

## Underwriting Class Criteria: Ages 65+

All applicants must meet specific criteria to qualify for these underwriting classes. Meeting these criteria is not a guarantee that an applicant will qualify for a specific class.

The only Nicotine Use classes available are Preferred and Standard.

We will also review functionality (including exercise capacity and mobility), weight change and nutritional status, cognition, social connectivity and degree of independent living.

### Male & Female Age 65+ Build Chart

Height (ft)	Height (in)	Minimum 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

#### Body Mass Index (BMI)

Maximum	33	35	37
Minimum	18	18	18