

Male Amount / Ages	0 - 17	18 - 30	31 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 99
50,000 - 99,999	A	A	A	A	A	C	C	C	C ²
100,000 - 249,999	A	D	D	D	E	E	E	E	E ²
250,000 - 499,999	B	D	D	D	E	E	F	F	G ²
500,000 - 750,000	B	H	H	H	E	I	I	I	J ²
750,001 - 1,000,000	B	H	H	H	I	I	I	I	J ²
1,000,001 - 2,000,000	B	K	K	L	L	L	L	J	J ²
2,000,001 - 3,000,000	B	K	K	L	L	L	L	J	J ²
3,000,001 - 5,000,000	B	O	O	N	N	N	M	M	M ²
5,000,001 - 50,000,000	B	O	O	N	P	P	P	P	P ²

Female Amount / Ages	0 - 17	18 - 30	31 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 99
50,000 - 99,999	A	A	A	A	A	C	C	C	C ²
100,000 - 249,999	A	D	D	D	E	E	E	E	E ²
250,000 - 499,999	B	D	D	D	E	E	F	F	G ²
500,000 - 750,000	B	H	H	H	E	I	I	I	J ²
750,001 - 1,000,000	B	H	H	H	I	I	I	I	J ²
1,000,001 - 2,000,000	B	K	K	L	L	L	L	J	J ²
2,000,001 - 3,000,000	B	K	K	L	L	L	L	J	J ²
3,000,001 - 5,000,000	B	O	O	N	N	N	M	M	M ²
5,000,001 - 50,000,000	B	O	O	N	P	P	P	P	P ²

Requirements Combination Key	
A	Non-Medical ,
B	N/A,
C	Non-Medical , APS,
D	Non-Medical , Blood Profile, MVR, Urinalysis, Abbreviated Paramed,
E	Blood Profile, Paramed, Urinalysis,
F	Blood Profile, Paramed, EKG, Urinalysis,
G	Blood Profile, EKG, Physical Exam, Personal History Interview, Urinalysis,
H	Blood Profile, Paramed, MVR, Urinalysis,
I	Blood Profile, Paramed, EKG, Urinalysis,
J	Blood Profile, EKG, MVR, Physical Exam, Personal History Interview, Urinalysis,
K	Blood Profile, Paramed, MVR, Personal History Interview, Urinalysis,
L	Blood Profile, Paramed, EKG, MVR, Personal History Interview, Urinalysis,
M	Blood Profile, EKG, MVR, Physical Exam, Inspection Report, Urinalysis,
N	Blood Profile, Paramed, EKG, MVR, Inspection Report, Urinalysis,
O	Blood Profile, Paramed, MVR, Inspection Report, Urinalysis,
P	Blood Profile, MVR, Physical Exam, Inspection Report, Treadmill EKG, Urinalysis,

Footnote Key	
1	Blood Profile & Urinalysis are required in the following High Risk states: CA FL GA IL MD NJ SC TX DC PR NY
2	All cases over age 85 will be handled on a facultative basis only.

Build Chart **Term Life Complete** **Term Life Express**

Height	PP	PNT	SPNT	Height	PN	SN	Height	SN	ST
4' 8"	121	121	143	4' 8"	134	152	4' 8"	197	197
4' 9"	126	126	150	4' 9"	140	157	4' 9"	202	202
4' 10"	131	131	155	4' 10"	145	162	4' 10"	208	208
4' 11"	136	136	160	4' 11"	150	168	4' 11"	214	214
5' 0"	141	141	167	5' 0"	156	174	5' 0"	220	220
5' 1"	146	146	175	5' 1"	163	180	5' 1"	226	226
5' 2"	152	152	180	5' 2"	169	186	5' 2"	232	232
5' 3"	157	157	185	5' 3"	174	191	5' 3"	238	238
5' 4"	162	162	190	5' 4"	179	197	5' 4"	245	245
5' 5"	167	167	195	5' 5"	184	204	5' 5"	251	251
5' 6"	172	172	200	5' 6"	190	210	5' 6"	258	258
5' 7"	177	177	205	5' 7"	195	217	5' 7"	265	265
5' 8"	181	181	210	5' 8"	199	223	5' 8"	274	274
5' 9"	187	187	215	5' 9"	205	230	5' 9"	282	282
5' 10"	191	191	222	5' 10"	211	236	5' 10"	289	289
5' 11"	197	197	227	5' 11"	217	243	5' 11"	298	298
6' 0"	202	202	234	6' 0"	222	250	6' 0"	305	305
6' 1"	208	208	242	6' 1"	229	257	6' 1"	313	313
6' 2"	213	213	247	6' 2"	234	264	6' 2"	321	321
6' 3"	219	219	252	6' 3"	240	272	6' 3"	329	329
6' 4"	224	224	258	6' 4"	245	279	6' 4"	338	338
6' 5"	230	230	264	6' 5"	251	287	6' 5"	347	347
6' 6"	237	237	270	6' 6"	258	298	6' 6"	358	358
6' 7"	243	243	276	6' 7"	264	302	6' 7"	367	367
				6' 8"	-	310	6' 8"	376	376
PP	Preferred Plus			6' 9"	-	317	6' 9"	385	385
PNT	Preferred Non-Tobacco			6' 10"	-	325	6' 10"	395	395
SPNT	Standard Plus Non-Tobacco								

PN Preferred Non-Tobacco SN Standard Non-Tobacco
 SN Standard Non-Tobacco ST Standard Tobacco