

BUILD

OVERWEIGHT

Of significant importance in evaluating one's insurability is the relationship of an individual's height and weight. An overweight individual has an increased incidence of cardiovascular disease and renal disease. In addition, there is added stress to the weight bearing joints and bones. Obesity may also be associated with other disorders such as diabetes and other endocrine disorders.

UNDERWEIGHT

Underweight generally is of less significance than overweight concerning long-term disabilities and illnesses, however, abnormally thin individuals may have difficulty gaining weight because of nutritional deficiencies, or a chronic underlying disease. Frequently, thin individuals have a low resistance to acute illnesses.

WEIGHT REDUCTION

When weight reduction has been accomplished, and the weight has been stable for one year, full credit will be given for weight loss. If there has been weight loss and the weight has not been stable for a period of 12 months, half credit will be given for the weight lost. Example: Female 5'7", 231lbs; lost 36 lbs within 2 months. If current weight is 195 lbs, allow ½ credit by adding 18 lbs, for a total of 213 lbs, before referencing the appropriate build table.

ADULT Build Charts (16+) – Fully underwritten

Preferred Plus/ Preferred Smoker Fully Underwritten		Preferred Fully Underwritten		Standard Plus Fully Underwritten		Standard Fully Underwritten	
Height (Ft)	Maximum Weight (lbs)	Height (Ft)	Maximum Weight (lbs)	Height (Ft)	Maximum Weight (lbs)	Height (Ft)	Maximum Weight (lbs)
4'8	118	4'8	125	4'8	143	4'8	162
4'9	122	4'9	130	4'9	150	4'9	168
4'10	126	4'10	135	4'10	155	4'10	174
4'11	130	4'11	137	4'11	160	4'11	180
5'0	144	5'0	152	5'0	167	5'0	186
5'1	149	5'1	158	5'1	175	5'1	193
5'2	152	5'2	162	5'2	180	5'2	199
5'3	157	5'3	166	5'3	185	5'3	206
5'4	161	5'4	172	5'4	190	5'4	211
5'5	166	5'5	178	5'5	195	5'5	219
5'6	170	5'6	182	5'6	200	5'6	226
5'7	176	5'7	190	5'7	205	5'7	233
5'8	180	5'8	195	5'8	210	5'8	240
5'9	184	5'9	200	5'9	215	5'9	247
5'10	190	5'10	205	5'10	222	5'10	254
5'11	196	5'11	210	5'11	227	5'11	261
6'0	202	6'0	220	6'0	234	6'0	269
6'1	206	6'1	225	6'1	242	6'1	276
6'2	211	6'2	230	6'2	247	6'2	284
6'3	216	6'3	240	6'3	252	6'3	292
6'4	221	6'4	244	6'4	258	6'4	299
6'5	227	6'5	251	6'5	264	6'5	307
6'6	244	6'6	260	6'6	270	6'6	315
6'7	249	6'7	265	6'7	276	6'7	323
6'8	254	6'8	270	6'8	281	6'8	332
6'9	259	6'9	273	6'9	285	6'9	340