

Life Build Chart

Ages 15 years through 64 years

Height	Maximum Weight (in pounds) for Each Classification				
	Preferred	Standard	Low Substandard	Moderate Substandard	High Substandard
4'10"	167	181	205	229	234
4'11"	173	188	212	237	242
5'	179	194	220	245	250
5'1"	185	201	227	254	259
5'2"	191	207	235	262	267
5'3"	197	214	242	270	276
5'4"	203	221	250	279	285
5'5"	210	228	258	288	294
5'6"	216	235	266	297	303
5'7"	223	242	274	306	312
5'8"	230	249	282	315	322
5'9"	237	257	291	325	331
5'10"	243	264	299	334	341
5'11"	250	272	308	344	351
6'	258	280	317	353	361
6'1"	265	288	325	363	371
6'2"	272	295	334	373	381
6'3"	280	304	344	384	392
6'4"	287	312	353	394	402
6'5"	295	320	362	404	413
6'6"	302	328	372	415	424
6'7"	310	337	381	426	435
6'8"	318	345	391	436	446
6'9"	326	354	401	447	457

- Any weight more than the weight listed as High Substandard is a MassMutual uninsurable risk.
- For heights that fall between two different inches, MassMutual will round up to the next inch. For example, 5'10½" will be rounded to 5'11."
- Intentional weight loss through diet, exercise, or surgery: MassMutual will add back half the weight lost in the past 12 months.

Ages 65 years and up

Height	Maximum Weight (in pounds) for Each Classification				
	Preferred	Standard	Low Substandard	Moderate Substandard	High Substandard
4'10"	172	186	215	229	234
4'11"	178	193	222	237	242
5'	184	199	230	245	250
5'1"	190	206	238	254	259
5'2"	196	213	246	262	267
5'3"	203	220	254	270	276
5'4"	209	227	362	279	285
5'5"	216	234	270	288	294
5'6"	223	241	278	297	303
5'7"	229	249	287	306	312
5'8"	236	256	295	315	322
5'9"	243	264	304	325	331
5'10"	250	271	313	334	341
5'11"	258	279	322	344	351
6'	265	287	331	353	361
6'1"	272	295	341	363	371
6'2"	280	303	350	373	381
6'3"	288	312	360	384	392
6'4"	295	320	369	394	402
6'5"	303	328	379	404	413
6'6"	311	337	389	415	424
6'7"	319	346	399	426	435
6'8"	327	355	409	436	446
6'9"	335	363	419	447	457

- Any weight more than the weight listed as High Substandard is a MassMutual uninsurable risk.
- For heights that fall between two different inches, MassMutual will round up to the next inch. For example, 5'10½" will be rounded to 5'11."
- Intentional weight loss through diet, exercise, or surgery: MassMutual will add back half the weight lost in the past 12 months.

Ages 15 days through 14 years

A parent or guardian should complete the Part 2 included with the application packet:

- Accurately measured height and weight should be provided.
- To avoid delays or a possible adverse underwriting decision, please do not estimate the height and weight.

If the height and/or weight falls outside the 5th and 95th percentile for a child of that age, rider(s) may be limited and/or coverage may not be offered.