

BUILD CHARTS BY CARRIER

FOR TERM PRODUCTS:

Foresters Strong Foundation Term Chart

ADULT BUILD CHARTS (16+) - STRONG FOUNDATION, SMART UL & ADVANTAGE PLUS (NON-MEDICAL) *MEDICALLY UNDERWRITTEN

*Strong Foundation FUW Preferred Plus/ Preferred Smoker Male & Female		* Strong Foundation FUW Preferred Male & Female		* Strong Foundation FUW Standard Male & Female		Strong Foundation, Smart UL & Advantage Plus Non-Medical Male & Female		Strong Foundation Critical Illness Rider Male & Female	
Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)
4'10	126	4'10	135	4'8	166	4'8	185	4'8	151
4'11	130	4'11	137	4'9	173	4'9	193	4'9	157
5'0	144	5'0	152	4'10	178	4'10	198	4'10	161
5'1	149	5'1	158	4'11	185	4'11	207	4'11	168
5'2	152	5'2	162	5'0	191	5'0	212	5'0	173
5'3	157	5'3	166	5'1	198	5'1	221	5'1	180
5'4	161	5'4	172	5'2	203	5'2	225	5'2	184
5'5	166	5'5	178	5'3	211	5'3	234	5'3	191
5'6	170	5'6	182	5'4	219	5'4	243	5'4	199
5'7	176	5'7	190	5'5	225	5'5	250	5'5	204
5'8	180	5'8	195	5'6	232	5'6	259	5'6	211
5'9	184	5'9	200	5'7	239	5'7	265	5'7	216
5'10	190	5'10	205	5'8	248	5'8	274	5'8	223
5'11	196	5'11	210	5'9	252	5'9	281	5'9	230
6'0	202	6'0	220	5'10	261	5'10	292	5'10	236
6'1	206	6'1	225	5'11	267	5'11	298	5'11	243
6'2	211	6'2	230	6'0	276	6'0	307	6'0	250
6'3	216	6'3	240	6'1	283	6'1	314	6'1	256
6'4	221	6'4	244	6'2	292	6'2	325	6'2	265
6'5	227	6'5	251	6'3	300	6'3	336	6'3	274
6'6	244	6'6	260	6'4	307	6'4	342	6'4	278
6'7	249	6'7	265	6'5	318	6'5	353	6'5	287
6'8	254	6'8	270	6'6	322	6'6	360	6'6	294
6'9	259	6'9	273						

**This build chart is for single impairment of build only.
Where multiple impairments occur the applicant may not qualify for the classification.
For cases involving Diabetes please refer to the Diabetes Build Chart.**



CFG SafeShield Term Chart

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 Chart

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.



Phoenix Safe Harbor Term Chart

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

Baltimore Life Home Secure

UNISEX BUILD CHART

Height Exact	Weight (Min)	Weight (Max)
4' 8"	81	186
4' 9"	84	193
4' 10"	87	200
4' 11"	90	208
5'	93	215
5' 1"	96	223
5' 2"	99	230
5' 3"	103	238
5' 4"	106	246
5' 5"	109	254
5' 6"	113	262
5' 7"	116	271
5' 8"	119	279
5' 9"	123	288
5' 10"	126	297
5' 11"	130	305
6'	134	314
6' 1"	137	323
6' 2"	141	333
6' 3"	145	342
6' 4"	149	351
6' 5"	153	361
6' 6"	157	371
6' 7"	161	381
6' 8"	165	389
6' 9"	169	395
6' 10"	173	401

A weight gain or loss of more than 40 pounds, other than due to pregnancy, will disqualify the applicant.



FOR THE FINAL EXPENSE PRODUCTS:

Foresters PlanRight Chart

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 Monumental 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



CFG Dignified Choice Classic Series

Eligibility for plans is based in part on the Proposed Insured's height and weight, and is the same for both male and female.

Male or Female Ages 25-44					Male or Female - Ages 45 and up						
Height	Decline	Elite	Select	Decline	Height	Decline	Elite	Select	Advantage	Security	Decline
4'8"	<74	173	189	≥190	4'8"	<74	178	189	207	216	≥217
4'9"	<77	180	196	≥197	4'9"	<77	184	196	214	224	≥225
4'10"	<79	186	203	≥204	4'10"	<79	191	203	222	232	≥233
4'11"	<82	193	210	≥211	4'11"	<82	198	210	230	240	≥241
5'0"	<85	199	217	≥218	5'0"	<85	204	217	238	248	≥249
5'1"	<88	206	224	≥225	5'1"	<88	211	224	246	256	≥257
5'2"	<91	213	232	≥233	5'2"	<91	218	232	254	265	≥266
5'3"	<94	220	239	≥240	5'3"	<94	225	239	262	273	≥274
5'4"	<97	227	247	≥248	5'4"	<97	233	247	270	282	≥283
5'5"	<100	234	255	≥256	5'5"	<100	240	255	279	291	≥292
5'6"	<103	241	263	≥264	5'6"	<103	247	263	288	300	≥301
5'7"	<106	249	271	≥272	5'7"	<106	255	271	296	309	≥310
5'8"	<109	256	279	≥280	5'8"	<109	263	279	305	318	≥319
5'9"	<112	264	287	≥288	5'9"	<112	270	287	314	328	≥329
5'10"	<115	271	296	≥297	5'10"	<115	278	296	324	338	≥339
5'11"	<119	279	304	≥305	5'11"	<119	286	304	333	347	≥348
6'0"	<122	287	313	≥314	6'0"	<122	294	313	342	357	≥358
6'1"	<126	295	322	≥323	6'1"	<126	303	322	352	367	≥368
6'2"	<129	303	331	≥332	6'2"	<129	311	331	362	377	≥378
6'3"	<133	312	340	≥341	6'3"	<133	320	340	372	388	≥389
6'4"	<136	320	349	≥350	6'4"	<136	328	349	382	398	≥399
6'5"	<140	328	358	≥359	6'5"	<140	337	358	392	408	≥409
6'6"	<143	337	367	≥368	6'6"	<143	346	367	402	419	≥420
6'7"	<147	346	377	≥378	6'7"	<147	355	377	412	430	≥431
6'8"	<151	355	386	≥387	6'8"	<151	364	386	423	441	≥442
6'9"	<154	363	396	≥397	6'9"	<154	373	396	433	452	≥453



Phoenix Remembrance Chart

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

Baltimore Life Silver Guard Chart

Height And Weight Table

Height	Maximum Weight SGI	Maximum Weight SGII & SGIII
4'8"	195	213
4'9"	202	221
4'10"	209	229
4'11"	216	237
5'	224	245
5'1"	231	253
5'2"	239	261
5'3"	247	270
5'4"	255	279
5'5"	263	287
5'6"	271	296
5'7"	279	305
5'8"	288	315
5'9"	296	324

Height	Maximum Weight SGI	Maximum Weight SGII & SGIII
5'10"	305	334
5'11"	314	343
6'	323	353
6'1"	332	363
6'2"	341	373
6'3"	350	383
6'4"	360	393
6'5"	369	404
6'6"	379	414
6'7"	389	425
6'8"	399	436
6'9"	409	447
6'10"	419	458

Please note that weight is only one factor in the underwriting assessment. A build that is within the parameters stated above does not guarantee acceptance.

