

Build chart

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										Individual consideration
	Individual consideration	Preferred Select*	Preferred*	Non-Tobacco+*	Standard	B	C	D	E	F	
5'0"	< 95	147	155	170	204	216	226	236	245	254	> 254
5'1"	< 98	152	160	176	209	220	230	240	249	258	> 258
5'2"	< 102	157	165	181	213	224	234	244	253	262	> 262
5'3"	< 105	162	170	187	218	229	240	250	260	270	> 270
5'4"	< 108	166	175	192	224	235	246	257	267	277	> 277
5'5"	< 112	171	180	198	230	243	252	263	274	284	> 284
5'6"	< 115	176	185	203	236	247	258	269	280	291	> 291
5'7"	< 119	181	190	209	242	253	265	276	287	299	> 299
5'8"	< 122	185	195	214	249	261	273	284	295	307	> 307
5'9"	< 126	190	200	220	256	269	281	293	304	316	> 316
5'10"	< 129	195	205	225	263	276	288	300	312	323	> 323
5'11"	< 133	202	213	234	270	283	296	308	320	331	> 331
6'0"	< 137	209	220	244	278	291	304	316	328	339	> 339
6'1"	< 141	214	225	247	286	299	312	324	336	347	> 347
6'2"	< 145	219	230	253	294	307	320	332	344	355	> 355
6'3"	< 149	223	235	258	302	315	328	340	352	364	> 364
6'4"	< 152	228	240	264	310	323	336	348	360	373	> 373
6'5"	< 157	233	245	269	318	331	344	356	369	382	> 382

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

***See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.**

To learn more about build underwriting, call your underwriter today.

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