

## HEIGHT AND WEIGHT CHART

**NOTE: If medical questions are Standard and build is Standard, then you should quote Graded.**

**Ages 0 through 13:** If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
1	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

**Ages 14 through 85:** If weight exceeds the maximum weight for the Graded product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD	MAXIMUM WEIGHT GRADED
4'5	166	184	192
4'6	172	191	199
4'7	179	198	207
4'8	185	205	214
4'9	192	213	222
4'10	199	220	230
4'11	205	228	238
5'0	213	236	246
5'1	220	243	254
5'2	227	252	262
5'3	234	260	271
5'4	242	268	280
5'5	249	276	288
5'6	257	285	297
5'7	265	294	307
5'8	273	303	316
5'9	281	312	325
5'10	289	321	335
5'11	298	330	344
6'0	306	339	354
6'1	315	349	364
6'2	323	358	374
6'3	332	368	384
6'4	341	378	394
6'5	350	388	405
6'6	359	398	415
6'7	368	408	426
6'8	378	419	437
6'9	387	429	448
6'10	397	440	459
6'11	407	451	470
7'0	417	462	482

# UNDERWRITING GUIDELINES\*

**GRADED DEATH BENEFIT NOT ELIGIBLE FOR APPLICANTS AGES 15 DAYS-17 AND OVER AGE 80. MAY VARY BY STATE.**

**SUBJECT TO UNDERWRITING AND CHANGE WITHOUT NOTICE.**

MEDICAL CONDITION	DECISION
<b>AIDS/HIV/ARC</b>	Decline
<b>Alcoholism/Alcohol Abuse</b> - Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession.	Within 2 years - Graded
	Within 2-4 years - Standard
	Recovery (no drinks) > 4 years - Preferred
<b>ALS (Lou Gehrig's disease)</b>	Decline
<b>Alzheimer's/Dementia/Memory Loss/Cognitive Disorders</b>	Decline
<b>Amputation</b> (excluding at time of accident/trauma)	Decline
<b>Anemia</b> (other than Iron Deficiency) If Sickle Cell Anemia, please see the section for Sickle Cell Anemia	Within last 2 years - Standard
<b>Aneurysm</b>	Present (not surgically corrected) or surgically corrected within 1 year - Graded
	Surgically corrected between 1-2 years - Standard
	Surgically corrected > 2 years - Preferred
<b>Angina</b>	Onset within 1 year - Graded
	Onset 1-2 years - Standard
	Onset > 2 years - Preferred
<b>Angioplasty</b> (of any kind)	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Arrhythmia</b>	Treatment within 2 years - Standard
	Condition resolved, no current treatment, last treatment > 2 years - Preferred
<b>Assisted Living/Long Term Care Facility</b> - Home healthcare is defined as: medical care provided by a medical professional, friends or family member including, but not limited to, arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Currently - Decline
	Within 2 years - Graded
<b>Asthma (Chronic)</b> - Defined as: Using inhalers year round on a daily or weekly basis, or filling inhalers 6 or more times in any 12 month period.	Standard
<b>Atrial Fibrillation</b>	Treatment within 2 years - Standard
	Condition resolved, no current treatment, last treatment > 2 years - Preferred
<b>Attempted Suicide</b>	Within 2 years - Decline
<b>Autism</b>	Current age 0-17 - Decline
	Mild (Highly Functional): Preferred
	All others - Decline
<b>Bipolar</b>	Current age 0-17 - Decline
	Current age 18-85 - Standard

MEDICAL CONDITION	DECISION
<b>Black Lung</b>	Standard
<b>Blood Clots</b> (no complications/time since resolved)	Diagnosed and treated within 2 years - Standard
	Diagnosed and treated > 2 years - Preferred
<b>Blood Disorder</b> - Anemia (excluding Iron Deficiency Anemia/Sickle Cell Anemia), Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders.	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
<b>Bone Marrow Transplant</b> (Including donor stem cells)	Decline
<b>Bronchitis</b> (Chronic)	Standard
<b>Build</b> Note: If medical questions are Standard and build is Standard, then you should quote Graded	See chart pg. 23
<b>Bypass</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Cancer</b> (other than Basal Cell)	Any onset (other than Basal Cell): Within 2 years - Decline
	Metastatic - Decline
	Recurrent - Decline
	Multiple cancers - Decline
	Including lymph node involvement - Decline
	Within last 4 years - Graded
Prior age 45 (other than Basal Cell) - Standard	
<b>Cardiac Surgery</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Cardiomyopathy</b>	Standard
<b>Cerebral Palsy</b>	Decline
<b>Chest Pain</b>	See Angina
<b>Chronic Pain</b> - Defined as: Disabled due to pain, using narcotic pain meds on a daily or weekly basis, or 6 fills of narcotic pain meds in the last 12 month period.	Currently unemployed/disabled due to pain - Graded
	Diagnosed with/treated for within 1 year - Graded
	Employed, no disability due to pain or treatment > 1 year - Preferred
<b>Circulatory Disorder</b> - (Peripheral Vascular Disease (PVD) or Peripheral Arterial Disease (PAD), Phlebitis, Arteriosclerosis, Coronary Artery Disease (CAD))	Onset of PVD, PAD, or CAD prior to age 45 - Graded
	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
<b>Cirrhosis</b>	Graded
<b>Clotting Disorder</b>	See Blood Clots
<b>Cognitive Disorder</b>	Decline
<b>Congestive Heart Failure/Heart Failure/Diastolic Heart Failure</b>	Onset prior age 45 - Decline
	Onset age 45-80 - Graded

MEDICAL CONDITION	DECISION
<b>COPD</b> (Chronic Obstructive Pulmonary Disease)	Standard
<b>Coronary Artery Disease</b>	See Circulatory Disorder
<b>COVID</b>	≤ age 70 Postpone minimum 3 months from date of recovery
	> age 70 Postpone minimum 6 months from date of recovery
<b>Crohn's Disease</b>	Onset prior to age 26 - Graded
	Onset age > 26 - Standard
<b>Defibrillator Implant</b>	See Pacemaker Implant
<b>Dementia</b>	Decline
<b>Depression</b>	Current age 0-17 - Decline
	Current age 18 and older - Preferred
<b>Diabetes</b>	Onset prior age 20 (other than Gestational Diabetes) - Graded
	Onset > age 20 with insulin use within 2 years - Standard
	Onset > age 20 oral or diet within 2 years - Preferred
<b>Diabetic Coma</b>	Decline
<b>Dialysis</b>	Received within 1 year - Graded
	Received within 4 years - Standard
<b>Diastolic Heart Failure</b>	See Congestive Heart Failure
<b>Donor Stem-Cell Transplant</b>	Donor stem cells - Decline
	Self-donated stem cells - Preferred
<b>Down's Syndrome</b>	Decline
<b>Driving</b> (Including: reckless driving, OWI/DUI, or three or more moving violations)	Within 2 years - Decline
	Within 2-4 years - Standard
	> 4 years - Preferred
<b>Drug Use/Abuse</b> (including prescription drugs)	Used or received treatment for within 2 years - Graded
	Used or received treatment for within 4 years - Standard
<b>Electric Cart</b>	See Wheelchair
<b>Electric Scooter</b>	See Wheelchair
<b>Emphysema</b>	Standard
<b>Encephalitis</b>	Present/treatment within 1 year - Graded
<b>Epilepsy</b>	See Seizures
<b>Felony Conviction</b>	Awaiting trial - Decline
	Convicted within 2 years - Decline
<b>Heart Attack</b>	Onset prior age 45 - Graded
	Onset age 45 and above:
	Within 1 year - Graded
	Within 2 years - Standard
> 2 years - Preferred	
<b>Heart Failure</b>	See Congestive Heart Failure
<b>Heart Murmur</b>	See Atrial Fibrillation

MEDICAL CONDITION	DECISION
<b>Heart Valve Replacement</b>	Onset prior age 45 – Graded
	Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred
<b>Hepatitis A</b>	See Liver Disorder
<b>Hepatitis B</b>	See Liver Disorder
<b>Hepatitis C</b> If Hepatitis C is considered Standard, and another question in Section 15 is answered yes, then you should quote Graded.	Currently have or been treated within 24 months – Graded
	Cured, treatment over 24 months – Standard
<b>Hodgkin's/Non-Hodgkin's/Lymphoma</b>	See Cancer
<b>Home Health Care</b>	See Assisted Living
<b>Hospice</b>	Decline
<b>Hospitalization</b> (currently)	See Assisted Living
<b>Huntington's Disease</b>	Decline
<b>Illegal Drugs</b>	Used or received treatment for within 2 years – Graded
	Used or received treatment for within 4 years – Standard
<b>Incarceration</b>	Within 2 years – Decline
<b>Iron Deficiency Anemia</b>	Preferred
<b>Irregular Heartbeat</b>	See Arrhythmia
<b>Kidney Disease/Disorder</b> (Chronic Kidney Disease)	Any treatment within 4 years or Stages 1-3 – Standard
	Stages 4-5 – Graded
<b>Kidney Failure</b>	See Renal Failure
<b>Liver Disease</b> (excluding Fatty Liver Disease)	Diagnosed and/or treatment within 1 year – Graded
	Diagnosed and/or treatment within 2 years – Standard
	Treated and resolved > 2 years – Preferred
<b>Long Term Care</b>	See Assisted Living
<b>Lou Gehrig Disease</b>	See ALS
<b>Lupus</b>	See Systemic Lupus Erythematosus (SLE)
<b>Marijuana</b>	Used within 2 years – Graded
	Used within 4 years – Standard
<b>Memory Loss</b>	See Alzheimer's
<b>Mental Health</b>	See specific diagnosis
<b>Mental Incapacity</b>	Decline
<b>Mental Retardation</b>	Decline
<b>Multiple Sclerosis</b>	Standard
<b>Muscular Dystrophy</b>	Graded
<b>Myocardial Infarction</b>	Onset prior age 45 – Graded
	Onset over age 45: Within 1 year – Graded Within 2 years – Standard > 2 years: Preferred
<b>Nursing Home</b>	See Assisted Living

MEDICAL CONDITION	DECISION
<b>Organ Transplant</b> (including donor stem-cell)	Decline
<b>Oxygen</b>	Within 1 yr - Graded. Last used > 1 yr Preferred.
<b>Pacemaker/Defibrillator Implant</b>	Prior to age 45 - Graded
	Within 1 year - Graded
	Within 1-2 years and still present (regardless of date installed) - Standard
<b>Pancreatitis</b> (nonalcoholic)	Diagnosed and/or treatment within 2 years - Standard
	Treated and resolved > 2 years - Preferred
<b>Parkinson's Disease</b>	Onset prior age 45 - Graded
	Onset 45-85 - Standard
<b>Parole/Probation</b> (currently)	Within 2 years - Decline
<b>Peripheral Artery Disease</b> (PAD)	Prior age 45 - Graded
<b>Peripheral Vascular Disease</b> (PVD)	Prior age 45 - Graded
<b>Phlebitis</b>	See Blood Clot
<b>Post-Traumatic Stress Disorder</b> (PTSD)	See Depression
<b>Prison</b> (within 2 years)	See Incarceration
<b>Pulmonary Fibrosis</b>	Decline
<b>Pulmonary Hypertension</b>	See Circulatory Disorder
<b>Renal Failure</b>	Stages 4-5 - Graded
<b>Respiratory Disease</b> (Chronic)	See Asthma
<b>Rheumatoid Arthritis</b>	See Chronic Pain
<b>Sarcoidosis</b>	Standard
<b>Schizophrenia</b>	Current age 0-17 - Decline
	Current age 18-85 - Standard
<b>Seizures</b>	6+ episodes/attacks within 1 year - Graded
	6+ episodes/attacks within 2 years - Standard
<b>Sickle Cell Anemia</b>	Decline
<b>Sleep Apnea</b>	CPAP/treatment with supplemental oxygen/oxygen concentrator use - Graded
	CPAP/treatment without supplemental oxygen - Preferred
<b>Spina Bifida</b>	Present and surgically corrected within 2 years - Standard
	Surgically corrected > 2 years - Preferred
<b>Stent Implant</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred