

Build chart (Ages 65+)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Minimum Weight					Maximum Weight												
	IC	B	Standard	Non-tobacco+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4' 8"	<81	81	83	85	89-93	134	145	164	173	176	183	187	192	198	205	209	214	>214
4' 9"	<83	83	86	88	93-96	138	150	170	180	182	189	194	199	205	212	217	222	>222
4.10"	<86	86	89	91	96-100	143	155	176	186	189	196	201	206	213	220	225	229	>229
4' 11"	<89	89	92	94	99-103	148	161	182	192	195	203	208	213	221	228	232	237	>237
5' 0"	<92	92	95	98	103-107	153	166	189	199	202	210	215	220	228	235	240	246	>246
5' 1"	<96	96	98	101	106-110	159	172	195	206	209	217	222	227	235	243	249	254	>254
5' 2"	<99	99	101	104	110-114	164	177	202	212	216	224	229	235	243	251	257	262	>262
5' 3"	<102	102	105	107	113-118	169	183	208	219	223	231	237	243	251	259	265	271	>271
5' 4"	<105	105	108	111	117-122	175	189	215	226	230	239	245	250	259	268	274	279	>279
5' 5"	<108	108	111	114	120-125	180	195	222	234	237	246	252	258	267	276	282	288	>288
5' 6"	<112	112	115	118	124-129	186	201	228	241	245	254	260	266	276	285	291	297	>297
5' 7"	<115	115	118	122	128-133	191	207	235	248	252	262	268	274	284	294	300	306	>306
5' 8"	<119	119	122	125	132-137	197	214	243	256	260	270	276	283	293	302	309	316	>316
5' 9"	<122	122	125	129	136-141	203	220	250	263	267	278	284	291	301	311	318	325	>325
5' 10"	<126	126	129	133	140-146	210	226	257	271	275	286	293	300	310	320	327	334	>334
5' 11"	<129	129	133	136	144-150	215	233	264	279	283	294	301	308	319	330	337	344	>344
6' 0"	<133	133	137	140	148-154	221	240	272	287	291	302	310	317	328	339	346	354	>354
6' 1"	<137	137	140	144	152-158	227	246	280	295	299	311	318	326	337	349	356	364	>364
6' 2"	<140	140	144	148	156-163	234	253	287	303	308	319	327	335	347	358	366	374	>374
6' 3"	<144	144	148	152	160-167	240	260	295	311	316	328	336	344	356	368	376	384	>384
6' 4"	<148	148	152	156	164-172	246	267	303	320	324	337	345	353	366	378	386	394	>394
6' 5"	<152	152	156	160	169-176	253	274	311	328	333	346	354	363	375	388	396	405	>405
6' 6"	<156	156	160	164	173-181	260	281	319	337	342	355	363	372	385	398	407	415	>415

Height	Minimum Weight					Maximum Weight												
	IC	B	Standard	Non-tobacco+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
6' 7"	<160	160	164	169	177-185	266	288	328	345	351	364	373	382	395	408	417	426	>426
6' 8"	<164	164	168	173	182-190	273	296	336	354	360	373	382	391	405	419	428	437	>437
6' 9"	<168	168	173	177	187-195	280	303	344	363	369	383	392	401	415	429	439	448	>448
6' 10"	<172	172	177	182	191-200	287	311	353	372	378	392	402	411	426	440	450	459	>459
6' 11"	<176	176	181	186	196-205	294	318	362	381	387	402	412	421	436	451	461	470	>470
7' 0"	<181	181	186	191	201-210	301	326	370	390	396	412	422	432	447	462	472	482	>482

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



Learn more about the build chart please call your Life Sales Support Team at:

1-877-696-6654 (Securian Financial and Broker-Dealer Partners)

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