

UNDERWRITING BUILD CHART

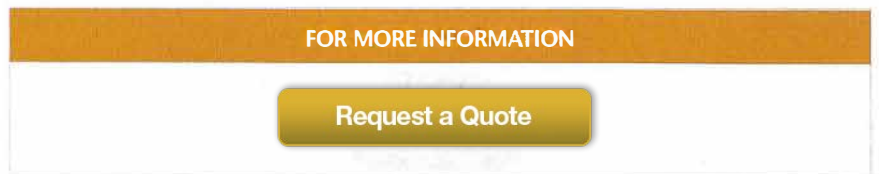
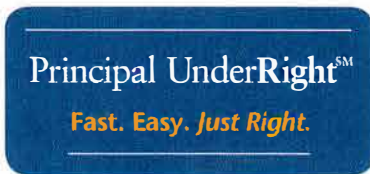
AGES 18-44				AGES 45-60			
Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'8	79 – 149	5'9	119 – 226	4'8	79 – 158	5'9	119 – 240
4'9	81 – 154	5'10	122 – 233	4'9	81 – 164	5'10	122 – 247
4'10	84 – 160	5'11	126 – 240	4'10	84 – 169	5'11	126 – 254
4'11	87 – 165	6'0	130 – 247	4'11	87 – 175	6'0	130 – 261
5'0	90 – 171	6'1	133 – 253	5'0	90 – 181	6'1	133 – 269
5'1	93 – 177	6'2	137 – 260	5'1	93 – 187	6'2	137 – 276
5'2	96 – 183	6'3	141 – 268	5'2	96 – 194	6'3	141 – 284
5'3	99 – 189	6'4	144 – 275	5'3	99 – 200	6'4	144 – 291
5'4	102 – 195	6'5	148 – 282	5'4	102 – 206	6'5	148 – 299
5'5	106 – 201	6'6	152 – 289	5'5	106 – 213	6'6	152 – 307
5'6	109 – 207	6'7	156 – 297	5'6	109 – 219	6'7	156 – 315
5'7	112 – 213	6'8	160 – 304	5'7	112 – 226	6'8	160 – 323
5'8	116 – 220	6'9	164 – 312	5'8	116 – 233	6'9	164 – 331

Note: Traditional underwriting is required for builds that are off the chart.

MAJOR MEDICAL CONDITIONS

Alcohol abuse and/or treatment	Drug abuse and/or treatment	Melanoma
Atrial Fibrillation	Epilepsy/Seizure	Multiple Sclerosis (MS)
Barrett's Esophagus	Gastric Bypass/Lap Band	Parkinson's Disease
Bipolar Disorder	Heart Disease/Surgery – all forms	Peripheral Artery Disease (PAD/ Peripheral Vascular Disease (PVD))
Cancer (exceptions: Basal Cell and Squamous Cell Carcinomas)	Hepatitis	Rheumatoid Arthritis (RA)
Chronic Obstructive Pulmonary Disease (COPD/Emphysema)	Hypertension (diagnosed within six months)	Sleep Apnea
Crohn's Disease	Kidney Disease	Stroke/Transient Ischemic Attack (TIA)
Diabetes/Gestational Diabetes	SLE/Lupus	Ulcerative Colitis (UC)

Note: Advanced diagnostic testing, biopsies, cardiac testing and other medical history may require an attending physician's statement. When attending physician's statements are ordered, we will require traditional underwriting.



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