

BUILD CHARTS BY CARRIER

FOR TERM PRODUCTS:

FORESTERS STRONG FOUNDATION TERM

ADULT Build Charts (16+) – Non Medical

These are the maximum builds that will be considered for non-medical underwriting and assumes the applicant has no other ratable impairments.
Only use this chart if the proposed insured has no medical impairments other than height and weight.

This chart reflects a standard build. If the proposed insured has medical impairments and their build exceeds this chart, they may not be eligible for non-medical coverage.

Maximum Build Chart		Standard Build Chart Non -Medical	
Height (Ft)	Max Weight (lbs)	Height (Ft)	Max Weight (lbs)
4'8	185	4'8	140
4'9	193	4'9	145
4'10	198	4'10	150
4'11	207	4'11	155
5'0	212	5'0	161
5'1	221	5'1	166
5'2	225	5'2	172
5'3	234	5'3	177
5'4	243	5'4	183
5'5	250	5'5	189
5'6	259	5'6	195
5'7	265	5'7	201
5'8	274	5'8	207
5'9	281	5'9	213
5'10	292	5'10	219
5'11	298	5'11	225
6'0	307	6'0	232
6'1	314	6'1	238
6'2	325	6'2	245
6'3	336	6'3	252
6'4	342	6'4	258
6'5	353	6'5	265
6'6	360	6'6	272



JUVENILE BUILD CHART

Juvenile Build Chart Male & Female						
Height	Ages 0-9			Ages 10-15		
	Weight			Weight		
	Min.	Avg.	Max.	Min.	Avg.	Max.
18"	5	8	19			
19"	5	8	19			
20"	5	8	19			
21"	6	9	22			
22"	7	11	24			
23"	8	12	26			
24"	9	13	28			
25"	10	14	30			
26"	11	16	32			
27"	12	17	34			
28"	13	18	36			
29"	14	19	38			
30"	16	21	41			
31"	17	22	43			
32"	18	23	45			
33"	19	24	47			
34"	21	26	49			
35"	22	28	51			
36"	23	29	53			
37"	24	30	56			
38"	26	32	59			
39"	28	34	62			
40"	29	36	64			
41"	30	38	67			
42"	32	40	70			
43"	34	42	73			
44"	35	44	75			
45"	37	47	79			
46"	39	50	83			
47"	41	52	87			
4'0"	42	53	89	42	58	123
4'1"	44	56	93	43	62	127
4'2"	46	58	97	47	66	131
4'3"	49	61	101	49	69	136
4'4"	51	64	105	50	72	141
4'5"	54	67	109	57	76	142
4'6"	56	70	113	63	79	143
4'7"	59	73	118	66	82	147
4'8"	61	76	122	68	85	151
4'9"	64	80	127	71	88	154
4'10"	66	83	131	73	92	157
4'11"	69	87	136	73	96	161
5'0"	71	90	140	74	100	165
5'1"				77	105	169
5'2"				80	109	173
5'3"				86	113	179
5'4"				91	117	184
5'5"				94	122	189
5'6"				97	126	194
5'7"				101	131	199
5'8"				104	135	204
5'9"				107	140	210
5'10"				110	144	216
5'11"				114	149	221
6'0"				117	154	226
6'1"				121	159	231
6'2"				124	164	236
6'3"				128	169	241
6'4"				131	174	246



Male & Female					
Height	Minimum	Maximum	Height	Minimum	Maximum
4'8"	74	189	5'9"	112	287
4'9"	77	196	5'10"	115	296
4'10"	79	203	5'11"	119	304
4'11"	82	210	6'0"	122	313
5'0"	85	217	6'1"	126	322
5'1"	88	224	6'2"	129	331
5'2"	91	232	6'3"	133	340
5'3"	94	239	6'4"	136	349
5'4"	97	247	6'5"	140	358
5'5"	100	255	6'6"	143	367
5'6"	103	263	6'7"	147	377
5'7"	106	271	6'8"	151	386
5'8"	109	279	6'9"	154	396



Diabetes Height/Weight Chart

Points to add	0	1	2	3
4'8"	83-140	141-167	168-176	177-185
4'9"	86-145	146-173	174-182	183-191
4'10"	89-150	151-179	180-188	189-198
4'11"	92-155	156-185	186-195	196-205
5'0"	95-161	162-191	192-202	203-212
5'1"	98-166	167-198	199-209	210-219
5'2"	102-172	173-205	206-215	216-226
5'3"	105-177	178-211	212-222	223-234
5'4"	108-183	184-218	219-230	231-241
5'5"	112-189	190-225	226-237	238-249
5'6"	115-195	196-232	233-244	245-257
5'7"	119-201	202-239	240-252	253-264
5'8"	122-207	208-246	247-259	260-272
5'9"	126-213	214-253	254-267	268-280
5'10"	129-219	220-261	262-275	276-289
5'11"	133-225	226-268	269-283	284-297
6'0"	137-232	233-276	277-291	292-305
6'1"	141-238	239-284	285-299	300-314
6'2"	145-245	246-292	293-307	308-323
6'3"	148-251	252-299	300-315	316-331
6'4"	152-258	259-308	309-324	325-340
6'5"	156-265	266-316	317-333	334-349
6'6"	161-272	273-324	325-341	342-359
6'7"	165-279	280-332	333-350	351-368
6'8"	169-286	287-341	342-359	360-377
6'9"	173-293	294-349	350-368	369-387

Any weight above the range in the last column shown for the Proposed Insured's height is a decline.



Male & Female

	Min weight	Max Weight
4 Feet		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
5 Feet	85	220
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
6 Feet	122	305
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395



FOR FINAL EXPENSE PRODUCTS:

FORESTERS PLANRIGHT

Height	Minimum Weight All Plans	Max Weight PlanRight Preferred	Max Weight PlanRight Standard	Max Weight PlanRight Basic
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460



Male & Female

	Living Promise Min weight	Living Promise Level Benefit Max Weight	Living Promise Graded Benefit Max Weight
4 Feet			
8"	74	204	221
9"	77	209	225
10"	79	214	231
11"	82	220	237
5 Feet	85	226	244
1"	88	233	250
2"	91	239	257
3"	94	246	264
4"	97	252	270
5"	100	259	277
6"	103	268	285
7"	106	275	293
8"	109	283	300
9"	112	291	309
10"	115	300	316
11"	119	307	325
6 Feet	122	315	333
1"	126	322	340
2"	129	331	349
3"	133	339	358
4"	136	348	367
5"	140	357	376
6"	143	366	385
7"	147	375	394
8"	151	385	405
9"	154	395	415
10"	158	407	427



CFG FINAL EXPENSE

Height	Decline	Maximum for Elite	Maximum for Select	Maximum for Advantage	Decline
4' 7"	<72	178	185	202	>202
4' 8"	<74	185	192	209	>209
4' 9"	<77	190	198	216	>216
4' 10"	<79	198	205	224	>224
4' 11"	<82	205	212	232	>232
5' 0"	<85	212	220	240	>240
5' 1"	<88	219	227	248	>248
5' 2"	<91	226	235	256	>256
5' 3"	<94	234	242	264	>264
5' 4"	<97	241	250	272	>272
5' 5"	<100	249	258	281	>281
5' 6"	<103	257	266	290	>290
5' 7"	<106	264	274	298	>298
5' 8"	<109	272	283	307	>307
5' 9"	<112	280	291	317	>317
5' 10"	<115	289	300	326	>326
5' 11"	<119	297	307	336	>336
6' 0"	<122	305	316	345	>345
6' 1"	<126	314	325	355	>355
6' 2"	<129	323	333	365	>365
6' 3"	<133	331	342	374	>374
6' 4"	<136	340	352	384	>384
6' 5"	<140	349	361	395	>395
6' 6"	<143	359	371	405	>405
6' 7"	<147	368	380	415	>415
6' 8"	<151	376	388	425	>425
6' 9"	<154	385	398	435	>435



HEIGHT AND WEIGHT CHART

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
0-85	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

Ages 14 through 85: If weight exceeds the maximum weight for the Graded product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD	MAXIMUM WEIGHT GRADED
4'5	166	184	192
4'6	172	191	199
4'7	179	198	207
4'8	185	205	214
4'9	192	213	222
4'10	199	220	230
4'11	205	228	238
5'0	213	236	246
5'1	220	243	254
5'2	227	252	262
5'3	234	260	271
5'4	242	268	280
5'5	249	276	288
5'6	257	285	297
5'7	265	294	307
5'8	273	303	316
5'9	281	312	325
5'10	289	321	335
5'11	298	330	344
6'0	306	339	354
6'1	315	349	364
6'2	323	358	374
6'3	332	368	384
6'4	341	378	394
6'5	350	388	405
6'6	359	398	415
6'7	368	408	426
6'8	378	419	437
6'9	387	429	448
6'10	397	440	459
6'11	407	451	470
7'0	417	462	482



Table of Height and Weight

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Height	Issue Ages 18 - 64				Issue Ages 65 and Up				Express Standard (all ages)	Disability Income Rider	Uninsurable
	Elite	Preferred	Standard Plus	Standard	Elite	Preferred	Standard Plus	Standard			
4' 8"	119	145	159	166	132	156	167	170	185	163	>217
4' 9"	124	149	164	172	137	160	171	176	191	169	>225
4' 10"	129	153	169	178	143	165	177	183	198	174	>233
4' 11"	133	157	173	184	148	169	181	189	205	178	>241
5' 0"	139	161	178	191	154	174	186	196	212	183	>249
5' 1"	144	166	182	197	159	178	191	202	219	188	>257
5' 2"	149	170	186	204	165	183	195	210	226	193	>266
5' 3"	153	174	192	210	170	187	201	217	234	198	>274
5' 4"	158	179	197	217	176	193	206	224	241	204	>283
5' 5"	170	184	203	224	184	198	213	231	249	209	>292
5' 6"	173	190	208	231	190	204	218	238	257	216	>301
5' 7"	178	194	214	238	194	208	223	245	264	221	>310
5' 8"	183	199	219	245	199	214	229	253	272	228	>319
5' 9"	189	204	225	252	204	220	235	259	281	235	>329
5' 10"	193	210	231	260	210	226	242	267	289	241	>339
5' 11"	198	215	236	267	215	231	247	275	297	248	>348
6' 0"	203	221	243	275	221	237	254	282	305	255	>358
6' 1"	208	226	249	283	226	243	261	290	314	263	>368
6' 2"	212	232	255	291	232	250	267	298	323	270	>378
6' 3"	218	239	262	299	239	256	275	307	332	278	>389
6' 4"	223	246	271	307	246	264	283	315	340	285	>399
6' 5"	228	252	277	315	252	271	290	323	349	292	>409
6' 6"	232	259	285	324	257	279	299	332	359	300	>420



Build Chart

Build Chart (Age 16 - 50)				
Height	Preferred		Standard	
	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	166	152	183	167
4'9"	170	155	187	171
4'10"	174	157	191	173
4'11"	178	160	196	176
5'0"	182	163	200	179
5'1"	186	166	205	183
5'2"	190	169	209	186
5'3"	196	174	216	191
5'4"	202	179	222	197
5'5"	207	183	228	201
5'6"	213	189	234	208
5'7"	217	193	239	212
5'8"	223	198	245	218
5'9"	228	202	251	222
5'10"	235	208	259	229
5'11"	241	214	265	235
6'0"	248	221	273	243
6'1"	253	225	278	248
6'2"	260	232	286	255
6'3"	267	237	294	261
6'4"	276	246	304	271
6'5"	284	253	312	278
6'6"	293	261	322	287
6'7"	301	268	331	295

** (For ages 51 - 65, add 5 pounds. For ages 66 and up, add 10 pounds)



**Fidelity & Guaranty Life Build Chart
6/21/2011**

Height	Minimum – lbs.	Maximum – lbs. Table H 300%
4'8"	74	207
4'9"	77	214
4'10"	79	222
4'11"	82	230
5'0"	85	238
5'1"	88	246
5'2"	91	254
5'3"	94	262
5'4"	97	270
5'5"	100	279
5'6"	103	288
5'7"	106	296
5'8"	109	305
5'9"	112	314
5'10"	115	324
5'11"	119	333
6'0"	122	342
6'1"	126	352
6'2"	129	362
6'3"	133	372
6'4"	136	382
6'5"	140	392
6'6"	143	402
6'7"	147	412
6'8"	151	423
6'9"	154	433

Juvenile Build. Age 15 days through age 15 years Assessing the mortality risk for juvenile height and weight is base percentiles in the growth charts established by the World Health Organization (WHO) -- infant through 24 months -- and Center for Disease Control (CDC) -- 2 years through age 16. Generally, children between the 5th and 104th percentile are eligible for standard consideration. Children greater than 114% are likely to be declined.

Refer to the CDC and WHO web sites for growth charts and for a healthy weight calculator.



Unisex build chart

Height	Minimum weight Preferred rates	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
4'8"	79	125	140	178	135	178
4'9"	81	131	145	184	140	184
4'10"	84	136	151	191	145	191
4'11"	87	141	157	198	150	198
5'0"	90	146	163	204	156	204
5'1"	93	151	169	211	164	211
5'2"	96	157	175	218	167	218
5'3"	99	162	181	225	172	225
5'4"	102	167	187	233	177	233
5'5"	106	172	193	240	182	240
5'6"	109	177	199	247	187	247
5'7"	112	182	205	255	192	255
5'8"	116	186	211	263	196	263
5'9"	119	192	217	270	202	270
5'10"	122	196	223	278	206	278
5'11"	126	202	229	286	212	286
6'0"	130	207	235	294	217	294
6'1"	133	212	241	303	222	303
6'2"	137	217	247	311	227	311
6'3"	141	222	253	320	232	320
6'4"	144	228	259	328	238	328
6'5"	148	233	265	337	243	337
6'6"	152	238	271	346	248	346
6'7"	156	244	277	355	254	355
6'8"	160	250	283	364	260	364



Table ratings for build

Height	Table 3 – 175%	Table 4 – 200%	Table 5 – 225%	Table 6 – 250%	Table 7 – 275%	Table 8 – 300%	Table 10 – 350%	Table 12 – 400%	Individual consideration build
4'8"	179-185	186-189	190-194	195-198	199-202	203-207	208-211	212-216	>216
4'9"	185-191	192-196	197-201	202-205	206-210	211-214	215-219	220-224	>224
4'10"	192-198	199-203	204-208	209-212	213-217	218-222	223-227	228-232	>232
4'11"	199-205	206-210	211-215	216-220	221-225	226-230	231-235	236-240	>240
5'0"	205-212	213-217	218-222	223-227	228-232	233-238	239-243	244-248	>248
5'1"	212-219	220-224	225-230	231-235	236-240	241-246	247-251	252-256	>256
5'2"	219-226	227-232	233-237	238-243	244-248	249-254	255-259	260-265	>265
5'3"	226-234	235-239	240-245	246-251	252-256	257-262	263-268	269-273	>273
5'4"	234-241	242-247	248-253	254-259	260-265	266-270	271-275	277-282	>282
5'5"	241-249	250-255	256-261	262-267	268-273	274-279	280-285	286-291	>291
5'6"	248-257	258-263	264-269	270-275	276-281	282-288	289-294	295-300	>300
5'7"	256-264	265-271	272-277	278-284	285-290	291-296	297-303	304-309	>309
5'8"	264-272	273-279	280-286	287-292	293-299	300-305	306-312	313-318	>318
5'9"	271-281	282-287	288-294	295-301	302-308	309-314	315-321	322-328	>328
5'10"	279-289	290-296	297-303	304-310	311-317	318-324	325-331	332-338	>338
5'11"	287-297	298-304	305-311	312-319	320-326	327-333	334-340	341-347	>347
6'0"	295-305	306-313	314-320	321-328	329-335	336-342	343-350	351-357	>357
6'1"	304-314	315-322	323-329	330-337	338-344	345-352	353-360	361-367	>367
6'2"	312-323	324-331	332-338	339-346	347-354	355-362	363-369	370-377	>377
6'3"	321-332	333-340	341-348	349-356	357-363	365-372	373-380	381-388	>388
6'4"	329-340	341-349	350-357	358-365	366-373	374-382	383-390	391-398	>398
6'5"	338-349	350-358	359-366	367-375	376-383	384-392	393-400	401-408	>408
6'6"	347-359	360-367	368-376	377-385	386-393	394-402	403-411	412-419	>419
6'7"	356-368	369-377	378-386	387-395	396-403	404-412	413-421	422-430	>430
6'8"	365-377	378-386	387-395	396-405	406-414	415-423	424-432	433-441	>441



General Business Rules

Height and Weight Chart

Table

The following Height and Weight chart is used for determining eligibility on certain plans. If the chart is applicable, this will be noted within the individual product sections of the Underwriting Guide.

- ▶ Based on the applicant's age, gender, and height if they are less than "Underweight/Minimum" they will be declined.
- ▶ Based on the applicant's age, gender, and height if they are more than "Decline/Maximum" they will be declined.
- ▶ For all other ratios outside these parameters, the applicant will also be declined.

Height And Weight Chart For Adults									
Males - Age 14 +			Females - Age 14 +						
Height	Weight (lbs)		Height	Weight (lbs)					
Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum				
4' 10"	85	180	4' 6"	71	152				
4' 11"	88	187	4' 7"	74	158				
5' 0"	91	193	4' 8"	77	164				
5' 1"	94	200	4' 9"	80	170				
5' 2"	97	206	4' 10"	83	176				
5' 3"	100	213	4' 11"	85	182				
5' 4"	103	220	5' 0"	87	188				
5' 5"	106	227	5' 1"	90	194				
5' 6"	110	234	5' 2"	93	201				
5' 7"	113	241	5' 3"	96	207				
5' 8"	116	248	5' 4"	99	214				
5' 9"	120	256	5' 5"	101	221				
5' 10"	123	263	5' 6"	105	228				
5' 11"	127	271	5' 7"	108	235				
6' 0"	131	279	5' 8"	112	242				
6' 1"	135	286	5' 9"	115	249				
6' 2"	138	294	5' 10"	119	256				
6' 3"	142	302	5' 11"	122	264				
6' 4"	146	311	6' 0"	126	271				
6' 5"	149	319	6' 1"	129	279				
6' 6"	153	327	6' 2"	133	289				
6' 7"	157	336	6' 3"	136	294				
6' 8"	161	344	6' 4"	140	302				
6' 9"	165	353	6' 5"	145	311				
6' 10"	170	362	6' 6"	150	319				
6' 11"	175	371	6' 7"	155	327				
7' 0"	180	380	6' 8"	160	335				

Height And Weight Chart For Juveniles - Ages 0 – 13									
Ages 0 to 2			Ages 3 to 9			Ages 10 to 13			
Height	Weight (lbs)		Height	Weight (lbs)		Height	Weight (lbs)		
Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum	Ft. In	Minimum	Maximum	
1' 6"	4	14	2' 6"	14	40	4' 0"	35	92	
1' 7"	4	14	2' 7"	15	41	4' 1"	38	96	
1' 8"	4	14	2' 8"	16	42	4' 2"	39	100	
1' 9"	5	16	2' 9"	17	43	4' 3"	42	104	
1' 10"	6	18	2' 10"	18	44	4' 4"	43	108	
1' 11"	6	20	2' 11"	18	47	4' 5"	45	113	
2' 0"	7	23	3' 0"	19	50	4' 6"	47	117	
2' 1"	7	24	3' 1"	20	52	4' 7"	49	122	
2' 2"	8	26	3' 2"	21	54	4' 8"	50	126	
2' 3"	9	28	3' 3"	22	56	4' 9"	53	131	
2' 4"	10	31	3' 4"	24	58	4' 10"	55	135	
2' 5"	11	33	3' 5"	25	61	4' 11"	57	140	
2' 6"	12	36	3' 6"	26	64	5' 0"	59	144	
2' 7"	13	38	3' 7"	27	68	5' 1"	62	150	
2' 8"	14	40	3' 8"	29	71	5' 2"	65	155	
2' 9"	15	41	3' 9"	30	75	5' 3"	67	161	
2' 10"	17	42	3' 10"	30	78	5' 4"	69	166	
2' 11"	18	45	3' 11"	32	82	5' 5"	73	171	
3' 0"	18	48	4' 0"	33	86	5' 6"	75	176	
3' 1"	19	51	4' 1"	35	90	5' 7"	78	181	
3' 2"	21	54	4' 2"	37	94	5' 8"	80	186	
3' 3"	22	56	4' 3"	39	98	5' 9"	82	191	
3' 4"	23	59	4' 4"	41	103	5' 10"	87	196	
3' 5"	24	60	4' 5"	43	107	5' 11"	88	201	
3' 6"	25	60	4' 6"	45	111	6' 0"	90	206	
			4' 7"	47	115	6' 1"	94	211	
			4' 8"	49	120	6' 2"	96	216	
			4' 9"	51	124	6' 3"	98	222	
			4' 10"	53	128	6' 4"	98	228	
			4' 11"	54	133				
			5' 0"	54	137				
			5' 1"	58	141				
			5' 2"	60	145				

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