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## SELECTING THE UNDERWRITING CATEGORY

### Underwriting Class Criteria: Ages 0-64

All applicants must meet specific criteria to qualify for these underwriting classes. Meeting these criteria is not a guarantee that an applicant will qualify for a specific class.

The only Nicotine Use classes available are Preferred and 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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## Underwriting Class Criteria: Ages 65+

All applicants must meet specific criteria to qualify for these underwriting classes. Meeting these criteria is not a guarantee that an applicant will qualify for a specific class.

The only Nicotine Use classes available are Preferred and Standard.

We will also review functionality (including exercise capacity and mobility), weight change and nutritional status, cognition, social connectivity and degree of independent living.

### 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