

UNDERWRITING GUIDELINES

HEIGHT AND WEIGHT LIMIT TABLE

Use the following table to provide clients with an indication of the potential premium class they may qualify for. The weights shown represent the maximum allowable weight for each class. Qualification for any classification is subject to review of all underwriting requirements.

(Table Acronyms: **PFD** = Preferred, **STD** = Standard)

	ELITE PLUS		PFD PLUS ELITE		STD PLUS PFD NS/S		STANDARD		TABLE B	TABLE C
	M	F	M	F	M	F	AGE 15	AGE 16 & OVER	AGE 16 & OVER	AGE 16 & OVER
4' 8"	125	121	132	125	143	137	144	188	199	210
4' 9"	130	125	136	130	148	141	150	192	203	214
4' 10"	135	130	141	135	153	146	155	196	207	218
4' 11"	139	134	146	139	158	152	161	200	211	221
5' 0"	144	139	150	144	164	157	166	204	215	226
5' 1"	149	144	154	149	169	162	172	209	220	230
5' 2"	151	148	158	153	175	166	177	213	224	234
5' 3"	156	151	162	157	180	169	183	218	229	240
5' 4"	161	156	166	161	185	175	188	224	235	246
5' 5"	166	161	171	166	191	180	194	230	243	252
5' 6"	170	164	175	170	197	185	199	236	247	258
5' 7"	174	169	179	174	203	189	205	242	253	265
5' 8"	179	174	184	179	209	194	210	249	261	273
5' 9"	182	178	188	183	215	199	216	256	269	281
5' 10"	188	183	193	188	220	204	221	263	276	288
5' 11"	193	189	198	193	226	210	227	270	283	296
6' 0"	199	194	204	199	232	216	232	278	291	304
6' 1"	204	200	209	204	237	221	238	286	299	312
6' 2"	210	205	214	210	243	228	244	294	307	320
6' 3"	215	211	220	215	249	234	250	302	315	328
6' 4"	221	216	226	221	255	240	255	310	323	336
6' 5"	227	222	232	227	261	246	260	318	331	344
6' 6"	233	228	238	233	267	253	265	325	339	352
6' 7"	239	235	244	239	273	259	*	333	347	360
6' 8"	245	241	251	245	279	266	*	341	355	368
6' 9"	251	247	257	251	285	273	*	349	363	376
6' 10"	258	253	263	258	291	279	*	357	371	384
6' 11"	264	259	270	264	298	286	*	369	384	389

* Individual consideration will also be given for heights above or below those listed in chart, for weights indicated by an asterisk, and for Table B or C at age 15.

FOREIGN RISKS

Clients that exhibit a foreign risk profile present unique challenges and the need for increased due diligence. The foreign risk profile generally falls into one or more of the following categories:

- Citizens of a foreign country who reside in the United States
- Individuals residing in a country other than the United States
- Individuals who travel outside the United States

The underwriting guidelines for evaluating each of these categories are presented on the following pages. However, it is important to keep in mind that some clients may present with histories or characteristics associated with more than one of these categories which may present additional challenges or restrictions on our ability to provide coverage. In some instances consideration may be contingent on the availability of reinsurance.