

Height and Weight Underwriting Guidelines

Category	Super Preferred	Preferred	Standard
Blood Pressure	No current or history of blood pressure treatment (*)	No current or history of blood pressure treatment (*)	Currently controlled
Blood Pressure Readings	No current or history of blood pressure readings in excess of: 140/85 Age 60 or younger 150/90 Age 61 or older	No current or history of blood pressure readings in excess of: 140/90 Age 60 or younger 150/90 Age 61 or older	Average readings in the past 2 years does not exceed: 155/95 Age 60 or younger 160/95 Age 61 or older
Family History	No cardiovascular disease or internal Cancer in either parent or siblings before age 60 (*)	No cardiovascular or internal Cancer death in either parent before age 60 (*)	Not more than one cardiovascular or Cancer death in parents before age 60 (*)
Category	Super Preferred	Preferred	Standard
Driving History	Not more than 1 moving violation in the last 2 years. No DUI in the past 5 years (*)	Not more than 1 moving violation in the last 2 years. No DUI in the past 5 years (*)	Not more than 1 moving violation in the last 2 years. No DUI in the past 2 years (*)
Nicotine	Usually 5 years no nicotine (*)	Usually 3 years no nicotine (*)	Usually 1 year no nicotine (*)
Cholesterol	210-240 (depending on rest of health history)	250-270 (depending on rest of health history)	Under 300
Cholesterol/HDL Ratio	Cannot exceed 5.0	Cannot exceed 6.0	Cannot exceed 8.0
Alcohol/Substance Abuse	No alcohol or substance abuse history	No alcohol or substance abuse in past 10 years	No alcohol or substance abuse in past 7 years
Category	Super Preferred	Preferred	Standard
Cancer History	No cancer history (except certain skin cancers)	No cancer history (except certain skin cancers)	No cancer history (except certain skin cancers)
Aviation	Private pilots will have extra premium or exclusion	Private pilots will have extra premium or exclusion	Private pilots may have extra premium or exclusion
Avocation	Available, possible extra premium depending on avocation	Available, possible extra premium depending on avocation	Available, possible extra premium depending on avocation

Below are some general weight tables. These are only a part of the process and are considered with other factors. Some company's tables are more liberal, other less. When you get a quote, if weight is an issue, use the "Health Analyzer."

In the Standard rate category, we have some flexibility. Here's an example: if everything else is good, a male who is

5'10" and 270 lbs. can get Standard rates.

Height	Weight Super Preferred (Male)	Weight Super Preferred (Female)	Weight Preferred Male/ Female	Weight Standard Male/ Female(*)
5' 0"	145	130	161	189
5' 1"	149	133	165	193
5' 2"	153	135	170	197
5' 3"	158	138	175	204
5' 4"	162	140	180	209
5' 5"	166	143	185	215
5' 6"	170	145	190	220
5' 7"	176	150	195	225
Height	Weight Super Preferred (Male)	Weight Super Preferred (Female)	Weight Preferred Male/ Female	Weight Standard Male/ Female
5' 8"	182	155	200	230
5' 9"	188	160	205	235
5' 10"	193	165	210	242
5' 11"	199	170	216	251
6' 0"	205	175	222	256
6' 1"	211	179	229	263
6' 2"	216	183	236	271
6' 3"	222	188	243	279
Height	Weight Super Preferred (Male)	Weight Super Preferred (Female)	Weight Preferred Male/ Female	Weight Standard Male/ Female
6' 4"	227	192	250	286
6' 5"	233	196	257	293
6' 6"	238	200	264	300
6' 7"	243	204	272	307
6' 8"	249	209	280	316
6' 9"	254	213	288	325
6' 10"	260	217	296	333
6' 11"	265	221	305	341