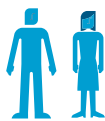


UNDERWRITING OVERVIEW

# Build Table 1 / Male and Female—Ages 18 to 59

Rating Classification is based on BMI (the height and weight tables are presented for guidance only)



Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	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"
IC (<40)		17	82	84	87	90	93	96	99	102	106	109	112	115	119	122
IC(40-59)		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	29	138	143	148	153	158	163	169	174	179	185	190	196	202	208
PNT/PS	0	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NSP	0	33	158	163	168	174	180	186	192	198	204	211	216	223	229	236
NS/Smkr	0	38	181	188	194	201	207	214	221	228	235	242	249	257	264	272
Class A	50	41	196	203	209	217	224	231	238	246	253	261	269	277	285	293
Class B	75	43	205	212	220	227	235	242	250	258	266	274	282	291	299	308
Class C	100	45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class D	150	47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class E	200	50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Decline		>50	240	248	256	265	274	283	292	301	310	320	329	339	349	359

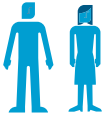
Continued (the height and weight tables are presented for guidance only)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC (<40)		17	125	129	133	136	140	143	147	151	155	159	163
IC(40-59)		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	29	213	219	225	232	238	245	251	257	264	271	277
PNT/PS	0	31	228	235	241	248	254	261	268	275	282	289	296
NSP	0	33	242	250	256	264	271	278	286	293	300	308	316
NS/Smkr	0	38	279	288	295	303	312	320	329	337	346	355	363
Class A	50	41	302	310	319	327	336	346	355	364	373	383	392
Class B	75	43	316	325	334	343	353	363	372	382	391	401	411
Class C	100	45	331	340	350	359	369	379	389	399	410	420	430
Class D	150	47	346	355	365	375	385	396	407	417	428	439	450
Class E	200	50	368	378	389	399	410	422	433	444	455	467	478
Decline		>50	369	379	390	400	411	423	434	445	456	468	479

NOTE: For individuals heavier than the maximum limits for Table D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required. Separate build tables are available from birth to 17 years of age within our medical guidelines.

## Build Table 2 / Male and Female—Ages 60 and Over

Rating Classification is based on BMI (the height and weight tables are presented for guidance only)



Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	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"
<b>IC</b>		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
<b>Best</b>	0	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
<b>PNT/PS</b>	0	35	167	173	179	185	191	197	204	210	216	223	230	236	243	250
<b>NSP</b>	0	40	191	198	204	211	218	225	232	240	247	255	262	270	278	286
<b>NS/Smkr</b>	0	45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
<b>Class A</b>	50	47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
<b>Class B</b>	75	50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
<b>Class C</b>	100	52	248	257	266	275	284	293	302	312	322	331	341	351	362	372
<b>Class D</b>	150	53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
<b>Class E</b>	200	55	263	272	281	291	301	310	320	330	341	351	362	372	383	394
<b>Decline</b>		>55	264	273	282	292	302	311	321	331	342	352	363	373	384	395

Continued (the height and weight tables are presented for guidance only)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
<b>IC</b>		18	133	137	140	144	148	152	156	160	164	168	172
<b>Best</b>	0	31	228	235	241	248	254	261	268	275	282	289	296
<b>PNT/PS</b>	0	35	258	265	272	279	287	295	303	311	319	327	335
<b>NSP</b>	0	40	294	302	311	319	328	337	346	355	364	373	383
<b>NS/Smkr</b>	0	45	331	340	350	359	369	379	389	399	410	420	430
<b>Class A</b>	50	47	346	355	365	375	385	396	407	417	428	439	450
<b>Class B</b>	75	50	368	378	389	399	410	422	433	444	455	467	478
<b>Class C</b>	100	52	383	393	404	415	426	438	450	462	473	485	497
<b>Class D</b>	150	53	390	401	412	423	435	447	459	470	482	495	507
<b>Class E</b>	200	55	405	417	428	440	452	464	476	488	501	513	526
<b>Decline</b>		>55	406	418	429	441	453	465	477	489	502	514	527

NOTE: For individuals heavier than the maximum limits for Table D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required.