

- AIDS/HIV
- Cancer
- Chronic pulmonary disease
- Kidney disease
- Bipolar disorders
- Multiple Sclerosis (MS)
- Heart disease
- Parkinson’s Disease
- Stroke

UNINSURABLE HEIGHT / WEIGHT BUILD CHART (applicants with weight exceeding the maximum are uninsurable)			
Height	Maximum Weight (lbs.)		Maximum Weight (lbs.)
4'8"	205		5'9"
4'9"	212		5'10"
4'10"	220		5'11"
4'11"	228		6'0"
5'0"	235		6'1"
5'1"	243		6'2"
5'2"	251		6'3"
5'3"	259		6'4"
5'4"	268		6'5"
5'5"	276		6'6"
5'6"	285		6'7"
5'7"	294		6'8"
5'8"	302		6'9"

Preferred Guidelines

Tobacco and Non-Tobacco

For Preferred underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for three years;
- Preferred Tobacco currently using tobacco;
- no death of a parent, brother or sister under the age of 60 from cardiovascular disease or cancer;
- no private aviation, or hazardous avocations or occupations;
- no DUI or “reckless driving” convictions within the last five years, and no more than one moving violations in the past five years;
- only stable and mild anxiety or depression (subject to individual consideration);
- no personal history of vascular disease or life-threatening cancer (must be a standard risk);
- no treatment or counseling regarding drug or alcohol use within the last seven years;
- blood pressure, treated or untreated, no higher than 140/90;
- total cholesterol, treated or untreated, no higher than 250 mg/dl with chol/HDL ratio no higher than 5.0; and
- build not to exceed limits set forth in the chart below.

Preferred Plus Guidelines

Non-Tobacco

For Preferred Plus underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for five years;

- no death of a parent, brother or sister under the age of 60 from cardiovascular disease, cancer or diabetes;
- no private aviation, or hazardous avocations or occupations;
- no DUI or "reckless driving" convictions within the last seven years, and no more than one moving violations in the past five years;
- no treatment for anxiety or depression;
- no personal history of vascular disease, life-threatening cancer or diabetes (must be a standard risk);
- no treatment or counseling regarding drug or alcohol use;
- blood pressure, untreated only, no higher than 130/80 (blood pressure treatment disqualifies);
- total cholesterol, untreated only, no higher than 210 mg/dl with chol/HDL ratio no higher than 4.5; and
- build not to exceed limits set forth in the chart below.

Height/Weight Build Charts

For any builds not listed as uninsurable or in the chart below, please contact Customer Connections, as detailed in the About Assurity section.

HEIGHT / WEIGHT BUILD CHART						
Height	Males					
	Preferred Plus		Preferred		Standard	
	Min	Max	Min	Max	Min	Max
4'8"	83	124	83	133	77	165
4'9"	86	130	86	139	79	171
4'10"	89	136	89	145	82	177
4'11"	92	141	92	151	85	183
5'0"	95	145	95	156	88	189
5'1"	98	150	98	161	91	196
5'2"	101	155	101	166	94	202
5'3"	105	160	105	172	97	209
5'4"	108	166	108	177	100	215
5'5"	111	171	111	183	103	222
5'6"	115	176	115	188	106	229
5'7"	118	181	118	194	109	236
5'8"	122	187	122	200	113	243
5'9"	125	192	125	206	116	250
5'10"	129	198	129	212	119	258
5'11"	133	204	133	218	123	265
6'0"	137	210	137	224	126	273
6'1"	140	216	140	231	130	280
6'2"	144	221	144	237	133	288
6'3"	148	228	148	244	137	296
6'4"	152	234	152	250	141	304
6'5"	156	240	156	257	144	312
6'6"	160	246	160	263	148	320
6'7"	164	252	164	269	152	328
6'8"	168	258	168	275	156	337
6'9"	173	264	173	281	160	345

HEIGHT / WEIGHT BUILD CHART						
Height	Females					
	Preferred Plus		Preferred		Standard	
	Min	Max	Min	Max	Min	Max
4'8"	83	114	83	124	77	165
4'9"	86	120	86	130	79	171
4'10"	89	126	89	136	82	177
4'11"	92	131	92	141	85	183
5'0"	95	135	95	145	88	189
5'1"	98	140	98	150	91	196
5'2"	101	144	101	155	94	202
5'3"	105	149	105	160	97	209
5'4"	108	154	108	166	100	215
5'5"	111	159	111	171	103	222
5'6"	115	164	115	176	106	229
5'7"	118	169	118	181	109	236
5'8"	122	174	122	187	113	243
5'9"	125	179	125	192	116	250
5'10"	129	184	129	198	119	258
5'11"	133	190	133	204	123	265
6'0"	137	195	137	210	126	273
6'1"	140	200	140	216	130	280
6'2"	144	206	144	221	133	288
6'3"	148	212	148	228	137	296
6'4"	152	217	152	234	141	304
6'5"	156	223	156	240	144	312
6'6"	160	229	160	246	148	320
6'7"	164	235	164	252	152	328
6'8"	168	241	168	258	156	337
6'9"	173	247	173	264	160	345

Non-U.S. Citizens

Applications may be taken for U.S. citizens who permanently reside in the U.S. or for permanent resident aliens who have lived in the U.S. for at least one year and do not plan to return to their native country on a permanent basis. The applicant's resident alien card number must be submitted with the application for a permanent resident alien. A photocopy of the resident alien card can be included in case it is required.

Personal History Interview

Personal history interviews are ordered by the underwriting department for all applications with face amounts exceeding \$500,000. Please inform every applicant that he/she may receive a phone call regarding an interview.

Backdating Policy Issue Date

Assurity will backdate the policy issue date six months prior to application's signature date to "save age" (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow for a lesser age to meet eligibility requirements).