306	317	330	343	350	355
6'1"	212	227	167-227	152-250	275	290	315	326	339	352	360	365
6'2"	218	234	171-234	156-257	283	298	323	335	349	362	370	375
6'3"	224	240	176-240	160-264	290	306	332	344	358	372	380	385
6'4"	230	246	181-246	164-271	298	315	341	353	368	382	390	395
6'5"	236	253	186-253	169-278	306	323	350	363	377	392	401	406
6'6"	242	260	190-260	173-286	314	331	359	372	387	402	411	416
6'7"	249	266	195-266	178-293	322	340	368	382	397	413	422	427
6'8"	255	273	200-273	182-300	330	349	378	391	407	423	432	438
6'9"	261	280	205-280	187-308	339	357	387	401	418	434	443	449
6'10"	268	287	210-287	191-316	347	366	397	411	428	445	454	460
6'11"	274	294	216-294	196-323	356	375	407	421	438	456	465	471
DEBITS					+25*	+50*	+75	+100	+125	+150	+175	+200
TABLE					1	2	3	4	5	6	7	8

* FEMALES: Allow 25 credits if no co-morbid impairment (CAD, DM, OSA, etc.)

* MALES: Allow 25 credits if lipid and blood pressure values fall within published Select criteria.

- Ratings through Table 2 may be eligible for credits.
- Table ratings extend to 1 pound below the next Table weight. Example: Height 6'0, Weight 305lbs. = Table 2
- Credits and most favorable actions are reserved for otherwise healthy risks, with no significant medical conditions or poorly controlled risk



For Agent/Broker-Dealer Use Only. Do Not Use With Consumers.

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Build Guidelines

Prudential

Build Table 1/Male and Female – Ages 18 to 59

Rating Classification is based on BMI (the height and weight tales are presented for guidance only)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC (<40)		17	82	84	87	90	93	96	99	102	106	109	112	115	119	122
IC (40-59)		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤29	138	143	148	153	158	163	169	174	179	185	190	196	202	208
PNT/PS	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NSP	0	≤33	158	163	168	174	180	186	192	198	204	211	216	223	229	236
NS/Smkr	0	≤38	181	188	194	201	207	214	221	228	235	242	249	257	264	272
Class A	50	≤41	196	203	209	217	224	231	238	246	253	261	269	277	285	293
Class B	75	≤43	205	212	220	227	235	242	250	258	266	274	282	291	299	308
Class C	100	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class D	150	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class E	200	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Decline		>50	240	248	256	265	274	283	292	301	310	320	329	339	349	359

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC (<40)		17	125	129	133	136	140	143	147	151	155	159	163
IC (40-59)		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤29	213	219	225	232	238	245	251	257	264	271	277
PNT/PS	0	≤31	228	235	241	248	254	261	268	275	282	289	296
NSP	0	≤33	242	250	256	264	271	278	286	293	300	308	316
NS/Smkr	0	≤38	279	288	295	303	312	320	329	337	346	355	363
Class A	50	≤41	302	310	319	327	336	346	355	364	373	383	392
Class B	75	≤43	316	325	334	343	353	363	372	382	391	401	411
Class C	100	≤45	331	340	350	359	369	379	389	399	410	420	430
Class D	150	≤47	346	355	365	375	385	396	407	417	428	439	450
Class E	200	≤50	368	378	389	399	410	422	433	444	455	467	478
Decline		>50	369	379	390	400	411	423	434	445	456	468	479

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Build Guidelines

Prudential

Build Table 2/Male and Female – Ages 60 and Over

Rating Classification is based on BMI (the height and weight tales are presented for guidance only)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'10"	5'11"	
IC		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
PNT/PS	0	≤35	167	173	179	185	191	197	204	210	216	223	230	236	243	250
NSP	0	≤40	191	198	204	211	218	225	232	240	247	255	262	270	278	286
NS/Smkr	0	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class A	50	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class B	75	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Class C	100	≤52	248	257	266	275	284	293	302	312	322	331	341	351	362	372
Class D	150	≤53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Class E	200	≤55	263	272	281	291	301	310	320	330	341	351	362	372	383	394
Decline		>55	264	273	282	292	302	311	321	331	342	352	363	373	384	395

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤31	228	235	241	248	254	261	268	275	282	289	296
PNT/PS	0	≤35	258	265	272	279	287	295	303	311	319	327	335
NSP	0	≤40	294	302	311	319	328	337	346	355	364	373	383
NS/Smkr	0	≤45	331	340	350	359	369	379	389	399	410	420	430
Class A	50	≤47	346	355	365	375	385	396	407	417	428	439	450
Class B	75	≤50	368	378	389	399	410	422	433	444	455	467	478
Class C	100	≤52	383	393	404	415	426	438	450	462	473	485	497
Class D	150	≤53	390	401	412	423	435	447	459	470	482	495	507
Class E	200	≤55	405	417	428	440	452	464	476	488	501	513	526
Decline		>55	406	418	429	441	453	465	477	489	502	514	527

Note: For individuals heavier than the maximum limits for Table D or lighter than the minimum stated weight for their height (i.e., IC range), an APS is required

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Build Guidelines

SBLI

NON-NICOTINE AND NICOTINE BUILD CHART FOR ALL PRODUCTS

HT	PREFERRED + NON-NICOTINE UP TO	PREFERRED NON-NICOTINE	SELECT NON-NICOTINE	STANDARD NON-NICOTINE	PREFERRED NICOTINE UP TO	STANDARD NICOTINE
4'8"	126	127-135	136-147	148-164	131	132-164
4'9"	131	132-140	141-152	153-170	136	137-170
4'10"	135	136-145	146-157	158-176	141	142-176
4'11"	140	141-150	151-162	163-182	146	147-182
5'0"	145	146-155	156-168	169-188	151	152-188
5'1"	149	150-160	161-173	174-194	156	157-194
5'2"	154	155-165	166-179	180-200	161	162-200
5'3"	159	160-170	171-185	186-207	166	167-207
5'4"	164	165-176	177-190	191-213	172	173-213
5'5"	169	170-181	182-196	197-220	177	178-220
5'6"	174	175-187	188-202	203-226	183	184-226
5'7"	179	180-192	193-208	209-234	188	189-234
5'8"	185	186-198	199-214	215-241	194	195-241
5'9"	190	191-204	205-221	222-248	200	201-248
5'10"	196	197-209	210-227	228-255	205	206-255
5'11"	201	202-215	216-233	234-263	211	212-263
6'0"	207	208-221	222-240	241-271	217	218-271
6'1"	212	213-227	228-247	248-279	223	224-279
6'2"	218	219-234	235-253	254-286	230	231-286
6'3"	224	225-240	241-260	261-294	236	237-294
6'4"	230	231-246	247-267	268-302	242	243-302
6'5"	236	237-253	254-274	275-309	249	250-309
6'6"	242	243-259	260-281	282-318	255	256-318
6'7"	248	249-266	267-288	289-326	262	263-326
6'8"	254	255-273	274-295	296-334	269	270-334
6'9"	260	261-279	280-303	304-343	275	276-343
6'10"	267	268-286	287-310	311-351	282	283-351
6'11"	273	274-293	294-318	319-360	289	290-360

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Build Guidelines

SBLI

SUBSTANDARD BUILD CHART

HT	RATING								
	50 DEBITS	75 DEBITS	100 DEBITS	125 DEBITS	150 DEBITS	175 DEBITS	200 DEBITS	250 DEBITS	300 DEBITS
4'8"	165-170	171-178	179-185	186-192	193-199	200-206	207-210	211-216	217+
4'9"	171-176	177-185	186-191	192-199	200-206	207-214	215-218	219-224	225+
4'10"	177-182	183-191	192-198	199-206	207-213	214-221	222-225	226-232	233+
4'11"	183-189	190-198	199-205	206-213	214-221	222-229	230-233	234-240	241+
5'0"	189-195	196-205	206-212	213-220	221-228	229-236	237-241	242-248	249+
5'1"	195-201	202-211	212-219	220-228	229-236	237-244	245-250	251-256	257+
5'2"	201-208	209-218	219-227	228-235	236-244	245-252	253-258	259-265	266+
5'3"	208-215	216-226	227-234	235-243	244-252	253-261	262-266	267-274	275+
5'4"	214-222	223-233	234-242	243-250	251-259	260-269	270-275	276-282	283+
5'5"	221-229	230-240	241-249	250-258	259-268	269-277	278-283	284-291	292+
5'6"	227-236	237-247	248-256	257-266	267-276	277-286	287-292	293-300	301+
5'7"	235-243	244-255	256-264	265-274	275-284	285-295	296-301	302-310	311+
5'8"	242-250	251-263	264-272	273-282	283-293	294-303	304-310	311-319	320+
5'9"	249-258	259-270	271-280	281-291	292-302	303-313	314-319	320-328	329+
5'10"	256-266	267-278	279-288	289-299	300-310	311-322	323-329	330-338	339+
5'11"	264-273	274-286	287-296	297-308	309-319	320-331	332-338	339-347	348+
6'0"	272-280	281-294	295-305	306-317	318-329	330-341	342-348	349-357	358+
6'1"	280-289	290-304	305-314	315-326	327-338	339-350	351-358	359-367	368+
6'2"	287-297	298-311	312-322	323-335	336-347	348-360	361-367	368-377	378+
6'3"	295-305	306-320	321-331	332-343	344-357	358-370	371-377	378-388	389+
6'4"	303-313	314-329	330-340	341-353	354-365	366-379	380-387	388-398	399+
6'5"	310-321	322-337	338-349	350-363	364-376	377-390	391-397	398-409	410+
6'6"	319-330	331-346	347-358	359-372	373-386	387-400	401-408	409-420	421+
6'7"	327-338	339-355	356-368	369-382	383-396	397-410	411-418	419-431	432+
6'8"	335-347	348-364	365-377	378-391	392-406	407-421	422-429	430-442	443+
6'9"	344-356	357-373	374-386	387-401	402-416	417-431	432-440	441-453	454+
6'10"	352-364	365-383	384-396	397-411	412-427	428-442	443-450	451-464	465+
6'11"	361-373	374-392	393-406	407-421	422-437	438-453	454-462	463-475	476+

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Build Guidelines

Symetra

Symetra's Classic Universal Life and SUL-G Survivorship Universal Life Insurance

Height	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/ Preferred Nicotine
	Unisex Weight	Unisex Weight	Unisex Weight
4.8	124	135	143
4.9	129	139	148
4.10	133	142	153
4.11	138	147	159
5 feet	144	153	164
5.1	151	159	170
5.2	157	165	176
5.3	162	171	183
5.4	167	177	188
5.5	172	182	193
5.6	176	187	198
5.7	182	193	205
5.8	187	198	211
5.9	193	205	217
5.10	198	210	221
5.11	203	216	228
6 feet	209	222	236
6.1	214	227	241
6.2	219	233	248
6.3	223	240	254
6.4	229	246	261
6.5	234	252	267
6.6	240	259	275
6.7	245	266	282

All Other Symetra Life Insurance Products

Height	Super Preferred Non-Nicotine		Preferred Non-Nicotine		Standard Plus Non-Nicotine/ Preferred Nicotine	
	Male Weight	Female Weight	Male Weight	Female Weight	Male Weight	Female Weight
4.8	117	116	125	118	133	132
4.9	123	120	129	126	139	136
4.10	127	125	133	131	143	141
4.11	130	130	137	137	148	146
5 feet	136	134	142	141	153	151
5.1	143	138	149	145	159	154
5.2	149	143	156	151	166	158
5.3	154	146	162	155	172	161
5.4	159	151	167	159	177	165
5.5	164	155	172	163	183	170
5.6	168	159	177	167	187	173
5.7	174	162	183	170	194	178
5.8	179	166	188	175	199	183
5.9	185	170	193	179	206	188
5.10	190	175	198	184	210	192
5.11	194	180	203	189	216	198
6 feet	199	184	209	193	223	203
6.1	203	188	214	198	228	207
6.2	208	193	219	202	235	213
6.3	213	198	224	207	241	219
6.4	219	202	230	211	248	224
6.5	223	207	234	216	253	229
6.6	229	211	241	221	261	235
6.7	235	215	245	226	268	240

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Build Guidelines

Transamerica

Height & Weight Chart – Male

Through Age 70

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)	TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global RUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	Freedom Global RUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	Weight				Height	Weight			
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

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Build Guidelines

Transamerica

Height & Weight Chart – Female

Through Age 70

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)	TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	Freedom Global IUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	Weight				Height	Weight			
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

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Build Guidelines

Transamerica

Height & Weight Chart – Trendsetter LB and Trendsetter Express Band 1 & 2 only.

Male						Female					
Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*	Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
	Weight						Weight				
4'6"	132	155	169	150	189	4'6"	128	149	157	145	174
4'7"	136	160	176	156	196	4'7"	132	154	163	150	180
4'8"	140	166	182	164	203	4'8"	136	159	167	156	187
4'9"	145	172	189	169	211	4'9"	140	164	173	161	193
4'10"	150	178	196	174	219	4'10"	144	169	179	166	200
4'11"	155	184	203	178	227	4'11"	149	175	185	170	207
5'0"	160	190	210	182	235	5'0"	154	181	192	173	215
5'1"	164	196	217	187	243	5'1"	159	187	198	178	221
5'2"	169	202	224	191	250	5'2"	164	193	205	182	229
5'3"	174	208	231	196	258	5'3"	169	197	212	187	237
5'4"	179	214	239	201	267	5'4"	174	202	219	191	245
5'5"	184	220	246	207	275	5'5"	179	206	226	196	253
5'6"	189	227	254	212	284	5'6"	184	210	234	201	262
5'7"	195	233	261	218	292	5'7"	189	215	241	207	269
5'8"	200	239	270	225	302	5'8"	195	220	249	214	278
5'9"	206	244	278	231	311	5'9"	200	225	257	219	287
5'10"	211	250	286	238	320	5'10"	205	230	265	226	296
5'11"	217	256	294	243	329	5'11"	210	236	273	231	305
6'0"	223	263	302	251	338	6'0"	216	242	280	238	313
6'1"	229	269	310	257	347	6'1"	222	248	288	243	322
6'2"	235	276	319	263	357	6'2"	228	254	296	249	331
6'3"	241	283	327	270	366	6'3"	233	260	304	256	340
6'4"	247	289	336	278	376	6'4"	239	267	312	264	349
6'5"	253	296	345	286	386	6'5"	245	274	320	271	358
6'6"	259	303	354	296	396	6'6"	250	281	329	280	368
6'7"	265	310	363	305	406	6'7"	256	287	337	289	377
6'8"	271	317	372	314	416	6'8"	262	293	346	297	387
6'9"	277	324	381	323	426	6'9"	267	300	354	306	396
6'10"	283	331	390	331	437	6'10"	273	306	362	314	406
6'11"	289	338	399	342	448	6'11"	279	313	371	321	415
7'0"	295	346	409	353	458	7'0"	284	319	380	330	425

*Maximum weights to qualify for a rated policy; anything above these weights will be declined.

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Build Guidelines

United of Omaha

	Table 1	Table 2	Table 3	Table 4	Table 5	Table 6	Table 8	Table 10	Table 12				
	Preferred Plus	Preferred	Standard Plus	Standard	+25	+50	+75	+100	+125	+150	+200	+250	+300
Height	Weight												
4 Feet													
8"	125	134	143	152	170	184	190	197	204	212	221	230	240
9"	131	140	150	157	176	189	195	202	209	216	225	234	244
10"	135	145	155	162	182	194	201	208	214	222	231	240	249
11"	141	150	160	168	187	199	207	214	220	228	237	245	254
5 Feet	146	156	167	174	193	205	213	220	226	235	244	253	262
1"	152	163	175	180	199	211	218	226	233	242	250	259	269
2"	158	169	180	186	205	215	223	232	239	248	257	266	277
3"	164	174	185	191	213	220	228	238	246	255	264	275	284
4"	169	179	190	197	221	225	235	245	252	261	270	281	292
5"	174	184	195	204	226	231	242	251	259	268	277	286	299
6"	180	190	200	210	232	239	248	258	268	276	285	293	308
7"	185	195	205	217	239	245	254	265	275	284	293	303	316
8"	189	199	210	223	246	251	262	274	283	291	300	312	324
9"	195	205	215	230	254	258	270	282	291	299	309	319	331
10"	200	211	222	236	262	266	278	289	300	307	316	327	340
11"	206	217	227	243	269	274	287	298	307	315	325	339	349
6 Feet	211	222	234	250	275	281	292	305	315	322	333	348	356
1"	217	229	242	257	282	289	300	313	322	330	340	355	365
2"	222	234	247	264	289	296	308	321	331	339	349	366	374
3"	228	240	252	272	296	303	317	329	339	348	358	376	383
4"	233	245	258	279	301	311	325	338	348	357	367	385	394
5"	239	251	264	287	307	319	334	347	357	366	376	393	402
6"	246	258	270	298	313	328	345	358	366	375	385	405	413
7"	252	264	276	302	320	336	354	367	375	384	394	413	422
8"	-	-	-	310	327	345	363	376	385	395	405	422	431
9"	-	-	-	317	335	352	372	385	395	406	415	435	444
10"	-	-	-	325	343	359	382	395	407	418	427	444	462

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Build Guidelines

United of Omaha

Express Life and DI Rider Build Chart (Male & Female)

Height	TLE, GUL Express, Living Promise Minimum Weight	TLE, GUL Express Maximum Weight	DI Rider Maximum Weight	Table 2 Maximum Weight (Multiple Impairments)	Living Promise Level Benefit Maximum Weight	Living Promise Graded Benefit Maximum Weight
4 Feet						
8"	74	197	170	184	204	221
9"	77	202	176	189	209	225
10"	79	208	182	194	214	231
11"	82	214	187	199	220	237
5 Feet	85	220	193	205	226	244
1"	88	226	199	211	233	250
2"	91	232	205	215	239	257
3"	94	238	213	220	246	264
4"	97	245	221	225	252	270
5"	100	251	226	231	259	277
6"	103	258	232	239	268	285
7"	106	265	239	245	275	293
8"	109	274	246	251	283	300
9"	112	282	254	258	291	309
10"	115	289	262	266	300	316
11"	119	298	269	274	307	325
6 Feet	122	305	275	281	315	333
1"	126	313	282	289	322	340
2"	129	321	289	296	331	349
3"	133	329	296	303	339	358
4"	136	338	301	311	348	367
5"	140	347	307	319	357	376
6"	143	358	313	328	366	385
7"	147	367	320	336	375	394
8"	151	376	327	345	385	405
9"	154	385	335	352	395	415
10"	158	395	343	359	407	427

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