

## Preferred Plus, Preferred, Standard Plus and Standard classes

For all underwriting classes, half-inch measurements are rounded up to the next inch.

Applicants with weights below the minimum weight requirement will be evaluated by the underwriter on an individual-consideration basis.

We may underwrite applicants who do not fall within the specified height chart on an individual basis. See the [Substandard Build Chart](#) for expanded weights.

Height	Maximum weight in pounds (lbs)				
	Preferred Plus	Preferred May be eligible for 1" height adjustment or credits	Standard Plus May be eligible for 1" height adjustment or credits	Standard May be eligible for 1" height adjustment or credits	Standard Is not eligible for 1" height adjustment or credits
4'10"	89 - 134	135 - 144	145 - 155	156 - 181	182 - 196
4'11"	92 - 139	140 - 149	150 - 160	161 - 188	189 - 203
5'0"	95 - 144	145 - 154	155 - 166	167 - 194	195 - 209
5'1"	98 - 149	150 - 159	160 - 171	172 - 201	202 - 216
5'2"	101 - 153	154 - 164	165 - 177	178 - 207	208 - 224
5'3"	104 - 158	159 - 170	171 - 183	184 - 214	215 - 231
5'4"	108 - 164	165 - 175	176 - 188	189 - 221	222 - 238
5'5"	111 - 169	170 - 181	182 - 194	195 - 228	229 - 246
5'6"	115 - 174	175 - 186	187 - 200	201 - 235	236 - 253
5'7"	118 - 179	180 - 192	193 - 207	208 - 242	243 - 261
5'8"	122 - 185	186 - 198	199 - 213	214 - 249	250 - 269
5'9"	125 - 190	191 - 204	205 - 219	220 - 257	258 - 277
5'10"	129 - 196	197 - 210	211 - 225	226 - 264	265 - 285
5'11"	133 - 201	202 - 216	217 - 232	233 - 272	273 - 293
6'0"	136 - 207	208 - 222	223 - 239	240 - 279	280 - 302
6'1"	140 - 213	214 - 228	229 - 245	246 - 287	288 - 310
6'2"	144 - 219	220 - 234	235 - 252	253 - 295	296 - 319
6'3"	148 - 225	226 - 241	242 - 259	260 - 303	304 - 327
6'4"	152 - 231	232 - 247	248 - 266	267 - 311	312 - 336
6'5"	156 - 237	238 - 254	255 - 273	274 - 320	321 - 345
6'6"	160 - 243	244 - 260	261 - 280	281 - 328	329 - 354
6'7"	164 - 249	250 - 267	268 - 287	288 - 336	337 - 363
6'8"	168 - 256	257 - 274	275 - 295	296 - 345	346 - 372
6'9"	173 - 262	263 - 281	282 - 302	303 - 354	355 - 382
6'10"	177 - 268	269 - 288	289 - 309	310 - 363	364 - 391
6'11"	181 - 275	276 - 295	296 - 317	318 - 371	372 - 401

# Underwriting Substandard Build Chart

Ages 20 - 69

The build rating is shown across the top of the chart. Each cell of the chart is the maximum weight allowed for each rating. All table ratings will be based off our Standard Plus rates. Our one-inch rule and other underwriting credit criteria are only applied to cases that qualify for Standard (eligible) classes, and do not apply to Substandard classes.

For clients with builds over Table 6 or those over age 70, please send us a QuickQuote request at [www.lgaquickquote.com](http://www.lgaquickquote.com) or contact our underwriting team for more information.

Substandard Build   Maximum Weight in lbs   Ages 20 - 69						
Height	Inches	Table 2	Table 3	Table 4	Table 5	Table 6
4' 10"	58	200	205	210	215	220
4' 11"	59	207	212	217	222	227
5' 0"	60	215	220	225	230	235
5' 1"	61	222	227	232	238	243
5' 2"	62	229	235	240	246	251
5' 3"	63	237	242	248	254	259
5' 4"	64	244	250	256	262	267
5' 5"	65	252	258	264	270	276
5' 6"	66	260	266	272	278	284
5' 7"	67	268	274	280	287	293
5' 8"	68	276	282	289	295	302
5' 9"	69	284	291	297	304	311
5' 10"	70	292	299	306	313	320
5' 11"	71	301	308	315	322	329
6' 0"	72	309	317	324	331	339
6' 1"	73	318	325	333	341	348
6' 2"	74	327	334	342	350	358
6' 3"	75	336	344	352	360	368
6' 4"	76	345	353	361	369	377
6' 5"	77	354	362	371	379	387
6' 6"	78	363	372	380	389	398
6' 7"	79	372	381	390	399	408
6' 8"	80	382	391	400	409	418
6' 9"	81	391	401	410	419	429
6' 10"	82	401	411	420	430	439
6' 11"	83	411	421	431	440	450

Weight and height categories on the build chart do not guarantee a proposed insured will be approved for a certain underwriting class or be eligible for coverage, after other health and family history is fully underwritten.