

Build Guidelines

American General

Select height/weight chart
UL, WL, VUL and Term Products

MALE									
Height Feet Inches	Pref Plus		Pref NT & Pref T		Std. Plus*		Std. NT Greater Than	Std. Greater Than	
	Low	High	Low	High	Low	High			
4 8	83	126	82	137	81	145	>145	>137	
4 9	85	131	84	142	83	150	>150	>142	
4 10	88	136	87	147	86	155	>155	>147	
4 11	92	141	91	153	90	161	>161	>153	
5 0	96	146	95	158	94	166	>166	>158	
5 1	99	150	98	163	97	172	>172	>163	
5 2	103	155	102	168	101	177	>177	>168	
5 3	107	160	106	173	105	183	>183	>173	
5 4	110	164	109	178	108	188	>188	>178	
5 5	114	169	112	183	111	194	>194	>183	
5 6	117	174	116	188	114	200	>200	>188	
5 7	121	179	119	193	118	206	>206	>193	
5 8	123	184	122	199	120	211	>211	>199	
5 9	128	189	126	204	125	217	>217	>204	
5 10	130	195	129	210	127	223	>223	>210	
5 11	134	200	132	215	131	229	>229	>215	
6 0	137	205	136	221	134	235	>235	>221	
6 1	142	211	140	227	138	241	>241	>227	
6 2	145	217	144	234	142	248	>248	>234	
6 3	149	222	147	240	145	255	>255	>240	
6 4	152	228	151	246	149	261	>261	>246	
6 5	157	234	155	253	153	268	>268	>253	
6 6	161	240	159	260	157	275	>275	>260	
6 7	165	245	164	266	162	282	>282	>266	
6 8	169	250	168	272	167	289	>289	>272	
6 9	174	255	173	278	172	296	>296	>278	

* Where applicable by plan and state approval.

Select height/weight chart
UL, WL, VUL and Term Products

FEMALE									
Height Feet Inches	Pref. Plus		Pref. NT & Pref. T		Std. Plus*		Std. NT Greater Than	Std. T Greater Than	
	Low	High	Low	High	Low	High			
4 8	82	123	81	134	80	141	>141	>134	
4 9	84	127	84	139	83	146	>146	>139	
4 10	87	132	86	144	85	151	>151	>144	
4 11	90	137	89	149	88	157	>157	>149	
5 0	92	142	91	154	90	162	>162	>154	
5 1	94	147	93	159	92	167	>167	>159	
5 2	97	151	96	163	95	173	>173	>163	
5 3	99	156	97	168	96	178	>178	>168	
5 4	101	161	100	173	99	183	>183	>173	
5 5	103	165	102	178	101	189	>189	>178	
5 6	106	170	104	183	103	195	>195	>183	
5 7	107	175	106	188	105	200	>200	>188	
5 8	111	180	110	194	108	206	>206	>194	
5 9	114	185	112	199	111	211	>211	>199	
5 10	117	190	116	205	114	217	>217	>205	
5 11	120	195	118	210	117	222	>222	>210	
6 0	122	200	121	216	120	228	>228	>216	
6 1	126	206	124	222	123	234	>234	>222	
6 2	128	211	127	229	126	240	>240	>229	
6 3	132	217	131	235	129	246	>246	>235	
6 4	136	223	134	242	132	253	>253	>242	
6 5	139	229	137	248	136	259	>259	>248	
6 6	143	235	141	255	139	265	>265	>255	
6 7	145	241	144	261	142	272	>272	>261	

* Where applicable by plan and state approval.



Build Guidelines

American National

Height	Build Table	
	Weight*	
	Female	Male
5'0"	137	153
5'1"	141	160
5'2"	145	164
5'3"	149	168
5'4"	152	172
5'5"	155	176
5'6"	158	180
5'7"	163	185
5'8"	167	189
5'9"	172	193
5'10"	177	197
5'11"	182	203
6'0"	187	208
6'1"	192	214
6'2"	197	220
6'3"		226
6'4"		231
6'5"		237
6'6"		243

* Add 10 pounds Standard Plus NT, Preferred NT and Preferred TB

Build Guidelines

AVIVA

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

Build Guidelines

AVIVA

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

Build Guidelines

Banner

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

Build Guidelines

Genworth Ages 0-64

Build Chart: Male & Female Ages 0 - 64				
Height (ft/in)	Height (inches)	WEIGHT		
		Preferred Best	Preferred	Select / Standard
4'10"	58"	143	158	167
4'11"	59"	148	163	173
5'0"	60"	153	168	179
5'1"	61"	158	174	185
5'2"	62"	164	180	191
5'3"	63"	169	186	197
5'4"	64"	174	192	204
5'5"	65"	180	198	210
5'6"	66"	186	204	216
5'7"	67"	191	211	223
5'8"	68"	197	216	230
5'9"	69"	203	223	236
5'10"	70"	209	229	243
5'11"	71"	215	236	250
6'0"	72"	221	242	258
6'1"	73"	227	250	265
6'2"	74"	233	256	272
6'3"	75"	240	264	279
6'4"	76"	246	271	287
6'5"	77"	253	278	295
6'6"	78"	259	285	302
6'7"	79"	266	292	310
6'8"	80"	273	300	318
6'9"	81"	280	307	326
6'10"	82"	286	315	334
6'11"	83"	294	323	343

Maximum BMI
(Body Mass Index)

30

33

35

Build Guidelines

Genworth Ages 65+

Build Chart: Male & Female Ages 65+					
Height (ft/in)	Height (inch)	Min. Weight	WEIGHT		
			Preferred Best	Preferred	Select / Standard
4'10"	58"	86	158	167	177
4'11"	59"	89	163	173	183
5'0"	60"	92	168	179	189
5'1"	61"	95	174	185	195
5'2"	62"	98	180	191	202
5'3"	63"	101	186	197	208
5'4"	64"	105	192	204	215
5'5"	65"	108	198	210	222
5'6"	66"	111	204	216	229
5'7"	67"	115	211	223	236
5'8"	68"	118	216	230	243
5'9"	69"	122	223	236	250
5'10"	70"	125	229	243	257
5'11"	71"	129	236	250	265
6'0"	72"	132	242	258	272
6'1"	73"	136	250	265	280
6'2"	74"	140	256	272	287
6'3"	75"	144	264	279	295
6'4"	76"	148	271	287	304
6'5"	77"	151	278	295	312
6'6"	78"	155	285	302	320
6'7"	79"	159	292	310	328
6'8"	80"	164	300	318	336
6'9"	81"	168	307	326	345
6'10"	82"	172	315	334	354
6'11"	83"	176	323	343	362

Maximum BMI (Body Mass Index)	33	35	37
Minimum BMI (Body Mass Index)	18	18	18

Build Guidelines

ING

Super Preferred Build					
Male			Female		
Height	Max	Min	Height	Max	Min
4'8"	127	84	4'8"	124	83
4'9"	132	86	4'9"	128	85
4'10"	137	89	4'10"	133	88
4'11"	142	93	4'11"	138	91
5'0"	147	97	5'0"	143	93
5'1"	151	100	5'1"	148	95
5'2"	156	104	5'2"	152	98
5'3"	161	108	5'3"	157	100
5'4"	165	111	5'4"	162	102
5'5"	170	115	5'5"	166	104
5'6"	175	118	5'6"	171	107
5'7"	180	122	5'7"	176	108
5'8"	185	124	5'8"	181	112
5'9"	190	129	5'9"	186	115
5'10"	196	131	5'10"	191	118
5'11"	200	135	5'11"	196	121
6'0"	206	138	6'0"	201	125
6'1"	212	143	6'1"	207	126
6'2"	218	146	6'2"	212	128
6'3"	223	150	6'3"	218	133
6'4"	229	153	6'4"	224	137
6'5"	235	158	6'5"	230	140
6'6"	241	164	6'6"	236	144
6'7"	246	166	6'7"	242	146

Preferred Build					
Male			Female		
Height	Max	Min	Height	Max	Min
4'8"	138	83	4'8"	135	82
4'9"	143	85	4'9"	140	85
4'10"	148	89	4'10"	145	87
4'11"	154	92	4'11"	150	90
5'0"	159	96	5'0"	155	92
5'1"	164	99	5'1"	160	94
5'2"	169	103	5'2"	164	97
5'3"	174	107	5'3"	169	98
5'4"	179	110	5'4"	174	101
5'5"	184	113	5'5"	179	103
5'6"	189	117	5'6"	184	105
5'7"	194	120	5'7"	189	107
5'8"	200	123	5'8"	195	111
5'9"	205	127	5'9"	200	113
5'10"	211	129	5'10"	206	117
5'11"	216	133	5'11"	211	119
6'0"	223	137	6'0"	217	122
6'1"	228	141	6'1"	223	125
6'2"	235	145	6'2"	230	128
6'3"	241	148	6'3"	236	132
6'4"	247	152	6'4"	243	135
6'5"	254	156	6'5"	249	138
6'6"	261	160	6'6"	256	142
6'7"	267	165	6'7"	262	145

Select Build (No Minimum)			
Male		Female	
Height	Max	Height	Max
4'8"	146	4'8"	142
4'9"	151	4'9"	147
4'10"	156	4'10"	152
4'11"	162	4'11"	157
5'0"	167	5'0"	162
5'1"	173	5'1"	168
5'2"	178	5'2"	174
5'3"	184	5'3"	179
5'4"	189	5'4"	184
5'5"	195	5'5"	190
5'6"	201	5'6"	196
5'7"	207	5'7"	201
5'8"	212	5'8"	207
5'9"	218	5'9"	212
5'10"	224	5'10"	218
5'11"	230	5'11"	223
6'0"	236	6'0"	229
6'1"	242	6'1"	235
6'2"	249	6'2"	241
6'3"	256	6'3"	247
6'4"	262	6'4"	254
6'5"	269	6'5"	260
6'6"	276	6'6"	266
6'7"	283	6'7"	273

Build Guidelines

MetLife

The weights shown represent the maximum allowable weight.

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

	ELITE PLUS		PFD PLUS ELITE		STD PLUS PFD NS/S		STANDARD		TABLE B	TABLE C
	M	F	M	F	M	F	AGE 15	AGE 16 & OVER	AGE 16 & OVER	AGE 16 & OVER
4' 8"	125	121	132	125	143	137	144	188	199	210
4' 9"	130	125	136	130	148	141	150	192	203	214
4' 10"	135	130	141	135	153	146	155	196	207	218
4' 11"	139	134	146	139	158	152	161	200	211	221
5' 0"	144	139	150	144	164	157	166	204	215	226
5' 1"	149	144	154	149	169	162	172	209	220	230
5' 2"	151	148	158	153	175	166	177	213	224	234
5' 3"	156	151	162	157	180	169	183	218	229	240
5' 4"	161	156	166	161	185	175	188	224	235	246
5' 5"	166	161	171	166	191	180	194	230	243	252
5' 6"	170	164	175	170	197	185	199	236	247	258
5' 7"	174	169	179	174	203	189	205	242	253	265
5' 8"	179	174	184	179	209	194	210	249	261	273
5' 9"	182	178	188	183	215	199	216	256	269	281
5' 10"	188	183	193	188	220	204	221	263	276	288
5' 11"	193	189	198	193	226	210	227	270	283	296
6' 0"	199	194	204	199	232	216	232	278	291	304
6' 1"	204	200	209	204	237	221	238	286	299	312
6' 2"	210	205	214	210	243	228	244	294	307	320
6' 3"	215	211	220	215	249	234	250	302	315	328
6' 4"	221	216	226	221	255	240	255	310	323	336
6' 5"	227	222	232	227	261	246	260	318	331	344
6' 6"	233	228	238	233	267	253	265	325	339	352
6' 7"	239	235	244	239	273	259	*	333	347	360
6' 8"	245	241	251	245	279	266	*	341	355	368
6' 9"	251	247	257	251	285	273	*	349	363	376
6' 10"	258	253	263	258	291	279	*	357	371	384
6' 11"	264	259	270	264	298	286	*	369	384	389

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

Build Guidelines

Minnesota Life

Height	Individual consideration	Preferred Select	Preferred	Non tobacco+	Maximum weight						Individual consideration
					Standard	B	C	D	E	F	
5'0"	< 95	147	155	170	204	216	226	236	245	254	> 254
5'1"	< 98	152	160	176	209	220	230	240	249	258	> 258
5'2"	< 102	157	165	181	213	224	234	244	253	262	> 262
5'3"	< 105	162	170	187	218	229	240	250	260	270	> 270
5'4"	< 108	166	175	192	224	235	246	257	267	277	> 277
5'5"	< 112	171	180	198	230	243	252	263	274	284	> 284
5'6"	< 115	176	185	203	236	247	258	269	280	291	> 291
5'7"	< 119	181	190	209	242	253	265	276	287	299	> 299
5'8"	< 122	185	195	214	249	261	273	284	295	307	> 307
5'9"	< 126	190	200	220	256	269	281	293	304	316	> 316
5'10"	< 129	195	205	225	263	276	288	300	312	323	> 323
5'11"	< 133	202	213	234	270	283	296	308	320	331	> 331
6'0"	< 137	209	220	244	278	291	304	316	328	339	> 339
6'1"	< 141	214	225	247	286	299	312	324	336	347	> 347
6'2"	< 145	219	230	253	294	307	320	332	344	355	> 355
6'3"	< 149	223	235	258	302	315	328	340	352	364	> 364
6'4"	< 152	228	240	264	310	323	336	348	360	373	> 373
6'5"	< 157	233	245	269	318	331	344	356	369	382	> 382

Build Guidelines

North American

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"	161	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.

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		
	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 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

Build Guidelines

North American

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

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

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		
	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	Ages 70 & Under	Ages 70+	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

Build requirements for:

- ADDvantage
- Custom Guarantee

Build Guidelines

Prudential

This chart indicates the maximum weight per height for the specified underwriting category.

	AGES 18 - 64		AGES 65 AND OVER	
	PREFERRED BEST PREFERRED NON-TOBACCO PREFERRED SMOKER	NON-SMOKER PLUS	PREFERRED BEST PREFERRED NON-TOBACCO PREFERRED SMOKER	NON-SMOKER PLUS
4'10"	138	158	148	191
4'11"	143	163	153	198
5'0"	148	169	158	204
5'1"	153	174	164	211
5'2"	158	180	169	218
5'3"	163	186	175	225
5'4"	169	192	180	233
5'5"	174	198	186	240
5'6"	179	204	192	247
5'7"	185	210	198	255
5'8"	190	217	203	263
5'9"	196	223	209	270
5'10"	202	230	216	278
5'11"	207	236	222	286
6'0"	213	243	228	294
6'1"	219	250	234	303
6'2"	225	256	241	311
6'3"	232	263	247	319
6'4"	238	271	254	328
6'5"	244	278	261	337
6'6"	250	285	268	345
6'7"	257	292	275	354
6'8"	263	300	282	363
6'9"	270	307	289	372
6'10"	277	315	296	382

Build Guidelines

Symetra

Height	Preferred Best		Preferred Plus		Preferred / Standard Plus	
	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'	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'	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

Build Guidelines

Transamerica –

Male up to and including age 70

Height	Select/ PFD+ (UL/Term)	PFD (UL/ Term)	STD+ (Term)	STD (UL/Term)
4' 6"	119	132	139	155
4' 7"	123	136	144	160
4' 8"	127	140	149	166
4' 9"	131	145	154	172
4' 10"	135	150	159	178
4' 11"	140	155	164	184
5' 0"	144	160	169	190
5' 1"	149	164	175	196
5' 2"	154	169	180	202
5' 3"	159	174	186	208
5' 4"	164	179	192	214
5' 5"	169	184	198	220
5' 6"	174	189	204	227
5' 7"	179	195	210	233
5' 8"	184	200	215	239
5' 9"	189	206	221	244
5' 10"	195	211	227	250
5' 11"	200	217	233	256
6' 0"	205	223	239	263
6' 1"	211	229	245	269
6' 2"	217	235	251	276
6' 3"	223	241	257	283
6' 4"	228	247	263	289
6' 5"	233	253	269	296
6' 6"	238	259	276	303
6' 7"	244	265	283	310
6' 8"	249	271	289	317
6' 9"	254	277	295	324
6' 10"	260	283	302	331
6' 11"	265	289	308	338
7' 0"	270	295	314	346

Build Guidelines

Transamerica –
Male Ages 71+

Height	Select/ PFD+ (UL/Term)	PFD (UL/ Term)	STD+ (Term)	STD (UL/Term)
4' 6"	123	133	143	158
4' 7"	127	138	148	164
4' 8"	131	143	153	170
4' 9"	135	148	158	176
4' 10"	140	153	163	182
4' 11"	145	158	168	188
5' 0"	149	163	173	194
5' 1"	154	168	179	200
5' 2"	159	173	185	206
5' 3"	164	178	191	212
5' 4"	169	184	197	218
5' 5"	174	189	203	225
5' 6"	179	194	209	232
5' 7"	185	200	215	238
5' 8"	190	205	221	244
5' 9"	195	211	227	249
5' 10"	200	216	232	255
5' 11"	206	222	238	261
6' 0"	212	228	244	268
6' 1"	217	234	250	274
6' 2"	222	240	256	281
6' 3"	228	246	262	288
6' 4"	234	252	268	295
6' 5"	239	258	274	302
6' 6"	244	264	281	309
6' 7"	250	270	287	316
6' 8"	255	276	293	323
6' 9"	261	282	300	331
6' 10"	266	288	306	338
6' 11"	272	294	313	345
7' 0"	277	300	319	353

Build Guidelines

Transamerica –

Female up to and including age 70

Height	Select/ PFD+ (UL/Term)	PFD (UL/ Term)	STD+ (Term)	STD (UL/Term)
4' 6"	117	128	136	149
4' 7"	121	132	141	154
4' 8"	125	136	146	159
4' 9"	129	140	151	164
4' 10"	133	144	156	169
4' 11"	138	149	161	175
5' 0"	142	154	166	181
5' 1"	147	159	171	187
5' 2"	151	164	176	193
5' 3"	156	169	181	197
5' 4"	161	174	185	202
5' 5"	165	179	189	206
5' 6"	170	184	194	210
5' 7"	174	189	199	215
5' 8"	178	195	204	220
5' 9"	182	200	210	225
5' 10"	186	205	215	230
5' 11"	190	210	221	236
6' 0"	195	216	227	242
6' 1"	200	222	233	248
6' 2"	205	228	239	254
6' 3"	210	233	244	260
6' 4"	215	239	250	267
6' 5"	220	245	256	274
6' 6"	225	250	262	281
6' 7"	230	256	268	287
6' 8"	235	262	274	293
6' 9"	240	267	280	300
6' 10"	245	273	286	306
6' 11"	250	279	292	313
7' 0"	255	284	298	319

Build Guidelines

Transamerica – Female Ages 71+

Height	Select/ PFD+ (UL/Term)	PFD (UL/ Term)	STD+ (Term)	STD (UL/Term)
4' 6"	120	132	140	152
4' 7"	124	136	145	157
4' 8"	128	140	150	162
4' 9"	133	145	155	168
4' 10"	137	150	160	174
4' 11"	142	155	165	180
5' 0"	146	160	170	186
5' 1"	151	164	176	192
5' 2"	156	169	181	198
5' 3"	160	174	186	203
5' 4"	165	179	190	207
5' 5"	170	184	195	211
5' 6"	175	189	199	215
5' 7"	179	195	204	220
5' 8"	183	200	210	225
5' 9"	187	205	215	230
5' 10"	191	210	220	235
5' 11"	196	216	226	241
6' 0"	201	222	232	247
6' 1"	206	228	238	254
6' 2"	211	233	244	260
6' 3"	216	239	251	267
6' 4"	221	244	257	273
6' 5"	226	250	263	279
6' 6"	231	256	270	286
6' 7"	237	261	277	292
6' 8"	243	267	284	299
6' 9"	249	273	291	305
6' 10"	254	279	298	312
6' 11"	259	285	305	319
7' 0"	264	290	312	325

Build Guidelines

United of Omaha

	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													
1"	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													
1"	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

Build Guidelines

West Coast Life – Through age 70 (male or female)

Weight in pounds does not exceed the limit shown on the charts below.

<u>Super Preferred</u>		<u>Preferred</u>	
4-8	119	4-8	136
4-9	124	4-9	141
4-10	128	4-10	146
4-11	133	4-11	151
5-0	137	5-0	156
5-1	142	5-1	160
5-2	147	5-2	165
5-3	152	5-3	170
5-4	157	5-4	175
5-5	161	5-5	178
5-6	167	5-6	185
5-7	171	5-7	190
5-8	177	5-8	195
5-9	182	5-9	200
5-10	187	5-10	205
5-11	192	5-11	211
6-0	198	6-0	217
6-1	204	6-1	224
6-2	210	6-2	233
6-3	216	6-3	238
6-4	222	6-4	245
6-5	227	6-5	252
6-6	234	6-6	259
6-7	240	6-7	267
6-8	246	6-8	275
6-9	253	6-9	283
		6-10	291
		6-11	300



Build Guidelines

West Coast Life – Over age 70 (male or female)

Weight in pounds may not be less than the minimum or exceed the maximum shown on the charts below.

<u>Super Preferred</u>		<u>Preferred</u>	
4-8	98-128	4-8	89-146
4-9	101-133	4-9	92-152
4-10	104-138	4-10	95-157
4-11	108-143	4-11	98-162
5-0	112-148	5-0	102-168
5-1	115-153	5-1	105-174
5-2	119-158	5-2	108-180
5-3	123-163	5-3	112-185
5-4	127-168	5-4	115-191
5-5	131-173	5-5	119-197
5-6	135-178	5-6	123-203
5-7	139-184	5-7	127-209
5-8	143-190	5-8	130-216
5-9	147-195	5-9	134-222
5-10	152-201	5-10	138-229
5-11	156-206	5-11	142-236
6-0	160-212	6-0	146-242
6-1	165-218	6-1	150-249
6-2	170-224	6-2	154-256
6-3	174-230	6-3	158-262
6-4	179-237	6-4	162-270
6-5	184-244	6-5	167-277
6-6	189-250	6-6	172-284
6-7	194-256	6-7	176-292
6-8	199-263	6-8	180-299
6-9	204-270	6-9	185-306