

Male Amount / Ages	18 - 39	40 - 40	41 - 45	46 - 50	51 - 64	65 - 75	76 - 99
100,000 - 249,999	A	A	D	D	D	E	G
250,000 - 499,999	A	A	D	D	E	E	G
500,000 - 999,999	A	B	E	E	E	E	G
1,000,000 - 2,499,999	A	B	E	E	E	E	G
2,500,000 - 4,999,999	A	C <sup>2</sup>	F <sup>2</sup>	F <sup>2</sup>	F <sup>3</sup>	F <sup>3</sup>	H <sup>3</sup>
5,000,000 - 50,000,000	A <sup>1</sup>	C <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	H <sup>3</sup>

Female Amount / Ages	18 - 39	40 - 40	41 - 45	46 - 50	51 - 64	65 - 75	76 - 99
100,000 - 249,999	A	A	D	D	D	E	G
250,000 - 499,999	A	A	D	D	E	E	G
500,000 - 999,999	A	B	E	E	E	E	G
1,000,000 - 2,499,999	A	B	E	E	E	E	G
2,500,000 - 4,999,999	A	C <sup>2</sup>	F <sup>2</sup>	F <sup>2</sup>	F <sup>3</sup>	F <sup>3</sup>	H <sup>3</sup>
5,000,000 - 50,000,000	A <sup>1</sup>	C <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	F <sup>3</sup>	H <sup>3</sup>

Requirements Combination Key	
A	Paramed <sup>4</sup> , Blood Profile, Urinalysis, MVR,
B	Paramed <sup>4</sup> , Blood Profile, Urinalysis, MVR, EKG,
C	Paramed <sup>4</sup> , Blood Profile, Urinalysis, MVR, EKG, X-Ray,
D	Paramed <sup>4</sup> , Blood Profile, Urinalysis,
E	Paramed <sup>4</sup> , Blood Profile, Urinalysis, EKG,
F	Paramed <sup>4</sup> , Blood Profile, Urinalysis, EKG, X-Ray,
G	Paramed <sup>4</sup> , Blood Profile, Urinalysis, MVR, EKG,
H	Paramed <sup>4</sup> , Blood Profile, Urinalysis, MVR, EKG, X-Ray,

Footnote Key	
	Amounts over these require an MD exam:
1	Ages 18-39: \$9,999,999 Ages 40-59: \$4,999,999 Ages 60+: \$2,499,999
2	Chest X-Ray needed if smoker in the past 5 years.
	Amounts over these require an MD exam:
3	Ages 18-39: \$9,999,999 Ages 40-59: \$4,999,999 Ages 60+: \$2,499,999  Chest X-Ray needed if smoker in the past 5 years.
4	When the application is submitted via the traditional paper process, the Paramed requirement is satisfied via a full exam (physical measurements as well as completion of medical declarations) is required.

**Physical Measurements (Build Table)...  
(Ages 18-64)**

**Physical Measurements (Build Table)...(Ages 65+)**

Height	PBNS	PNT	PS	NSP	Height	PBNS	PNT	PS	NSP
4' 10"	138	138	-	158	4' 10"	148	148	-	191
4' 10"	-	-	138	-	4' 10"	-	-	148	-
4' 11"	143	143	-	163	4' 11"	153	153	-	198
4' 11"	-	-	143	-	4' 11"	-	-	153	-
5' 0"	148	148	-	169	5' 0"	158	158	-	204
5' 0"	-	-	148	-	5' 0"	-	-	158	-
5' 1"	153	153	-	174	5' 1"	164	164	-	211
5' 1"	-	-	153	-	5' 1"	-	-	164	-
5' 2"	158	158	-	180	5' 2"	169	169	-	218
5' 2"	-	-	158	-	5' 2"	-	-	169	-
5' 3"	163	163	-	186	5' 3"	175	175	-	225
5' 3"	-	-	163	-	5' 3"	-	-	175	-
5' 4"	169	169	-	192	5' 4"	180	180	-	233
5' 4"	-	-	169	-	5' 4"	-	-	180	-
5' 5"	174	174	-	198	5' 5"	186	186	-	240
5' 5"	-	-	174	-	5' 5"	-	-	186	-
5' 6"	179	179	-	204	5' 6"	192	192	-	247
5' 6"	-	-	179	-	5' 6"	-	-	192	-
5' 7"	185	185	-	210	5' 7"	198	198	-	255
5' 7"	-	-	185	-	5' 7"	-	-	198	-
5' 8"	190	190	-	217	5' 8"	203	203	-	263
5' 8"	-	-	190	-	5' 8"	-	-	203	-
5' 9"	196	196	-	223	5' 9"	209	209	-	270
5' 9"	-	-	196	-	5' 9"	-	-	209	-
5' 10"	202	202	-	230	5' 10"	216	216	-	278
5' 10"	-	-	202	-	5' 10"	-	-	216	-
5' 11"	207	207	-	236	5' 11"	222	222	-	286
5' 11"	-	-	207	-	5' 11"	-	-	222	-
6' 0"	213	213	-	243	6' 0"	228	228	-	294
6' 0"	-	-	213	-	6' 0"	-	-	228	-
6' 1"	219	219	-	250	6' 1"	234	234	-	303
6' 1"	-	-	219	-	6' 1"	-	-	234	-
6' 2"	225	225	-	256	6' 2"	241	241	-	311
6' 2"	-	-	225	-	6' 2"	-	-	241	-
6' 3"	232	232	-	263	6' 3"	247	247	-	319
6' 3"	-	-	232	-	6' 3"	-	-	247	-
6' 4"	238	238	-	271	6' 4"	254	254	-	328
6' 4"	-	-	238	-	6' 4"	-	-	254	-