

**JUVENILE-BUILD TABLE 1
 MALES AND FEMALES
 MINIMUM, AVERAGES AND MAXIMUM STANDARDS
 WEIGHTS**

	AGES 0-9			AGES 10-13			AGES 14-17		
Height	Min.	Ave.	Max.	Min.	Ave.	Max.	Min.	Ave.	Max.
20"	5	8	14						
24"	9	13	23						
28"	13	23	40						
40"	29	36	59						
44"	35	44	70						
48"	42	53	84	45	56	90			
50"	46	58	92	49	61	97			
52"	51	64	100	54	67	104			
54"	56	70	108	58	73	113	63	79	138
56"	61	76	117	63	79	123	68	85	146
58"	66	83	126	69	86	132	73	92	152
5- 0	71	90	135	74	94	141	79	100	160
5- 2				80	103	152	85	109	168
5- 4				87	112	162	91	117	179
5- 6				93	121	172	97	126	189
5- 8				100	130	182	104	135	199
5-10				106	139	192	110	144	211
6- 0				113	149	201	117	154	221
6- 2							124	164	231
Outside these limits Individual consideration									

**BUILD TABLE 2
 MALES-AGES 18 AND OVER
 MORTALITY DEBITS (+)**

Height	Avg.								
Ft. In.	Wt	+40	+50	+70	+80	+100	+125	+150	+200
Table	0	2	3	4	5	6	7	8	
5-0	128	182	190	201	204	215	223	235	260
1	133	186	195	206	209	228	230	245	270
2	138	190	200	211	216	233	235	250	280
3	143	195	205	217	222	234	239	260	285
4	147	201	210	225	228	237	246	270	290
5	152	206	215	229	234	243	252	275	300
6	156	212	225	235	240	250	259	280	310
7	161	217	230	241	247	256	266	285	315
8	165	222	235	247	254	263	272	290	325
9	170	228	245	253	259	269	279	300	330
10	174	235	250	260	267	277	287	310	335
11	179	240	255	266	273	283	294	325	345
6-0	184	247	265	273	280	291	302	335	358
1	189	252	270	279	287	298	309	345	368
2	194	259	280	285	294	306	317	355	375
3	199	266	290	295	302	314	326	360	380

**BUILD TABLE 3
FEMALES-AGES 18 AND OVER
MORTALITY DEBITS (+)**

Height Ft. In.	Avg. Wt	+40		+50		+70		+80		+100		+125		+150		+200	
		0	2	3	4	5	6	7	8								
4-8	109	163	167	182	186	194	205	217	232								
9	114	166	173	185	190	202	213	223	238								
10	117	169	179	190	198	209	219	229	245								
11	120	172	185	195	201	216	227	237	252								
5-0	123	176	191	205	206	223	232	244	259								
1	126	181	197	212	214	231	242	252	268								
2	129	185	203	218	220	238	249	259	274								
3	132	190	210	225	227	245	257	266	281								
4	135	194	218	232	234	252	263	273	288								
5	138	198	222	238	240	257	268	278	295								
6	141	203	223	243	245	263	274	284	302								
7	144	209	225	248	250	267	278	288	307								
8	148	215	230	256	259	273	284	294	315								
9	152	220	240	264	266	283	294	304	323								
10	156	226	245	273	275	294	305	315	330								
11	160	234	250	285	289	306	322	332	339								
6-0	164	241	260	292	294	321	334	343	353								

**BUILD TABLE 4
FOR PREFERRED CATEGORY**

Height and Weight Table (both Males & Females)

Height Table	Weight		Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max.		Min.	Max.
4' 8"	78	130	5' 5"	106	179	6' 2"	137	230
4' 9"	80	134	5' 6"	108	183	6' 3"	141	237
4' 10"	84	138	5' 7"	112	190	6' 4"	144	242
4' 11"	88	143	5' 8"	113	195	6' 5"	147	248
5' 0"	90	153	5' 9"	119	200	6' 6"	151	254
5' 1"	92	158	5' 10"	122	206	6' 7"	155	260
5' 2"	97	163	5' 11"	127	212	6' 8"	160	267
5' 3"	101	168	6' 0"	130	219	6' 9"	172	275
5' 4"	103	176	6' 1"	134	225			

Qualifications for Preferred Rates:

1. Height/Weight Table above
2. Blood Pressure 140/90 or less **without** Prescription
3. Family History (neither parent deceased from heart disease or cancer before age 60.)
4. Cholesterol less than or equal to 230
5. Cholesterol/HDL Ratio : Male less than or equal to 5.5; Female less than or equal to 4.0
6. Medical History
7. No DWI or Drugs
8. No Hazardous Activity
9. No nicotine use during last 36 months

Note: If the agent has an MVR in file within the last six months, please submit it with the application.

**BUILD TABLE 5
FOR SUPER PREFERRED CATEGORY**

Height and Weight Table (both Males & Females)

Height Table	Weight Max.	Height	Weight Max.	Height	Weight Max.
4' 8"	117	5' 5"	161	6' 2"	207
4' 9"	121	5' 6"	165	6' 3"	213
4' 10"	124	5' 7"	171	6' 4"	218
4' 11"	129	5' 8"	176	6' 5"	223
5' 0"	138	5' 9"	180	6' 6"	229
5' 1"	142	5' 10"	185	6' 7"	234
5' 2"	147	5' 11"	191	6' 8"	240
5' 3"	151	6' 0"	197	6' 9"	248
5' 4"	158	6' 1"	203		

Qualifications for Super Preferred

1. The proposed insured's blood pressure ages 18-45 (135/85) ages 46 and up (140/90) or less, without medication.
2. No family history of Heart Disease or Cancer before age 60.
3. The proposed insured must have a cholesterol count for ages 18-45 (200), ages 46 and up (215) or less and no history of treatment.
4. The proposed insured must have a cholesterol/HDL ratio of 4.0 or lower (if male) or 3.5 or lower (if female).
5. The proposed insured must have a sufficiently favorable medical history.
6. The proposed insured must have no DUI/DWI or reckless driving in last 5 years and no more than 2 moving violations in last 5 years.
7. The proposed insured must not be a participant in any hazardous activity.
8. No nicotine use during last 5 years.

Note: See note for table 4.