

Build Chart

Height	Select Preferred Maximum Through Age 70	Preferred Maximum Through Age 70	Select Preferred Over Age 70	Preferred Over Age 70	For Standard (Non-Preferreds) and Substandard (Maximum)								
					Substandard Ratings								
					1*	2*	3	4	5	6	7	8	
4'7"	120	129	95 – 129	86 – 142	159	173	179	187	194	198	201	204	
4'8"	125	134	98 – 134	89 – 147	165	179	186	194	201	206	209	212	
4'9"	129	139	102 – 139	92 – 152	171	186	193	201	209	214	216	218	
4'10"	134	144	105 – 144	96 – 158	177	193	200	208	216	221	224	227	
4'11"	139	149	109 – 149	99 – 163	184	199	207	216	224	229	232	235	
5'0"	143	154	113 – 154	102 – 169	190	206	214	223	232	237	240	243	
5'1"	148	159	116 – 159	106 – 175	197	214	222	231	240	245	249	253	
5'2"	153	164	120 – 164	109 – 180	203	221	229	239	248	254	257	261	
5'3"	158	169	124 – 169	113 – 186	210	228	237	247	257	262	266	270	
5'4"	163	175	128 – 175	117 – 192	217	236	245	255	265	271	274	277	
5'5"	168	180	132 – 180	120 – 198	224	243	252	263	273	279	283	288	
5'6"	173	186	136 – 186	124 – 204	231	251	260	271	282	288	292	296	
5'7"	179	192	140 – 192	128 – 211	239	259	269	280	291	297	301	305	
5'8"	184	197	145 – 197	132 – 217	246	267	277	288	300	306	310	314	
5'9"	190	203	149 – 203	135 – 223	253	275	285	297	309	316	320	324	
5'10"	195	209	153 – 209	139 – 230	261	283	294	306	318	325	329	333	
5'11"	201	215	158 – 215	143 – 237	269	292	302	315	327	335	339	343	
6'0"	206	221	162 – 221	147 – 243	276	300	311	324	337	344	349	354	
6'1"	212	227	167 – 227	152 – 250	284	309	320	333	346	354	359	364	
6'2"	218	234	171 – 234	156 – 257	292	317	329	343	356	364	369	374	
6'3"	224	240	176 – 240	160 – 264	300	326	338	352	366	374	379	384	
6'4"	230	246	181 – 246	164 – 271	309	335	347	362	376	384	389	394	
6'5"	236	253	186 – 253	169 – 278	317	344	357	371	386	395	400	405	
6'6"	242	260	190 – 260	173 – 286	325	353	366	381	396	405	410	415	
6'7"	249	266	195 – 266	178 – 293	334	362	376	391	407	416	421	426	
6'8"	255	273	200 – 273	182 – 300	343	372	385	401	417	426	432	438	
6'9"	261	280	205 – 280	187 – 308	351	381	395	412	428	437	443	449	
6'10"	268	287	210 – 287	191 – 316	360	391	405	422	439	448	454	460	
6'11"	274	294	216 – 294	196 – 323	369	401	415	432	450	459	465	471	
					DEBITS	+25*	+50*	+75	+100	+125	+150	+175	+200
					TABLE	Standard	2	3	4	5	6	7	8

Ratings through Table 2 may be eligible for credits (best class Standard):

* Females: allow 25 credits if no co-morbid impairment (cad, DM, OSA, etc.)

* Males: allow 25 credits if lipid and blood pressure values fall within published Select criteria.

Credits and most favorable actions are reserved for otherwise healthy risks, with no significant medical conditions or poorly controlled risk. Ratings are for Build only. Final rating may be higher if there are co-morbidities.

Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL.

