

BUILD CHARTS BY CARRIER

FOR TERM PRODUCTS:

Foresters Strong Foundation Term

ADULT Build Charts (16+) – Non Medical

<p>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.</p>	<p>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.</p>
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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



Please note that if you wish to provide an Attending Physician's Statement at your expense, we will be happy to review the case.

Simplified Issue Term Height/Weight Guidelines			
Height	Maximum Weight	Height	Maximum Weight
4' 8"	189 lbs.	5' 9"	287 lbs.
4' 9"	196 lbs.	5' 10"	296 lbs.
4' 10"	203 lbs.	5' 11"	304 lbs.
4' 11"	210 lbs.	6' 0"	313 lbs.
5' 0"	217 lbs.	6' 1"	322 lbs.
5' 1"	224 lbs.	6' 2"	331 lbs.
5' 2"	232 lbs.	6' 3"	340 lbs.
5' 3"	239 lbs.	6' 4"	349 lbs.
5' 4"	247 lbs.	6' 5"	358 lbs.
5' 5"	255 lbs.	6' 6"	367 lbs.
5' 6"	263 lbs.	6' 7"	377 lbs.
5' 7"	271 lbs.	6' 8"	386 lbs.
5' 8"	279 lbs.	6' 9"	396 lbs.

Weight is only one factor in the underwriting assessment. A build that is within the parameters does not guarantee acceptance. Weight exceeding the maximum will be declined.

This refers to Policy Form No. 1F580-CL, 1F581-CL, 1F582-CL, 1F583-CL, 1F584-CL, 1F585-CL, 1F586-CL, 1F587-CL, 1F588-CL, 1F589-CL, 1F590-CL or state variation. Product availability may vary by state.

MOO Term Life Express

**Express Life and DI Rider Build Chart
(Male & Female)**

Height	TLE, GUL Express, Living Promise Minimum Weight	TLE, GUL Express Maximum Weight	DI Rider Maximum Weight	Table 2 Maximum Weight (Multiple Impairments)	Living Promise Level Benefit Maximum Weight	Living Promise Graded Benefit Maximum Weight
4 Feet						
8"	74	197	170	184	204	221
9"	77	202	176	189	209	225
10"	79	208	182	194	214	231
11"	82	214	187	199	220	237
5 Feet	85	220	193	205	226	244
1"	88	226	199	211	233	250
2"	91	232	205	215	239	257
3"	94	238	213	220	246	264
4"	97	245	221	225	252	270
5"	100	251	226	231	259	277
6"	103	258	232	239	268	285
7"	106	265	239	245	275	293
8"	109	274	246	251	283	300
9"	112	282	254	258	291	309
10"	115	289	262	266	300	316
11"	119	298	269	274	307	325
6 Feet	122	305	275	281	315	333
1"	126	313	282	289	322	340
2"	129	321	289	296	331	349
3"	133	329	296	303	339	358
4"	136	338	301	311	348	367
5"	140	347	307	319	357	376
6"	143	358	313	328	366	385
7"	147	367	320	336	375	394
8"	151	376	327	345	385	405
9"	154	385	335	352	395	415
10"	158	395	343	359	407	427

We reserve the right to decline certain hazardous occupations for both life and the DI rider.



Height & Weight Chart

This chart is designed to provide the maximum height/weight combinations for this product. The limits shown reflect the acceptable build range for this product, which is a maximum table rating of Table 4 (200% mortality). If your client is near the high end of these limits and has other medical history, they may not qualify for coverage.

Height (in)	Weight (lbs)		Height (in)	Weight (lbs)	
	Minimum	Maximum		Minimum	Maximum
4' 8"	< 74	193	5' 8"	112	280
4' 9"	79	199	5' 9"	115	288
4' 10"	81	206	5' 10"	118	296
4' 11"	84	213	5' 11"	122	304
5' 0"	87	220	6' 0"	125	312
5' 1"	90	227	6' 1"	129	321
5' 2"	93	234	6' 2"	132	330
5' 3"	96	241	6' 3"	136	339
5' 4"	99	248	6' 4"	140	348
5' 5"	102	256	6' 5"	143	357
5' 6"	105	264	6' 6"	147	366
5' 7"	109	272	6' 7"	151	372



Height and Weight Chart - Unisex

Height	Minimum Weight	Maximum Weight
4' 8"	74	189
4' 9"	77	192
4' 10"	79	199
4' 11"	82	206
5' 0"	85	213
5' 1"	88	220
5' 2"	91	228
5' 3"	94	235
5' 4"	97	243
5' 5"	100	250
5' 6"	103	258
5' 7"	106	266
5' 8"	110	274
5' 9"	112	282
5' 10"	115	291
5' 11"	119	299
6' 0"	122	308
6' 1"	126	316
6' 2"	129	325
6' 3"	133	334
6' 4"	136	343
6' 5"	140	352
6' 6"	143	361
6' 7"	147	371

Premiums per \$1,000

15 Year Term - Premiums per 1000				
Issue Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
25	2.02	3.12	1.57	2.60
35	2.67	4.48	2.20	4.15
45	5.28	10.60	3.95	8.56
55	12.24	26.64	8.08	17.96
65	30.56	63.76	18.56	43.49
70	49.72	97.00	31.49	63.84

20 Year Term - Premiums per 1000				
Issue Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
25	2.19	3.45	1.70	2.90
35	2.98	5.19	2.43	4.73
45	5.96	12.22	4.46	10.18
55	14.04	30.38	9.32	21.19
65	37.34	76.81	23.13	55.27

30 Year Term - Premiums per 1000				
Issue Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
25	2.32	4.05	1.86	3.52
35	3.42	7.03	3.12	6.64
45	7.33	15.99	6.79	14.51
55	17.75		17.11	



FOR FINAL EXPENSE PRODUCTS:

Foresters PlanRight

As part of the underwriting process, the height and weight of the Proposed Insured is checked to ensure it is within Foresters height and weight guidelines. Insurance will be declined if the Proposed Insured is outside of the minimum or maximum weight for their height. Insurance will also be declined if the Proposed Insured's height is below the minimum or above the maximum, per the chart below.

Height	Minimum Weight All Plans	Max Weight PlanRight Level	Max Weight PlanRight Graded	Max Weight PlanRight Modified
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

* MoO Living Promise - same chart as for term Transamerica Final Expense

Used for issue ages 0-44 Only

Ages 0 through 13

If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

Age	Max Age	Minimum Height	Maximum Height	Minimum Weight	Maximum Weight
0	0	18	35	5	32
1	1	26	42	14	50
2	4	30	45	19	71
5	8	38	56	27	120
9	11	44	70	40	160
12	13	52	73	60	195

Ages 14 through 44

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"	206	228	238
5'0"	213	236	246
5'1"	220	244	254
5'2"	227	252	263
5'3"	234	260	271
5'4"	242	268	280
5'5"	250	277	289
5'6"	257	285	298
5'7"	265	294	307

5'8"	273	303	316
5'9"	281	312	325
5'10"	290	321	335
5'11"	298	330	344
6'0"	306	339	354
6'1"	315	349	364
6'2"	324	359	374
6'3"	333	369	385
6'4"	341	378	395
6'5"	350	388	405
6'6"	359	398	416
6'7"	369	408	426
6'8"	379	419	437
6'9"	387	429	448
6'10"	397	440	459
6'11"	407	451	470
7'0"	417	462	482



Eligibility for plans is based in part on the Proposed Insured's height and weight.

Male Ages 25-44					Female Ages 25-44				
Height	Decline	Elite	Select	Decline	Height	Decline	Elite	Select	Decline
4' 8"	<74	173	189	≥190	4' 8"	<74	157	173	≥174
4' 9"	<77	180	196	≥197	4' 9"	<77	164	180	≥181
4' 10"	<79	186	203	≥204	4' 10"	<79	171	188	≥189
4' 11"	<82	193	210	≥211	4' 11"	<82	179	196	≥197
5' 0"	<85	199	217	≥218	5' 0"	<85	184	202	≥203
5' 1"	<88	206	224	≥225	5' 1"	<88	192	210	≥211
5' 2"	<91	213	232	≥233	5' 2"	<91	199	218	≥219
5' 3"	<94	220	239	≥240	5' 3"	<94	206	225	≥226
5' 4"	<97	227	247	≥248	5' 4"	<97	212	232	≥233
5' 5"	<100	234	255	≥256	5' 5"	<100	218	239	≥240
5' 6"	<103	241	263	≥264	5' 6"	<103	224	246	≥247
5' 7"	<106	249	271	≥272	5' 7"	<106	233	255	≥256
5' 8"	<109	256	279	≥280	5' 8"	<109	239	262	≥263
5' 9"	<112	264	287	≥288	5' 9"	<112	248	271	≥272
5' 10"	<115	271	296	≥297	5' 10"	<115	253	278	≥279
5' 11"	<119	279	304	≥305	5' 11"	<119	261	286	≥287
6' 0"	<122	287	313	≥314	6' 0"	<122	268	294	≥295
6' 1"	<126	295	322	≥323	6' 1"	<126	276	303	≥304
6' 2"	<129	303	331	≥332	6' 2"	<129	282	310	≥311
6' 3"	<133	312	340	≥341	6' 3"	<133	290	318	≥319
6' 4"	<136	320	349	≥350	6' 4"	<136	296	325	≥326
6' 5"	<140	328	358	≥359	6' 5"	<140	301	331	≥332
6' 6"	<143	337	367	≥368	6' 6"	<143	308	338	≥339
6' 7"	<147	346	377	≥378	6' 7"	<147	315	346	≥347
6' 8"	<151	355	386	≥387	6' 8"	<151	322	353	≥354
6' 9"	<154	363	396	≥397	6' 9"	<154	328	361	≥362

Male Ages 45 and up							Female Ages 45 and up						
Height	Decline	Elite	Select	Advantage	Security	Decline	Height	Decline	Elite	Select	Advantage	Security	Decline
4' 8"	<74	178	189	207	216	≥217	4' 8"	<74	162	173	191	200	≥201
4' 9"	<77	184	196	214	224	≥225	4' 9"	<77	168	180	198	208	≥209
4' 10"	<79	191	203	222	232	≥233	4' 10"	<79	176	188	207	217	≥218
4' 11"	<82	198	210	230	240	≥241	4' 11"	<82	184	196	216	226	≥227
5' 0"	<85	204	217	238	248	≥249	5' 0"	<85	189	202	223	233	≥234
5' 1"	<88	211	224	246	256	≥257	5' 1"	<88	197	210	232	242	≥243
5' 2"	<91	218	232	254	265	≥266	5' 2"	<91	204	218	240	251	≥252
5' 3"	<94	225	239	262	273	≥274	5' 3"	<94	211	225	248	259	≥260
5' 4"	<97	233	247	270	282	≥283	5' 4"	<97	218	232	255	267	≥268
5' 5"	<100	240	255	279	291	≥292	5' 5"	<100	224	239	263	275	≥276
5' 6"	<103	247	263	288	300	≥301	5' 6"	<103	230	246	271	283	≥284
5' 7"	<106	255	271	296	309	≥310	5' 7"	<106	239	255	280	293	≥294
5' 8"	<109	263	279	305	318	≥319	5' 8"	<109	246	262	288	301	≥302
5' 9"	<112	270	287	314	328	≥329	5' 9"	<112	254	271	298	312	≥313
5' 10"	<115	278	296	324	338	≥339	5' 10"	<115	260	278	306	320	≥321
5' 11"	<119	286	304	333	347	≥348	5' 11"	<119	268	286	315	329	≥330
6' 0"	<122	294	313	342	357	≥358	6' 0"	<122	275	294	323	338	≥339
6' 1"	<126	303	322	352	367	≥368	6' 1"	<126	284	303	333	348	≥349
6' 2"	<129	311	331	362	377	≥378	6' 2"	<129	290	310	341	356	≥357
6' 3"	<133	320	340	372	388	≥389	6' 3"	<133	298	318	350	366	≥367
6' 4"	<136	328	349	382	398	≥399	6' 4"	<136	304	325	358	374	≥375
6' 5"	<140	337	358	392	408	≥409	6' 5"	<140	310	331	365	381	≥382
6' 6"	<143	346	367	402	419	≥420	6' 6"	<143	317	338	373	390	≥391
6' 7"	<147	355	377	412	430	≥431	6' 7"	<147	324	346	381	399	≥400
6' 8"	<151	364	386	423	441	≥442	6' 8"	<151	331	353	390	408	≥409
6' 9"	<154	373	396	433	452	≥453	6' 9"	<154	338	361	398	417	≥418



Height & Weight Chart

This chart is designed to provide the maximum height/weight combinations for this product. The limits shown reflect a full 6 table or 250% mortality loading. If your client is near the high end of these limits and has other medical history, they may not qualify for coverage.

Ages 18-44		
Height	Minimum	Maximum
4' 9"	79	198
4' 10"	81	207
4' 11"	84	212
5' 0"	87	220
5' 1"	90	227
5' 2"	93	234
5' 3"	96	241
5' 4"	99	250
5' 5"	102	257
5' 6"	105	262
5' 7"	109	272
5' 8"	112	279
5' 9"	115	288
5' 10"	118	298
5' 11"	122	306
6' 0"	125	314
6' 1"	129	322
6' 2"	132	330
6' 3"	136	338
6' 4"	140	345
6' 5"	143	352
6' 6"	147	365
6' 7"	151	370
6' 8"	155	378

Age 45 and up		
Height	Minimum	Maximum
4' 9"	79	212
4' 10"	81	219
4' 11"	84	223
5' 0"	87	234
5' 1"	90	242
5' 2"	93	246
5' 3"	96	259
5' 4"	99	266
5' 5"	102	273
5' 6"	105	281
5' 7"	109	292
5' 8"	112	300
5' 9"	115	313
5' 10"	118	320
5' 11"	122	327
6' 0"	125	336
6' 1"	129	343
6' 2"	132	353
6' 3"	136	363
6' 4"	140	374
6' 5"	143	384
6' 6"	147	395
6' 7"	151	406
6' 8"	155	413



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.

