

# Build Guidelines

## American National (as of 11/2023)

Preferred Plus				Preferred				Standard Plus			
Height		Weight		Height		Weight		Height		Weight	
Feet	Inches	Low	High	Feet	Inches	Low	High	Feet	Inches	Low	High
5	0	95	146	5	0	95	159	5	0	95	169
5	1	98	151	5	1	98	165	5	1	98	175
5	2	101	156	5	2	101	170	5	2	101	181
5	3	105	162	5	3	105	176	5	3	105	187
5	4	108	167	5	4	108	181	5	4	108	193
5	5	111	172	5	5	111	187	5	5	111	199
5	6	115	177	5	6	115	193	5	6	115	205
5	7	118	182	5	7	118	198	5	7	118	211
5	8	122	188	5	8	122	204	5	8	122	218
5	9	125	193	5	9	125	210	5	9	125	224
5	10	129	199	5	10	129	217	5	10	129	230
5	11	133	205	5	11	133	223	5	11	133	237
6	0	136	211	6	0	136	229	6	0	136	244
6	1	140	217	6	1	140	235	6	1	140	251
6	2	144	222	6	2	144	242	6	2	144	258
6	3	148	229	6	3	148	247	6	3	148	265
6	4	152	234	6	4	152	255	6	4	152	272
6	5	156	241	6	5	156	262	6	5	156	279
6	6	160	247	6	6	160	269	6	6	160	286
6	7	164	253	6	7	164	276	6	7	164	293
6	8	168	260	6	8	168	283	6	8	168	301
6	9	172	266	6	9	172	290	6	9	172	308

**Note:** For Preferred Criteria (age 61+) - BMI must be greater than 18.5 to be considered Standard Plus, Preferred or Preferred Plus.

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# Build Guidelines

## American National (as of 11/2023)

### Non-Preferred Build Table

Height	Std	T2	T3	T4	T5	T6	T8	Decline
4'8"	83-149	168-173	174-180	181-189	190-194	195-202	203-207	>217
4'9"	86-154	174-180	181-187	188-196	197-201	202-210	211-214	>225
4'10"	89-160	180-186	187-193	194-203	204-208	209-217	218-222	>233
4'11"	92-165	186-193	194-200	201-210	211-215	216-225	226-230	>241
5'0"	95-171	193-199	200-207	208-217	218-222	223-232	233-238	>249
5'1"	98-177	199-206	207-214	215-224	225-230	231-240	241-246	>257
5'2"	102-183	206-213	214-221	222-232	233-237	238-248	249-254	>266
5'3"	105-189	212-220	221-228	229-239	240-245	246-256	257-262	>274
5'4"	108-195	219-227	228-235	236-247	248-253	254-265	266-270	>283
5'5"	112-201	226-234	235-243	244-255	256-261	262-273	274-279	>292
5'6"	115-207	233-241	242-250	251-263	264-269	270-281	282-288	>301
5'7"	119-213	240-249	250-258	259-271	272-277	278-290	291-296	>310
5'8"	122-220	247-256	257-266	267-279	280-286	287-299	300-305	>319
5'9"	126-226	254-264	265-274	275-287	288-294	295-308	309-314	>329
5'10"	129-233	262-271	272-282	283-296	297-303	304-317	318-324	>339
5'11"	133-240	269-279	280-290	291-304	305-311	312-326	327-333	>348
6'0"	137-247	277-287	288-298	299-313	314-320	321-335	336-342	>358
6'1"	141-253	285-295	296-306	307-322	323-329	330-344	345-352	>368
6'2"	145-260	293-303	304-315	316-331	332-338	339-354	355-362	>378
6'3"	149-268	301-312	313-324	325-340	341-348	349-364	365-372	>389
6'4"	152-275	309-320	321-332	333-349	350-357	358-373	374-382	>399
6'5"	157-282	317-328	329-341	342-358	359-366	367-383	384-392	>409
6'6"	161-289	325-337	338-350	351-367	368-376	377-393	394-402	>420
6'7"	165-297	333-346	347-359	360-377	378-386	387-403	404-412	>431
6'8"	169-304	342-355	356-368	369-386	387-395	396-414	415-423	>442
6'9"	173-312	350-363	364-377	378-396	397-405	406-424	425-433	>453

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# Build Guidelines

## Corebridge Financial (as of 6/2023) – Under Carrier Review

### Preferred Underwriting Class Guidelines for Term, UL, WL, VUL

	Preferred Plus Non-tobacco	Preferred Non-tobacco	Standard Plus Non-Tobacco <sup>1</sup> (Term only)	Preferred Tobacco
Build	BMI 18.5 – 29.5	BMI 18.5 – 31.5	BMI 18.5 – 33	BMI 18.5 – 31.5

### [BMI Underwriting Calculator](#)

*1 Where applicable by plan and state approval. If “Standard-Plus Non-Tobacco” is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.*

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# Build Guidelines

## John Hancock (as of 11/2023)

<b>Build</b>	<ul style="list-style-type: none"> <li>Individuals who have a BMI of <math>\leq 18.0</math> or <math>\geq 40.0</math> will not be considered</li> <li>Overweight individuals with arthritis, CAD or other risk factors, and underweight individuals with depression, osteoporosis, and other risk factors may not be considered within BMI of 18.0–40.0</li> </ul>
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### Ratings Build Chart

Use this chart to find the rating required for height and weight. The rating is shown in the horizontal line across the top of the chart.

Each cell of the chart is the maximum weight allowed for each rating. For any build over the chart maximum, an offer is doubtful. To pursue a possible highly rated offer, please contact a John Hancock underwriter.

Height	125%	150%	175%	200%	225%	250%	300%
4' 8"	189	200	208	215	220	227	238
4' 9"	193	204	212	218	225	231	242
4' 10"	197	208	216	223	229	235	247
4' 11"	201	212	220	226	233	239	251
5' 0"	205	216	224	232	238	243	255
5' 1"	210	221	229	237	242	247	259
5' 2"	214	225	232	240	246	252	263
5' 3"	219	230	238	246	252	258	271
5' 4"	225	236	244	252	259	265	278
5' 5"	231	242	250	258	265	272	285
5' 6"	237	248	256	264	271	278	292
5' 7"	243	254	263	271	279	286	300
5' 8"	250	262	271	279	287	294	308
5' 9"	257	270	279	288	295	302	317
5' 10"	264	277	286	295	302	309	324
5' 11"	271	284	293	303	310	317	332
6' 0"	279	292	301	311	318	325	340
6' 1"	287	300	309	319	326	333	348
6' 2"	295	308	317	327	334	341	356
6' 3"	303	316	325	335	342	350	365
6' 4"	311	324	333	343	351	358	374
6' 5"	319	332	341	351	359	367	383
6' 6"	326	340	349	359	367	375	392
6' 7"	334	348	357	367	375	384	401
6' 8"	342	356	366	375	384	393	410
6' 9"	350	364	374	384	393	401	419
6' 10"	358	372	382	392	401	410	428
6' 11"	366	380	390	400	409	418	436

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# Build Guidelines

## Legal & General America (as of 11/2023)

For all underwriting classes, half-inch measurements are rounded up to the next inch.

Applicants with weights below the minimum weight requirement will be evaluated by the underwriter on an individual-consideration basis. Please see the [Substandard Build Chart](#) for expanded weights.

**Note:** Both columns are Standard rates however, in the one we may still have a chance to apply Super Criteria and credit the case to Standard Plus. In the far-right column, we will not apply any Super Criteria - the far-right column is essentially Table 1 rates which we do not have a Table 1 so in some ways we are already giving a premium break. Both are Standard premiums and even if falls into the possible credit column would still quote as Standard because we do not really know if they will fit into the credits.

Height	Maximum Weight In Pounds				
	Preferred Plus	Preferred	Standard Plus	Standard	Standard
	May be eligible for 1" height adjustment or credits				Is not eligible for 1" height adjustment or credits
4'10"	89 - 134	135 - 144	145 - 155	156 - 181	182 - 196
4'11"	92 - 139	140 - 149	150 - 160	161 - 188	189 - 203
5'0"	95 - 144	145 - 154	155 - 166	167 - 194	195 - 209
5'1"	98 - 149	150 - 159	160 - 171	172 - 201	202 - 216
5'2"	101 - 153	154 - 164	165 - 177	178 - 207	208 - 224
5'3"	104 - 158	159 - 170	171 - 183	184 - 214	215 - 231
5'4"	108 - 164	165 - 175	176 - 188	189 - 221	222 - 238
5'5"	111 - 169	170 - 181	182 - 194	195 - 228	229 - 246
5'6"	115 - 174	175 - 186	187 - 200	201 - 235	236 - 253
5'7"	118 - 179	180 - 192	193 - 207	208 - 242	243 - 261
5'8"	122 - 185	186 - 198	199 - 213	214 - 249	250 - 269
5'9"	125 - 190	191 - 204	205 - 219	220 - 257	258 - 277
5'10"	129 - 196	197 - 210	211 - 225	226 - 264	265 - 285
5'11"	133 - 201	202 - 216	217 - 232	233 - 272	273 - 293
6'0"	136 - 207	208 - 222	223 - 239	240 - 279	280 - 302
6'1"	140 - 213	214 - 228	229 - 245	246 - 287	288 - 310
6'2"	144 - 219	220 - 234	235 - 252	253 - 295	296 - 319
6'3"	148 - 225	226 - 241	242 - 259	260 - 303	304 - 327
6'4"	152 - 231	232 - 247	248 - 266	267 - 311	312 - 336
6'5"	156 - 237	238 - 254	255 - 273	274 - 320	321 - 345
6'6"	160 - 243	244 - 260	261 - 280	281 - 328	329 - 354
6'7"	164 - 249	250 - 267	268 - 287	288 - 336	337 - 363
6'8"	168 - 256	257 - 274	275 - 295	296 - 345	346 - 372
6'9"	173 - 262	263 - 281	282 - 302	303 - 354	355 - 382
6'10"	177 - 268	269 - 288	289 - 309	310 - 363	364 - 391
6'11"	181 - 275	276 - 295	296 - 317	318 - 371	372 - 401

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# Build Guidelines

## Legal & General America (as of 11/2023)

The build rating is shown across the top of the chart. Each cell of the chart is the maximum weight allowed for each rating. All table ratings will be based off our Standard Plus rates. Our one-inch rule and other underwriting credit criteria are only applied to cases that qualify for Standard (eligible) classes, and do not apply to Substandard classes.

**Note:** For clients with builds over Table 6 or those over age 70, please send us a QuickQuote request at [www.LGAquickquote.com](http://www.LGAquickquote.com) or contact your underwriter for more information.

Substandard Build   Maximum Weight in lbs   Ages 20 - 69						
Height	Inches	Table 2	Table 3	Table 4	Table 5	Table 6
4' 10"	58	200	205	210	215	220
4' 11"	59	207	212	217	222	227
5' 0"	60	215	220	225	230	235
5' 1"	61	222	227	232	238	243
5' 2"	62	229	235	240	246	251
5' 3"	63	237	242	248	254	259
5' 4"	64	244	250	256	262	267
5' 5"	65	252	258	264	270	276
5' 6"	66	260	266	272	278	284
5' 7"	67	268	274	280	287	293
5' 8"	68	276	282	289	295	302
5' 9"	69	284	291	297	304	311
5' 10"	70	292	299	306	313	320
5' 11"	71	301	308	315	322	329
6' 0"	72	309	317	324	331	339
6' 1"	73	318	325	333	341	348
6' 2"	74	327	334	342	350	358
6' 3"	75	336	344	352	360	368
6' 4"	76	345	353	361	369	377
6' 5"	77	354	362	371	379	387
6' 6"	78	363	372	380	389	398
6' 7"	79	372	381	390	399	408
6' 8"	80	382	391	400	409	418
6' 9"	81	391	401	410	419	429
6' 10"	82	401	411	420	430	439
6' 11"	83	411	421	431	440	450

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# Build Guidelines

## Lincoln Financial (as of 11/2023)

### (Individual & Survivorship Products)

#### Preferred Plus NT Criteria:

Up to age 60: BMI of 30 or less and a minimum BMI of 18.

Age 61+: BMI of 31 or less and a minimum BMI of 19.

### Preferred Plus Non-Tobacco Criteria

Height	Male/female age 18 to 60				Male/female age 61+			
	Preferred plus BMI		Preferred BMI		Preferred plus BMI		Preferred BMI	
	Min 18	Max 30	Min 18	Max 32	Min 19	Max 31	Min 19	Max 33
4' 10"	88	143	88	153	91	148	91	157
4' 11"	91	148	91	158	94	153	94	163
5' 0"	94	153	94	163	97	158	97	169
5' 1"	98	158	98	169	100	164	100	174
5' 2"	101	164	101	175	104	169	104	180
5' 3"	104	169	104	180	107	175	107	186
5' 4"	108	174	108	186	110	180	110	192
5' 5"	111	180	111	192	114	186	114	198
5' 6"	114	185	114	198	118	192	118	204
5' 7"	118	191	118	204	121	198	121	210
5' 8"	122	197	122	210	125	203	125	217
5' 9"	125	203	125	216	128	209	128	223
5' 10"	129	209	129	222	132	216	132	230
5' 11"	133	215	133	229	136	222	136	236
6' 0"	136	221	136	235	140	228	140	243
6' 1"	140	227	140	242	144	235	144	250
6' 2"	144	233	144	249	148	241	148	257
6' 3"	148	240	148	256	152	248	152	264
6' 4"	152	246	152	263	156	254	156	271

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# Build Guidelines

## Lincoln Financial (as of 11/2023) (Individual & Survivorship Products)

### Preferred Plus NT Criteria:

Up to age 60: BMI of 30 or less and a minimum BMI of 18.

Age 61+: BMI of 31 or less and a minimum BMI of 19.

### Preferred Plus Non-Tobacco Criteria (Continued)

Male/female ages 18-60									Male/female age 61 and up								
Height	125%	STD	125%	150%	175%	200%	225%	250%	Height	125%	STD	125%	150%	175%	200%	225%	250%
	Weight									Weight							
4' 8"	78	158	171	178	185	189	194	198	4' 8"	78	162	171	178	185	189	194	198
4' 9"	80	164	177	184	191	196	201	205	4' 9"	80	168	177	184	191	196	201	205
4' 10"	83	169	184	191	198	203	208	212	4' 10"	83	174	184	191	198	203	208	212
4' 11"	86	175	190	198	205	210	215	220	4' 11"	86	180	190	198	205	210	215	220
5' 0"	89	181	197	204	212	217	222	227	5' 0"	89	186	197	204	212	217	222	227
5' 1"	92	187	203	211	219	224	230	235	5' 1"	92	193	203	211	219	224	230	235
5' 2"	95	194	210	218	226	232	237	243	5' 2"	95	199	210	218	226	232	237	243
5' 3"	98	200	217	225	234	239	245	251	5' 3"	98	206	217	225	234	239	245	251
5' 4"	101	206	224	233	241	247	253	259	5' 4"	101	212	224	233	241	247	253	259
5' 5"	105	213	231	240	249	255	261	267	5' 5"	105	219	231	240	249	255	261	267
5' 6"	108	219	238	247	257	263	269	275	5' 6"	108	226	238	247	257	263	269	275
5' 7"	111	226	245	255	264	271	277	284	5' 7"	111	233	245	255	264	271	277	284
5' 8"	115	233	253	263	272	279	286	292	5' 8"	115	240	253	263	272	279	286	292
5' 9"	118	240	260	270	281	287	294	301	5' 9"	118	247	260	270	281	287	294	301
5' 10"	121	247	268	278	289	296	303	310	5' 10"	121	254	268	278	289	296	303	310
5' 11"	125	254	276	286	297	304	311	319	5' 11"	125	261	276	286	297	304	311	319
6' 0"	129	261	283	294	305	313	320	328	6' 0"	129	269	283	294	305	313	320	328
6' 1"	132	269	291	303	315	322	329	337	6' 1"	132	276	291	303	315	322	329	337
6' 2"	136	276	299	311	323	331	338	346	6' 2"	136	284	299	311	323	331	338	346
6' 3"	140	284	308	320	332	340	348	356	6' 3"	140	292	308	320	332	340	348	356
6' 4"	143	291	316	328	340	349	357	365	6' 4"	143	299	316	328	340	349	357	365
6' 5"	147	299	324	337	349	358	366	375	6' 5"	147	307	324	337	349	358	366	375
6' 6"	151	307	333	346	359	367	376	385	6' 6"	151	315	333	346	359	367	376	385
6' 7"	155	315	341	355	368	377	386	395	6' 7"	155	323	341	355	368	377	386	395
6' 8"	159	323	350	364	377	386	395	405	6' 8"	159	332	350	364	377	386	395	405
6' 9"	163	331	359	373	387	396	405	415	6' 9"	163	340	359	373	387	396	405	415

For heights & weights not listed on the chart, go to the following website. [www.bmi-calculator.net](http://www.bmi-calculator.net)

Our Build/BMI chart is abbreviated – if you have any questions regarding specific build cases please give us a call to discuss.

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# Build Guidelines

**Lincoln Financial** (as of 11/2023)

## TermAccel Level Term

Minimum/maximum BMI and weight in pounds

Height	Male/female up to age 60			
	Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31
4' 10"	88	138	88	148
4' 11"	91	143	91	153
5' 0"	94	148	94	158
5' 1"	98	153	98	164
5' 2"	101	158	101	169
5' 3"	104	163	104	175
5' 4"	108	169	108	180
5' 5"	111	174	111	186
5' 6"	114	179	114	192
5' 7"	118	185	118	198
5' 8"	122	190	122	203
5' 9"	125	196	125	209
5' 10"	129	202	129	216
5' 11"	133	208	133	222
6' 0"	136	213	136	228
6' 1"	140	219	140	235
6' 2"	144	225	144	241
6' 3"	148	232	148	248
6' 4"	152	238	152	254

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# Build Guidelines

**Lumico** (as of 11/2023)

## Final Expense

### HEIGHT/WEIGHT CHART

The height and weight in the chart below can potentially be considered for Preferred, Standard and Modified risk classes. Please note that other conditions noted during the underwriting process may factor into the final underwriting decision.

Height (ft/in)	Preferred Weight (LBS)	Standard Weight (LBS)	Modified Weight (LBS)
4'0"	55-138	139-155	<=54 or >=156
4'1"	57-144	145-161	<=56 or >=162
4'2"	59-150	151-168	<=58 or >=169
4'3"	61-156	157-175	<=60 or >=176
4'4"	64-163	164-182	<=63 or >=183
4'5"	66-169	170-189	<=65 or >=190
4'6"	69-175	176-196	<=68 or >=197
4'7"	71-182	183-203	<=70 or >=204
4'8"	74-189	190-211	<=73 or >=212
4'9"	77-195	196-219	<=76 or >=220
4'10"	79-202	203-226	<=78 or >=227
4'11"	82-209	210-234	<=81 or >=235
5'0"	85-217	218-242	<=84 or >=243
5'1"	88-224	225-250	<=87 or >=251
5'2"	91-231	232-259	<=90 or >=260
5'3"	94-239	240-267	<=93 or >=268
5'4"	97-247	248-276	<=96 or >=277
5'5"	100-254	255-284	<=99 or >=285
5'6"	103-262	263-292	<=102 or >=293
5'7"	106-270	271-302	<=105 or >=303
5'8"	109-278	279-311	<=108 or >=312
5'9"	112-287	288-321	<=111 or >=322
5'10"	115-295	296-330	<=114 or >=331
5'11"	119-304	305-339	<=118 or >=340
6'0"	122-312	313-349	<=121 or >=350
6'1"	126-321	322-359	<=125 or >=360
6'2"	129-330	331-369	<=128 or >=370
6'3"	133-339	340-379	<=132 or >=380
6'4"	136-348	349-389	<=135 or >=390
6'5"	140-357	358-399	<=139 or >=400
6'6"	143-366	367-410	<=142 or >=411
6'7"	147-376	377-420	<=146 or >=421
6'8"	151-386	387-431	<=150 or >=432
6'9"	154-395	396-442	<=153 or >=443
6'10"	158-405	406-453	<=157 or >=454
6'11"	162-415	416-464	<=161 or >=465
7'0"	166-425	426-475	<=165 or >=476
7'1"	170-435	436-487	<=169 or >=488
7'2"	174-446	447-498	<=173 or >=499
7'3"	178-456	457-510	<=177 or >=511
7'4"	182-467	468-522	<=181 or >=523
7'5"	186-477	478-534	<=185 or >=535

## For Protect Now Term (PNT)

The chart below outlines the Platinum and Gold risk classes based only on height/weight. When multiple impairments occur along with height/weight, the applicant may not qualify for the risk class outlined below. Any height/weight outside of the chart would be reviewed for potential coverage, including placement in our Silver and Bronze risk classes. Lumico reserves the right to review these cases on a manual basis, and provide a decision (approved or declined) that is consistent with the individual's overall mortality risk.

Height (ft/in)	Platinum Weight (LBS)	Gold Weight (LBS)
4'0"	61-99	54-60 or 100-119
4'1"	64-103	57-63 or 104-124
4'2"	66-108	59-65 or 109-129
4'3"	69-112	61-68 or 113-134
4'4"	71-117	64-70 or 118-140
4'5"	74-121	66-73 or 122-145
4'6"	77-126	69-76 or 127-151
4'7"	80-131	71-79 or 132-156
4'8"	83-135	74-82 or 136-162
4'9"	86-140	77-85 or 141-168
4'10"	89-145	79-88 or 146-174
4'11"	92-150	82-91 or 151-180
5'0"	95-155	85-94 or 156-186
5'1"	98-161	87-97 or 162-192
5'2"	101-166	90-100 or 167-199
5'3"	105-171	93-104 or 172-205
5'4"	108-177	96-107 or 178-212
5'5"	111-183	99-110 or 184-219
5'6"	115-188	102-114 or 189-225
5'7"	118-194	106-117 or 195-232
5'8"	122-200	109-121 or 201-239
5'9"	125-205	112-124 or 206-246
5'10"	129-212	115-128 or 213-254
5'11"	133-218	118-132 or 219-261
6'0"	137-224	122-136 or 225-268
6'1"	140-230	125-139 or 231-276
6'2"	144-237	129-143 or 238-283
6'3"	148-243	132-147 or 244-291
6'4"	152-250	135-151 or 251-299
6'5"	156-256	139-155 or 257-307
6'6"	160-263	143-159 or 264-315
6'7"	164-270	146-163 or 271-323
6'8"	168-277	150-167 or 278-331
6'9"	173-284	154-172 or 285-340
6'10"	177-291	158-176 or 292-348
6'11"	181-298	162-180 or 299-357
7'0"	186-305	166-185 or 306-365
7'1"	190-312	170-189 or 313-374
7'2"	195-320	174-194 or 321-383
7'3"	199-327	178-198 or 328-392
7'4"	204-335	182-203 or 336-401

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## MassMutual Strategic Distributors (as of 9/2023) – Under Carrier Review

### Build

BMI is rounded down in favor of our clients – e.g., a BMI of 34.9 is rounded down to 34.

Maximum BMI	Ultra Preferred		Select Preferred	Standard***
	Algorithmic Underwriting*	All Others**	34	37
	34	32		

\*Insured between 17-59 years old applying for ≤ \$3 million of death benefit.

\*\*Final classification depends on the total number of Preferred Points available.

\*\*\*Depending on age.

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# Build Guidelines

**Nationwide** (as of 9/2023) – Under Carrier Review

## Adult build chart

For all Nationwide products **except** Nationwide Whole Life and CareMatters products

Height	Preferred Plus	Preferred	Standard Plus	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
4'9"	140	149	154	177 or less	178 - 182	183 - 191	192 - 196	197 - 200	201 - 208	209 - 214	215 - 219	220 - 224	225+
4'10"	144	153	160	184 or less	185 - 188	189 - 198	199 - 203	204 - 208	209 - 214	215 - 222	223 - 227	228 - 232	233+
4'11"	148	157	165	190 or less	191 - 195	196 - 205	206 - 210	211 - 215	216 - 223	224 - 230	231 - 235	236 - 240	241+
5'0"	152	161	171	197 or less	198 - 202	203 - 212	213 - 217	218 - 222	223 - 229	230 - 238	239 - 243	244 - 248	249+
5'1"	156	165	177	203 or less	204 - 209	210 - 219	220 - 224	225 - 230	231 - 237	238 - 246	247 - 251	252 - 256	257+
5'2"	161	170	183	210 or less	211 - 215	216 - 226	227 - 232	233 - 237	238 - 245	246 - 254	255 - 259	260 - 265	266+
5'3"	166	175	189	217 or less	218 - 222	223 - 234	235 - 239	240 - 245	246 - 253	254 - 262	263 - 268	269 - 272	273+
5'4"	171	180	195	224 or less	225 - 230	231 - 241	242 - 247	248 - 253	254 - 262	263 - 270	271 - 276	277 - 282	283+
5'5"	175	185	201	231 or less	232 - 237	238 - 249	250 - 255	256 - 261	262 - 268	269 - 279	280 - 285	286 - 291	292+
5'6"	180	190	207	238 or less	239 - 244	245 - 257	258 - 263	264 - 269	270 - 278	279 - 288	289 - 294	295 - 300	301+
5'7"	185	195	213	245 or less	246 - 252	253 - 264	265 - 271	272 - 277	278 - 287	288 - 296	297 - 303	304 - 309	310+
5'8"	190	200	220	253 or less	254 - 259	260 - 272	273 - 279	280 - 286	287 - 295	296 - 305	306 - 312	313 - 318	319+
5'9"	195	205	226	260 or less	261 - 267	268 - 280	281 - 287	288 - 294	295 - 304	305 - 314	315 - 321	322 - 328	329+
5'10"	200	210	233	268 or less	269 - 275	276 - 289	290 - 296	297 - 303	304 - 312	313 - 324	325 - 331	332 - 337	338+
5'11"	205	216	240	276 or less	277 - 283	284 - 297	298 - 304	305 - 311	312 - 322	323 - 333	334 - 340	341 - 347	348+
6'0"	211	222	246	283 or less	284 - 291	292 - 305	306 - 313	314 - 320	321 - 334	335 - 342	343 - 350	351 - 357	358+
6'1"	218	229	253	291 or less	292 - 299	300 - 314	315 - 322	323 - 329	330 - 340	341 - 352	353 - 359	360 - 367	368+
6'2"	224	236	260	299 or less	300 - 307	308 - 323	324 - 330	331 - 338	339 - 350	351 - 362	363 - 369	370 - 377	378+
6'3"	231	243	267	307 or less	308 - 315	316 - 331	332 - 339	340 - 347	348 - 359	360 - 371	372 - 379	380 - 387	388+
6'4"	238	250	275	316 or less	317 - 324	325 - 340	341 - 349	350 - 357	358 - 369	370 - 381	382 - 390	391 - 398	399+
6'5"	244	257	282	324 or less	325 - 333	334 - 349	350 - 358	359 - 366	367 - 379	380 - 392	393 - 400	401 - 408	409+
6'6"	251	264	289	333 or less	334 - 341	342 - 360	361 - 367	368 - 376	377 - 389	390 - 402	403 - 410	411 - 419	420+
6'7"	258	272	297	341 or less	342 - 350	351 - 368	369 - 377	378 - 386	387 - 398	399 - 412	413 - 421	422 - 430	431+
6'8"	266	280	304	350 or less	351 - 359	360 - 377	378 - 386	387 - 395	396 - 409	410 - 423	424 - 432	433 - 441	442+
6'9"	274	288	312	359 or less	360 - 368	369 - 387	388 - 396	397 - 405	406 - 419	420 - 433	434 - 443	444 - 452	453+

This chart is for reference only. Internal guidelines may have some variations.

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# Build Guidelines

**Nationwide** (as of 9/2023) - Under Carrier Review

## Adult build chart

For Nationwide Whole Life products **only**

Excludes Nationwide Simplified Whole Life

Height	Preferred Plus	Preferred	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
4'9"	140	149	177 or less	178-182	183-191	192-196	197-200	201-208	209-214	215-219	220-224	225+
4'10"	144	153	184 or less	185-188	189-198	199-203	204-208	209-214	215-222	223-227	228-232	233+
4'11"	148	157	190 or less	191-195	196-205	206-210	211-215	216-223	224-230	231-235	236-240	241+
5'0"	152	161	197 or less	198-202	203-212	213-217	218-222	223-229	230-238	239-243	244-248	249+
5'1"	156	165	203 or less	204-209	210-219	220-224	225-230	231-237	238-246	247-251	252-256	257+
5'2"	161	170	210 or less	211-215	216-226	227-232	233-237	238-245	246-254	255-259	260-265	266+
5'3"	166	175	217 or less	218-222	223-234	235-239	240-245	246-253	254-262	263-268	269-272	273+
5'4"	171	180	224 or less	225-230	231-241	242-247	248-253	254-262	263-270	271-276	277-282	283+
5'5"	175	185	231 or less	232-237	238-249	250-255	256-261	262-268	269-279	280-285	286-291	292+
5'6"	180	190	238 or less	239-244	245-257	258-263	264-269	270-278	279-288	289-294	295-300	301+
5'7"	185	195	245 or less	246-252	253-264	265-271	272-277	278-287	288-296	297-303	304-309	310+
5'8"	190	200	253 or less	254-259	260-272	273-279	280-286	287-295	296-305	306-312	313-318	319+
5'9"	195	205	260 or less	261-267	268-280	281-287	288-294	295-304	305-314	315-321	322-328	329+
5'10"	200	210	268 or less	269-275	276-289	290-296	297-303	304-312	313-324	325-331	332-337	338+
5'11"	205	216	276 or less	277-283	284-297	298-304	305-311	312-322	323-333	334-340	341-347	348+
6'0"	211	222	283 or less	284-291	292-305	306-313	314-320	321-334	335-342	343-350	351-357	358+
6'1"	218	229	291 or less	292-299	300-314	315-322	323-329	330-340	341-352	353-359	360-367	368+
6'2"	224	236	299 or less	300-307	308-323	324-330	331-338	339-350	351-362	363-369	370-377	378+
6'3"	231	243	307 or less	308-315	316-331	332-339	340-347	348-359	360-371	372-379	380-387	388+
6'4"	238	250	316 or less	317-324	325-340	341-349	350-357	358-369	370-381	382-390	391-398	399+
6'5"	244	257	324 or less	325-333	334-349	350-358	359-366	367-379	380-392	393-400	401-408	409+
6'6"	251	264	333 or less	334-341	342-360	361-367	368-376	377-389	390-402	403-410	411-419	420+
6'7"	258	272	341 or less	342-350	351-368	369-377	378-386	387-398	399-412	413-421	422-430	431+
6'8"	266	280	350 or less	351-359	360-377	378-386	387-395	396-409	410-423	424-432	433-441	442+
6'9"	274	288	359 or less	360-368	369-387	388-396	397-405	406-419	420-433	434-443	444-452	453+

This chart is for reference only. Internal guidelines may have some variations.

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# Build Guidelines

**Nationwide** (as of 9/2023) - Under Carrier Review

## Juvenile build chart

Individual coverage only					Child Rider only	
Ratings	Table B	Standard	Table B	Table D	Individual consideration	Standard
Age in years	BMI					
2	14.0-14.4	14.5-19.5	19.6-24.9	25.0-29.9	30.0+	14.0-29.9
3	14.0-14.4	14.5-19.0	19.1-23.9	24.0-28.9	29.0+	14.0-28.9
4	13.0-13.4	13.5-18.5	18.6-23.9	24.0-28.9	29.0+	13.0-28.9
5	13.0-13.4	13.5-18.5	18.6-23.9	24.0-28.9	29.0+	13.0-28.9
6	13.0-13.4	13.5-19.0	19.1-23.9	24.0-28.9	29.0+	13.0-28.9
7	13.0-13.4	13.5-20.0	20.1-24.9	25.0-29.9	30.0+	13.0-29.9
8	13.0-13.4	13.5-21.0	21.1-25.9	26.0-30.9	31.0+	13.0-30.9
9	13.0-13.4	13.5-22.5	22.6-26.9	27.0-31.9	32.0+	13.0-31.9
10	13.0-13.4	13.5-23.5	23.6-27.9	28.0-32.9	33.0+	13.0-32.9
11	14.0-14.4	14.5-24.5	24.6-28.9	29.0-33.9	34.0+	14.0-33.9
12	14.0-14.4	14.5-26.0	26.1-29.9	30.0-34.9	35.0+	14.0-34.9
13	15.0-15.4	15.5-29.5	29.6-30.0	30.1-35.9	36.0+	15.0-35.9
14	15.0-15.4	15.5-32.5	32.6-34.0	34.1-36.9	37.0+	15.0-36.9
15	16.0-16.4	16.5-34.5	34.6-35.0	35.1-37.9	38.0+	16.0-37.9

This chart is for reference only. Internal guidelines may have some variations.

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# Build Guidelines

## Nationwide (as of 9/2023) - under Carrier Review

### LTC Rider II height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

Height	Minimum weight	Maximum weight
4' 8"	74	171
4' 9"	77	177
4' 10"	79	184
4' 11"	82	190
5' 0"	85	197
5' 1"	88	203
5' 2"	91	210
5' 3"	94	217

Height	Minimum weight	Maximum weight
5' 4"	97	224
5' 5"	100	231
5' 6"	103	238
5' 7"	106	245
5' 8"	109	253
5' 9"	112	260
5' 10"	115	268
5' 11"	119	276

Height	Minimum weight	Maximum weight
6' 0"	122	283
6' 1"	126	291
6' 2"	129	299
6' 3"	132	307
6' 4"	136	316
6' 5"	140	324
6' 6"	143	333

This chart is for reference only. Internal guidelines may have some variations.

## Nationwide CareMatters II (as of 9/2023) - Under Carrier Review

### Build chart

This is a guide and is not all-inclusive — a body mass index (BMI) of less than 17 or greater than 40 is not acceptable.

- Those builds with BMI between 17 and 40 may also be unacceptable depending on co-morbid conditions. Below is a sample build chart based on height and weight:

Height (inches)	Body weight (pounds)			
	Decline	Marginal <sup>7</sup>	Decline	Decline
60	87	169	199	205
64	99	192	227	233
67	109	211	249	255
69	115	223	264	270
71	122	237	280	287
72	126	243	288	295
73	130	250	296	303
75	136	263	312	320

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## North American (as of 11/2023)

Please refer to North American Underwriting Guide found on [www.northamericancompany.com](http://www.northamericancompany.com)

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.



# Build Guidelines

**OneAmerica** (as of 11/2023)

## Height and weight guidelines

Height	Maximum weight for expedited UW	Maximum weight for traditional Asset Care	Height	Maximum weight for expedited UW	Maximum weight for traditional Asset Care
4' 10"	203	222	5' 10"	296	324
4' 11"	210	230	5' 11"	304	333
5' 0"	217	238	6' 0"	313	342
5' 1"	224	246	6' 1"	322	352
5' 2"	232	254	6' 2"	331	362
5' 3"	239	262	6' 3"	340	372
5' 4"	247	270	6' 4"	349	382
5' 5"	255	279	6' 5"	358	392
5' 6"	263	288	6' 6"	367	402
5' 7"	271	296	6' 7"	377	412
5' 8"	279	305	6' 8"	386	423
5' 9"	287	314	6' 9"	396	433

## Annuity Care maximum height and weight guidelines

4' 10"	222	5' 4"	270	5' 10"	324	6' 4"	382
4' 11"	230	5' 5"	279	5' 11"	333	6' 5"	392
5' 0"	238	5' 6"	288	6' 0"	342	6' 6"	402
5' 1"	246	5' 7"	296	6' 1"	352	6' 7"	412
5' 2"	254	5' 8"	305	6' 2"	362	6' 8"	423
5' 3"	262	5' 9"	314	6' 3"	372	6' 9"	433

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## **Pacific Life** (as of 11/2023)

The only Nicotine Use Classes available are Preferred & Standard.

**Male & Female Age 0-64 Build Chart**

Height (ft)	Height (in)	Minimum Weight	Weight		
			Preferred Best	Preferred	Select/Standard
4'10"	58"	86	143	158	167
4'11"	59"	89	148	163	173
5'0"	60"	92	153	168	179
5'1"	61"	95	158	174	185
5'2"	62"	98	164	180	191
5'3"	63"	101	169	186	197
5'4"	64"	105	174	192	204
5'5"	65"	108	180	198	210
5'6"	66"	111	186	204	216
5'7"	67"	115	191	211	223
5'8"	68"	118	197	216	230
5'9"	69"	122	203	223	236
5'10"	70"	125	209	229	243
5'11"	71"	129	215	236	250
6'0"	72"	132	221	242	258
6'1"	73"	136	227	250	265
6'2"	74"	140	233	256	272
6'3"	75"	144	240	264	279
6'4"	76"	148	246	271	287
6'5"	77"	151	253	278	295
6'6"	78"	155	259	285	302
6'7"	79"	159	266	292	310
6'8"	80"	164	273	300	318
6'9"	81"	168	280	307	326
6'10"	82"	172	286	315	334
6'11"	83"	176	294	323	343

**Body Mass Index (BMI)**

Maximum	30	33	35
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This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## Pacific Life (as of 11/2023)

The only Nicotine Use Classes available are Preferred & Standard.

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

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## Protective (as of 11/2023)

### Select preferred through age 70:

Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight	Height/Weight	Height/Weight
4'7" 120	5'5" 168	6'3" 224
4'8" 125	5'6" 173	6'4" 230
4'9" 129	5'7" 179	6'5" 236
4'10" 134	5'8" 184	6'6" 242
4'11" 139	5'9" 190	6'7" 249
5'0" 143	5'10" 195	6'8" 255
5'1" 148	5'11" 201	6'9" 261
5'2" 153	6'0" 206	6'10" 268
5'3" 158	6'1" 212	6'11" 274
5'4" 163	6'2" 218	

### Select preferred over age 70:

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max.
4'7"	95	125	5'10"	153	202
4'8"	98	129	5'11"	158	208
4'9"	102	134	6'0"	162	214
4'10"	105	139	6'1"	167	220
4'11"	109	143	6'2"	171	226
5'0"	113	148	6'3"	176	232
5'1"	116	153	6'4"	181	238
5'2"	120	158	6'5"	186	245
5'3"	124	163	6'6"	190	251
5'4"	128	169	6'7"	195	257
5'5"	132	174	6'8"	200	264
5'6"	136	180	6'9"	205	271
5'7"	140	185	6'10"	210	277
5'8"	145	191	6'11"	216	284
5'9"	149	196			

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## Protective (as of 11/2023)

### Preferred through age 70:

Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4'7"	129	5'5"	180	6'3"	240
4'8"	134	5'6"	186	6'4"	246
4'9"	139	5'7"	192	6'5"	253
4'10"	144	5'8"	197	6'6"	260
4'11"	149	5'9"	203	6'7"	266
5'0"	154	5'10"	209	6'8"	273
5'1"	159	5'11"	215	6'9"	280
5'2"	164	6'0"	221	6'10"	287
5'3"	169	6'1"	227	6'11"	294
5'4"	175	6'2"	234		

### Preferred over age 70:

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max.
4'7"	86	133	5'10"	139	216
4'8"	89	138	5'11"	143	222
4'9"	92	143	6'0"	147	228
4'10"	96	148	6'1"	152	235
4'11"	99	153	6'2"	156	241
5'0"	102	159	6'3"	160	248
5'1"	106	164	6'4"	164	255
5'2"	109	169	6'5"	169	261
5'3"	113	175	6'6"	173	268
5'4"	117	180	6'7"	178	275
5'5"	120	186	6'8"	182	282
5'6"	124	192	6'9"	187	289
5'7"	128	198	6'10"	191	296
5'8"	132	204	6'11"	196	304
5'9"	135	210			

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# Build Guidelines

## Prudential (as of 11/2023)

### BUILD TABLES—Male and Female—Ages 18 and up

Prudential's **build** underwriting varies based on the age and Body Mass Index (BMI) of the proposed insured. Enter your clients height and weight to calculate their exact BMI to determine whether they will be able to qualify for preferred, standard, or rated underwriting or be declined based on BMI.

	AGES	IC	Preferred Best	Preferred Nontobacco / Preferred Smoker	Nonsmoker Plus	Nonsmoker	Table A	Table B	Table C	Table D	Table E	Decline
BMI:	18-59	(18-39) 17 (40-59) 18	29	31	33	37	39	41	43	45	48	>48
	60 & up	18	31	35	38	40	42	44	46	48	50	>50

Use the table below as an approximation when determining whether your clients will be able to qualify for preferred, standard, or rated underwriting or declined based on their height and weight.

BMI	Maximum weight associated with listed BMI																							
	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
17	86	89	92	95	98	101	105	108	111	115	118	121	125	129	132	136	140	143	147	151	155	159	163	167
18	91	94	97	101	104	107	111	114	118	121	125	128	132	136	140	144	148	151	156	160	164	168	172	176
29	146	151	156	161	166	171	177	182	188	194	199	205	211	217	223	229	236	242	248	255	261	268	275	282
31	155	161	166	172	177	183	189	195	201	207	213	219	225	232	238	245	252	258	265	272	279	286	293	301
33	165	171	177	183	189	195	201	207	213	220	226	233	240	247	253	260	268	275	282	289	297	304	312	320
35	175	181	187	194	200	206	213	219	226	233	240	247	254	261	269	276	284	291	299	307	315	323	331	339
37	185	192	198	205	211	218	225	232	239	246	253	261	268	276	284	292	300	308	316	324	332	341	349	358
38	190	197	203	210	217	224	231	238	245	253	260	268	276	283	291	299	308	316	324	333	341	350	359	368
39	195	202	209	215	223	230	237	244	252	259	267	275	283	291	299	307	316	324	333	341	350	359	368	377
40	200	207	214	221	228	235	243	250	258	266	274	282	290	298	307	315	324	332	341	350	359	368	377	387
41	205	212	219	226	234	241	249	257	264	272	281	289	297	306	314	323	332	340	350	359	368	377	387	396
42	210	217	224	232	239	247	255	263	271	279	287	296	304	313	322	331	340	349	358	367	377	386	395	406
43	215	222	230	237	245	253	261	269	277	286	294	303	311	320	329	338	348	357	366	376	386	396	405	416
44	220	227	235	243	251	259	267	275	284	292	301	310	319	328	337	346	356	365	375	385	395	405	415	425
45	225	233	240	248	256	265	273	281	290	299	308	317	326	335	344	354	363	373	383	393	403	414	424	435
46	230	238	246	254	262	270	279	288	296	305	314	324	333	342	352	362	372	382	392	402	412	423	433	444
48	240	248	256	265	273	282	291	300	309	319	328	338	347	357	367	377	388	398	409	419	430	441	452	463
50	250	258	267	276	285	294	303	312	322	332	342	351	362	372	382	393	404	414	425	437	448	459	471	483

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# Build Guidelines

**SBLI** (as of 11/2023)

## Non-Nicotine and Nicotine Build Chart

HT	PREFERRED + NON-NICOTINE UP TO	PREFERRED NON-NICOTINE	SELECT NON-NICOTINE	STANDARD NON-NICOTINE	PREFERRED NICOTINE UP TO	STANDARD NICOTINE
4'8"	126	127-135	136-147	148-164	131	132-164
4'9"	131	132-140	141-152	153-170	136	137-170
4'10"	135	136-145	146-157	158-176	141	142-176
4'11"	140	141-150	151-162	163-182	146	147-182
5'0"	145	146-155	156-168	169-188	151	152-188
5'1"	149	150-160	161-173	174-194	156	157-194
5'2"	154	155-165	166-179	180-200	161	162-200
5'3"	159	160-170	171-185	186-207	166	167-207
5'4"	164	165-176	177-190	191-213	172	173-213
5'5"	169	170-181	182-196	197-220	177	178-220
5'6"	174	175-187	188-202	203-226	183	184-226
5'7"	179	180-192	193-208	209-234	188	189-234
5'8"	185	186-198	199-214	215-241	194	195-241
5'9"	190	191-204	205-221	222-248	200	201-248
5'10"	196	197-209	210-227	228-255	205	206-255
5'11"	201	202-215	216-233	234-263	211	212-263
6'0"	207	208-221	222-240	241-271	217	218-271
6'1"	212	213-227	228-247	248-279	223	224-279
6'2"	218	219-234	235-253	254-286	230	231-286
6'3"	224	225-240	241-260	261-294	236	237-294
6'4"	230	231-246	247-267	268-302	242	243-302
6'5"	236	237-253	254-274	275-309	249	250-309
6'6"	242	243-259	260-281	282-318	255	256-318
6'7"	248	249-266	267-288	289-326	262	263-326
6'8"	254	255-273	274-295	296-334	269	270-334
6'9"	260	261-279	280-303	304-343	275	276-343
6'10"	267	268-286	287-310	311-351	282	283-351
6'11"	273	274-293	294-318	319-360	289	290-360

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# Build Guidelines

**SBLI** (as of 11/2023)

## Substandard Build Chart

HT	RATING								
	50 DEBITS	75 DEBITS	100 DEBITS	125 DEBITS	150 DEBITS	175 DEBITS	200 DEBITS	250 DEBITS	300 DEBITS
4'8"	165-170	171-178	179-185	186-192	193-199	200-206	207-210	211-216	217+
4'9"	171-176	177-185	186-191	192-199	200-206	207-214	215-218	219-224	225+
4'10"	177-182	183-191	192-198	199-206	207-213	214-221	222-225	226-232	233+
4'11"	183-189	190-198	199-205	206-213	214-221	222-229	230-233	234-240	241+
5'0"	189-195	196-205	206-212	213-220	221-228	229-236	237-241	242-248	249+
5'1"	195-201	202-211	212-219	220-228	229-236	237-244	245-250	251-256	257+
5'2"	201-208	209-218	219-227	228-235	236-244	245-252	253-258	259-265	266+
5'3"	208-215	216-226	227-234	235-243	244-252	253-261	262-266	267-274	275+
5'4"	214-222	223-233	234-242	243-250	251-259	260-269	270-275	276-282	283+
5'5"	221-229	230-240	241-249	250-258	259-268	269-277	278-283	284-291	292+
5'6"	227-236	237-247	248-256	257-266	267-276	277-286	287-292	293-300	301+
5'7"	235-243	244-255	256-264	265-274	275-284	285-295	296-301	302-310	311+
5'8"	242-250	251-263	264-272	273-282	283-293	294-303	304-310	311-319	320+
5'9"	249-258	259-270	271-280	281-291	292-302	303-313	314-319	320-328	329+
5'10"	256-266	267-278	279-288	289-299	300-310	311-322	323-329	330-338	339+
5'11"	264-273	274-286	287-296	297-308	309-319	320-331	332-338	339-347	348+
6'0"	272-280	281-294	295-305	306-317	318-329	330-341	342-348	349-357	358+
6'1"	280-289	290-304	305-314	315-326	327-338	339-350	351-358	359-367	368+
6'2"	287-297	298-311	312-322	323-335	336-347	348-360	361-367	368-377	378+
6'3"	295-305	306-320	321-331	332-343	344-357	358-370	371-377	378-388	389+
6'4"	303-313	314-329	330-340	341-353	354-365	366-379	380-387	388-398	399+
6'5"	310-321	322-337	338-349	350-363	364-376	377-390	391-397	398-409	410+
6'6"	319-330	331-346	347-358	359-372	373-386	387-400	401-408	409-420	421+
6'7"	327-338	339-355	356-368	369-382	383-396	397-410	411-418	419-431	432+
6'8"	335-347	348-364	365-377	378-391	392-406	407-421	422-429	430-442	443+
6'9"	344-356	357-373	374-386	387-401	402-416	417-431	432-440	441-453	454+
6'10"	352-364	365-383	384-396	397-411	412-427	428-442	443-450	451-464	465+
6'11"	361-373	374-392	393-406	407-421	422-437	438-453	454-462	463-475	476+

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# Build Guidelines

**Securian Financial** (as of 11/2023)

## Build chart (Ages 16-64)

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	78	80	125	132	164	170	174	181	187	192	201	205	210	214	>214
4'9"	< 79	81	83	130	137	170	176	180	187	194	199	208	213	217	222	>222
4'10"	< 81	84	86	134	141	176	182	187	194	201	206	215	220	225	230	>230
4'11"	< 84	87	89	138	146	182	188	193	201	208	213	223	228	233	238	>238
5'0"	< 87	90	92	143	151	188	195	200	207	215	220	230	236	241	246	>246
5'1"	< 90	93	95	148	156	195	201	206	214	222	228	238	243	249	254	>254
5'2"	< 93	96	98	153	161	201	208	213	221	230	235	246	252	257	262	>262
5'3"	< 96	99	102	158	166	208	215	220	229	237	243	254	260	265	271	>271
5'4"	< 99	102	105	163	172	215	221	227	236	245	251	262	268	274	280	>280
5'5"	< 102	105	108	168	177	221	228	234	243	252	258	270	276	282	288	>288
5'6"	< 105	108	112	173	183	228	235	242	251	260	266	279	285	291	297	>297
5'7"	< 109	112	115	178	189	235	243	249	259	268	275	287	294	300	307	>307
5'8"	< 112	115	118	184	195	242	250	257	266	276	283	296	303	309	316	>316
5'9"	< 115	119	122	189	200	250	257	264	274	284	291	305	312	318	325	>325
5'10"	< 118	122	125	195	205	257	265	272	282	293	300	314	321	328	335	>335
5'11"	< 122	125	129	200	212	264	272	280	290	301	308	323	330	337	344	>344

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
6'0"	< 125	129	133	206	217	272	280	288	299	310	317	332	339	347	354	>354
6'1"	< 129	133	136	212	223	279	288	296	307	318	326	341	349	356	364	>364
6'2"	< 132	136	140	218	230	287	296	304	315	327	335	351	358	366	374	>374
6'3"	< 136	140	144	224	236	295	304	312	324	336	344	360	368	376	384	>384
6'4"	<140	144	148	230	242	303	312	320	333	345	353	370	378	386	394	>394
6'5"	< 143	148	152	236	249	311	320	329	342	354	363	380	388	396	405	>405
6'6"	< 147	151	156	242	255	319	329	338	351	363	372	389	398	407	415	>415
6'7"	< 151	155	160	249	262	327	337	346	360	373	382	399	408	417	426	>426
6'8"	< 155	159	164	255	269	336	346	355	369	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

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# Build Guidelines

## Securian Financial (as of 11/2023)

### Build chart (Ages 65-74)

Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-tobacco*	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	76	80	99	127	132	165	172	176	183	187	192	201	205	210	214	>214
4'9"	< 79	79	83	103	132	137	171	178	183	189	194	199	208	213	217	222	>222
4'10"	< 81	81	86	106	136	141	177	184	189	196	201	206	215	220	225	230	>230
4'11"	< 84	84	89	110	141	146	183	191	196	203	208	213	223	228	233	238	>238
5'0"	< 87	87	92	114	146	151	189	197	202	210	215	220	230	236	241	246	>246
5'1"	< 90	90	95	118	151	156	196	204	209	217	222	228	238	243	249	254	>254
5'2"	< 93	93	98	122	156	161	202	211	216	224	230	235	246	252	257	262	>262
5'3"	< 96	96	102	126	161	166	209	217	223	231	237	243	254	260	265	271	>271
5'4"	< 99	99	105	130	166	172	216	224	230	239	245	251	262	268	274	280	>280
5'5"	< 102	102	108	134	171	177	222	231	237	246	252	258	270	276	282	288	>288
5'6"	< 105	105	112	138	176	183	229	239	245	254	260	266	279	285	291	297	>297
5'7"	< 109	109	115	142	182	189	236	246	252	262	268	275	287	294	300	307	>307
5'8"	< 112	112	118	147	187	195	243	253	260	270	276	283	296	303	309	316	>316
5'9"	< 115	115	122	151	193	200	251	261	268	278	284	291	305	312	318	325	>325
5'10"	< 118	118	125	155	199	205	258	268	275	286	293	300	314	321	328	335	>335
5'11"	< 122	122	129	160	204	212	265	276	283	294	301	308	323	330	337	344	>344

Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-tobacco*	Standard	B	C	D	E	F	H	J	L	Decline
6'0"	< 125	125	133	164	210	217	273	284	291	302	310	317	332	339	347	354	>354
6'1"	< 129	129	136	169	215	223	280	292	299	311	318	326	341	349	356	364	>364
6'2"	< 132	132	140	174	222	230	288	300	308	319	327	335	351	358	366	374	>374
6'3"	< 136	136	144	179	228	236	296	308	316	328	336	344	360	368	376	384	>384
6'4"	<140	140	148	184	234	242	304	316	325	337	345	353	370	378	386	394	>394
6'5"	< 143	143	152	189	241	249	312	325	333	346	354	363	380	388	396	405	>405
6'6"	< 147	147	156	194	247	255	320	333	342	355	363	372	389	398	407	415	>415
6'7"	< 151	151	160	199	253	262	328	342	351	364	373	382	399	408	417	426	>426
6'8"	< 155	155	164	204	260	269	337	350	360	373	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

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# Build Guidelines

## Securian Financial (as of 11/2023)

### Build chart (Ages 75 and over)

Maximum Weight											
Height	IC	D	B	Standard	NT+ at best	Product best	Standard	B	C	D	IC
4'8"	< 77	80	88	122	132	144	172	176	181	187	> 187
4'9"	< 79	83	91	127	137	149	178	183	187	194	> 194
4'10"	< 82	86	95	131	141	155	184	189	194	201	> 201
4'11"	< 85	89	98	136	146	160	191	196	201	208	> 208
5'0"	< 88	92	101	140	151	165	197	202	207	215	> 215
5'1"	< 91	95	105	145	156	171	204	209	214	222	> 222
5'2"	< 94	98	108	150	161	177	211	216	221	230	> 230
5'3"	< 97	102	112	155	166	182	217	223	229	237	> 237
5'4"	< 100	105	116	160	172	188	224	230	236	245	> 245
5'5"	< 104	108	119	165	177	194	231	237	243	252	> 252
5'6"	< 107	112	123	171	183	200	239	245	251	260	> 260
5'7"	< 110	115	127	175	189	207	246	252	259	268	> 268
5'8"	< 114	118	131	181	195	213	253	260	266	276	> 276
5'9"	< 117	122	134	186	200	219	261	268	274	284	> 288
5'10"	< 120	125	138	191	205	226	268	275	282	293	> 293
5'11"	< 124	129	142	197	212	232	276	283	290	301	> 301
Height	IC	D	B	Standard	NT+ at best	Product best	Standard	B	C	D	IC
6'0"	< 128	133	146	202	217	239	284	291	299	310	> 310
6'1"	< 131	136	151	208	223	245	292	299	307	318	> 318
6'2"	< 135	140	155	214	230	252	300	308	315	327	> 327
6'3"	< 139	144	159	220	236	259	308	316	324	336	> 336
6'4"	< 142	148	163	225	242	266	316	325	333	345	> 345
6'5"	< 146	152	168	231	249	273	325	333	342	354	> 354
6'6"	< 150	156	172	238	255	280	333	342	351	363	> 363
6'7"	< 154	160	177	244	262	288	342	351	360	373	> 373
6'8"	< 158	164	181	250	269	295	350	360	369	382	> 382

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

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# Build Guidelines

## Securian Financial (as of 11/2023)

# WriteFit Underwriting™ build chart

### WriteFit and WriteFit Express

Height and weight guidelines help us determine an underwriting class for your clients. Refer to this chart regarding eligibility for our WriteFit Underwriting program.

Height	Weight range (in lbs)
4'8"	80-170
4'9"	83-176
4'10"	86-182
4'11"	89-188
5'0"	92-195
5'1"	95-201
5'2"	98-208
5'3"	102-215
5'4"	105-221
5'5"	108-228
5'6"	112-235
5'7"	115-243
5'8"	118-250

Height	Weight range (in lbs)
5'9"	122-257
5'10"	125-265
5'11"	129-272
6'0"	133-280
6'1"	136-288
6'2"	140-296
6'3"	144-304
6'4"	148-312
6'5"	152-320
6'6"	156-329
6'7"	160-337
6'8"	164-346

These are general guidelines used at the discretion of the underwriter. Weight ranges include all available underwriting classes with WriteFit and WriteFit Express.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Build Guidelines

## Symetra (as of 11/2023)

### Symetra's Permanent Life Insurance Products

	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/Preferred Nicotine
Height	Unisex Weight	Unisex Weight	Unisex Weight
4.8	124	135	143
4.9	129	139	148
4.10	133	142	153
4.11	138	147	159
5 feet	144	153	164
5.1	151	159	170
5.2	157	165	176
5.3	162	171	183
5.4	167	177	188
5.5	172	182	193
5.6	176	187	198
5.7	182	193	205
5.8	187	198	211
5.9	193	205	217
5.10	198	210	221
5.11	203	216	228
6 feet	209	222	236
6.1	214	227	241
6.2	219	233	248
6.3	223	240	254
6.4	229	246	261
6.5	234	252	267
6.6	240	259	275
6.7	245	266	282

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# Build Guidelines

## Transamerica (as of 11/2023)

### MALE

AGES 18-70					AGES 71+				
Trendsetter® Super Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter® Super Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non- Tobacco & Tobacco	FFIUL & TFLIC FFIUL	N/A	Preferred Tobacco	Preferred	Non- Tobacco & Tobacco
HEIGHT	WEIGHT				HEIGHT	WEIGHT			
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

\* Build chart applies to Trendsetter LB bands 3 & 4 only. See page 19 for build chart for Trendsetter LB bands 1 & 2.

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# Build Guidelines

## Transamerica (as of 11/2023)

### FEMALE

AGES 18-70					AGES 71+				
Trendsetter® Super Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter® Super Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus/Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	FFIUL & TFLIC FFIUL	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
HEIGHT	WEIGHT				HEIGHT	WEIGHT			
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

\* Build chart applies to Trendsetter LB bands 3 & 4 only. See page 19 for build chart for Trendsetter LB bands 1 & 2.

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# Build Guidelines

**Transamerica** (as of 11/2023)

## TRENDSETTER® LB BANDS 1 & 2 (AMOUNTS THROUGH \$249,999)

### MALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	132	155	150
4'7"	136	160	156
4'8"	140	166	164
4'9"	145	172	169
4'10"	150	178	174
4'11"	155	184	178
5'0"	160	190	182
5'1"	164	196	187
5'2"	169	202	191
5'3"	174	208	196
5'4"	179	214	201
5'5"	184	220	207
5'6"	189	227	212
5'7"	195	233	218
5'8"	200	239	225
5'9"	206	244	231
5'10"	211	250	238
5'11"	217	256	243
6'0"	223	263	251
6'1"	229	269	257
6'2"	235	276	263
6'3"	241	283	270
6'4"	247	289	278
6'5"	253	296	286
6'6"	259	303	296
6'7"	265	310	305
6'8"	271	317	314
6'9"	277	324	323
6'10"	283	331	331
6'11"	289	338	342
7'0"	295	346	353

### FEMALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	128	149	145
4'7"	132	154	150
4'8"	136	159	156
4'9"	140	164	161
4'10"	144	169	166
4'11"	149	175	170
5'0"	154	181	173
5'1"	159	187	178
5'2"	164	193	182
5'3"	169	197	187
5'4"	174	202	191
5'5"	179	206	196
5'6"	184	210	201
5'7"	189	215	207
5'8"	195	220	214
5'9"	200	225	219
5'10"	205	230	226
5'11"	210	236	231
6'0"	216	242	238
6'1"	222	248	243
6'2"	228	254	249
6'3"	233	260	256
6'4"	239	267	264
6'5"	245	274	271
6'6"	250	281	280
6'7"	256	287	289
6'8"	262	293	297
6'9"	267	300	306
6'10"	273	306	314
6'11"	279	313	321
7'0"	284	319	330

\* Preferred Nonsmoker available on band 2.

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# Build Guidelines

**United of Omaha** (as of 11/2023)

## Build Chart – Fully Underwritten

Height	Preferred Plus	Preferred	Standard Plus	Standard	Table 1		Table 2		Table 3	Table 4	Table 5	Table 6	Table 8	Table 10	Table 12
					+25	+50	+75	+100	+125	+150	+200	+250	+300		
4 Feet															
8"	125	144	153	158	170	184	190	197	204	212	221	230	240	244	249
9"	131	150	160	165	176	189	195	202	209	216	225	234	244	249	254
10"	135	155	165	170	182	194	201	208	214	222	231	240	249	254	262
11"	141	160	170	176	187	199	207	214	220	228	237	245	254	262	269
5 Feet	146	166	177	184	193	205	213	220	226	235	244	253	262	269	277
1"	152	173	185	191	199	211	218	226	233	242	250	259	269	277	284
2"	158	179	190	197	205	215	223	232	239	248	257	266	277	284	292
3"	164	184	195	203	213	220	228	238	246	255	264	275	284	292	299
4"	169	189	200	209	221	225	235	245	252	261	270	281	292	299	308
5"	174	194	205	215	226	231	242	251	259	268	277	286	299	308	316
6"	180	200	210	222	232	239	248	258	268	276	285	293	308	316	324
7"	185	205	215	228	239	245	254	265	275	284	293	303	316	324	331
8"	189	209	220	235	246	251	262	274	283	291	300	312	324	331	340
9"	195	215	225	242	254	258	270	282	291	299	309	319	331	340	349
10"	200	221	232	250	262	266	278	289	300	307	316	327	340	349	356
11"	206	227	237	258	269	274	287	298	307	315	325	339	349	356	365
6 Feet	211	232	244	265	275	281	292	305	315	322	333	348	356	365	374
1"	217	239	252	271	282	289	300	313	322	330	340	355	365	374	383
2"	222	244	257	279	289	296	308	321	331	339	349	366	374	383	394
3"	228	250	262	285	296	303	317	329	339	348	358	376	383	394	402
4"	233	255	268	292	301	311	325	338	348	357	367	385	394	402	413
5"	239	261	274	298	307	319	334	347	357	366	376	393	402	413	422
6"	246	268	280	307	313	328	345	358	366	375	385	405	413	422	431
7"	252	274	286	313	320	336	354	367	375	384	394	413	422	431	444
8"	258	280	294	320	327	345	363	376	385	395	405	422	431	444	462
9"	264	287	302	326	335	352	372	385	395	406	415	435	444	462	
10"	270	294	310	334	343	359	382	395	407	418	427	444	462		

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# Build Guidelines

**United of Omaha** (as of 11/2023)

## Accelerated Underwriting

Underwriting Build Chart			
Height	Weight	Height	Weight
4'8"	74 - 158	5'8"	109 - 235
4'9"	77 - 165	5'9"	112 - 242
4'10"	79 - 170	5'10"	115 - 250
4'11"	82 - 176	5'11"	119 - 258
5'0"	85 - 184	6'0"	122 - 265
5'1"	88 - 191	6'1"	126 - 271
5'2"	91 - 197	6'2"	129 - 279
5'3"	94 - 203	6'3"	133 - 285
5'4"	97 - 209	6'4"	136 - 292
5'5"	100 - 215	6'5"	140 - 298
5'6"	103 - 222	6'6"	143 - 307
5'7"	106 - 228	6'7"	147 - 313

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