

Build

Preferred plus nontobacco criteria:

Up to age 60

BMI of 30 or less and a minimum BMI of 18.

Age 61 and up

BMI of 31 or less and a minimum BMI of 19.

To determine the applicable rating, first locate the appropriate chart using the client's current age, then find the client's height in the first column. Each cell in that row corresponds to the highest weight allowed for the rating displayed at the top of the column. Find the left-most cell with a value greater than or equal to the client's weight in pounds to determine the appropriate rating.

| Height | Male/female ages 18–60 | | | | | | | |
|--------|------------------------|-----|------|------|------|------|------|------|
| | 125% | STD | 125% | 150% | 175% | 200% | 225% | 250% |
| | Weight | | | | | | | |
| 4' 8" | 78 | 158 | 171 | 178 | 185 | 189 | 194 | 198 |
| 4' 9" | 80 | 164 | 177 | 184 | 191 | 196 | 201 | 205 |
| 4' 10" | 83 | 169 | 184 | 191 | 198 | 203 | 208 | 212 |
| 4' 11" | 86 | 175 | 190 | 198 | 205 | 210 | 215 | 220 |
| 5' 0" | 89 | 181 | 197 | 204 | 212 | 217 | 222 | 227 |
| 5' 1" | 92 | 187 | 203 | 211 | 219 | 224 | 230 | 235 |
| 5' 2" | 95 | 194 | 210 | 218 | 226 | 232 | 237 | 243 |
| 5' 3" | 98 | 200 | 217 | 225 | 234 | 239 | 245 | 251 |
| 5' 4" | 101 | 206 | 224 | 233 | 241 | 247 | 253 | 259 |
| 5' 5" | 105 | 213 | 231 | 240 | 249 | 255 | 261 | 267 |
| 5' 6" | 108 | 219 | 238 | 247 | 257 | 263 | 269 | 275 |
| 5' 7" | 111 | 226 | 245 | 255 | 264 | 271 | 277 | 284 |
| 5' 8" | 115 | 233 | 253 | 263 | 272 | 279 | 286 | 292 |
| 5' 9" | 118 | 240 | 260 | 270 | 281 | 287 | 294 | 301 |
| 5' 10" | 121 | 247 | 268 | 278 | 289 | 296 | 303 | 310 |
| 5' 11" | 125 | 254 | 276 | 286 | 297 | 304 | 311 | 319 |
| 6' 0" | 129 | 261 | 283 | 294 | 305 | 313 | 320 | 328 |
| 6' 1" | 132 | 269 | 291 | 303 | 315 | 322 | 329 | 337 |
| 6' 2" | 136 | 276 | 299 | 311 | 323 | 331 | 338 | 346 |
| 6' 3" | 140 | 284 | 308 | 320 | 332 | 340 | 348 | 356 |
| 6' 4" | 143 | 291 | 316 | 328 | 340 | 349 | 357 | 365 |
| 6' 5" | 147 | 299 | 324 | 337 | 349 | 358 | 366 | 375 |
| 6' 6" | 151 | 307 | 333 | 346 | 359 | 367 | 376 | 385 |
| 6' 7" | 155 | 315 | 341 | 355 | 368 | 377 | 386 | 395 |
| 6' 8" | 159 | 323 | 350 | 364 | 377 | 386 | 395 | 405 |
| 6' 9" | 163 | 331 | 359 | 373 | 387 | 396 | 405 | 415 |

| Height | Male/female age 61 and up | | | | | | | |
|--------|---------------------------|-----|------|------|------|------|------|------|
| | 125% | STD | 125% | 150% | 175% | 200% | 225% | 250% |
| | Weight | | | | | | | |
| 4' 8" | 78 | 162 | 171 | 178 | 185 | 189 | 194 | 198 |
| 4' 9" | 80 | 168 | 177 | 184 | 191 | 196 | 201 | 205 |
| 4' 10" | 83 | 174 | 184 | 191 | 198 | 203 | 208 | 212 |
| 4' 11" | 86 | 180 | 190 | 198 | 205 | 210 | 215 | 220 |
| 5' 0" | 89 | 186 | 197 | 204 | 212 | 217 | 222 | 227 |
| 5' 1" | 92 | 193 | 203 | 211 | 219 | 224 | 230 | 235 |
| 5' 2" | 95 | 199 | 210 | 218 | 226 | 232 | 237 | 243 |
| 5' 3" | 98 | 206 | 217 | 225 | 234 | 239 | 245 | 251 |
| 5' 4" | 101 | 212 | 224 | 233 | 241 | 247 | 253 | 259 |
| 5' 5" | 105 | 219 | 231 | 240 | 249 | 255 | 261 | 267 |
| 5' 6" | 108 | 226 | 238 | 247 | 257 | 263 | 269 | 275 |
| 5' 7" | 111 | 233 | 245 | 255 | 264 | 271 | 277 | 284 |
| 5' 8" | 115 | 240 | 253 | 263 | 272 | 279 | 286 | 292 |
| 5' 9" | 118 | 247 | 260 | 270 | 281 | 287 | 294 | 301 |
| 5' 10" | 121 | 254 | 268 | 278 | 289 | 296 | 303 | 310 |
| 5' 11" | 125 | 261 | 276 | 286 | 297 | 304 | 311 | 319 |
| 6' 0" | 129 | 269 | 283 | 294 | 305 | 313 | 320 | 328 |
| 6' 1" | 132 | 276 | 291 | 303 | 315 | 322 | 329 | 337 |
| 6' 2" | 136 | 284 | 299 | 311 | 323 | 331 | 338 | 346 |
| 6' 3" | 140 | 292 | 308 | 320 | 332 | 340 | 348 | 356 |
| 6' 4" | 143 | 299 | 316 | 328 | 340 | 349 | 357 | 365 |
| 6' 5" | 147 | 307 | 324 | 337 | 349 | 358 | 366 | 375 |
| 6' 6" | 151 | 315 | 333 | 346 | 359 | 367 | 376 | 385 |
| 6' 7" | 155 | 323 | 341 | 355 | 368 | 377 | 386 | 395 |
| 6' 8" | 159 | 332 | 350 | 364 | 377 | 386 | 395 | 405 |
| 6' 9" | 163 | 340 | 359 | 373 | 387 | 396 | 405 | 415 |