

Great Underwriting News on a Weighty Issue!

It has come to our attention that many of you are not aware of **how generous West Coast Life's build chart is**. We pride ourselves on our strength in this area of risk selection.

Our Super Preferred and Preferred guides speak for themselves. **It's what we're able to allow for Standard that is particularly exceptional.** We think you'll agree.

Did you know?

- A man who is **6' 0" and 324 pounds** could possibly qualify for **Standard rates** if his **chest measurement exceeds his waist measurement**.
- A **woman** can be **5' 4" and 255 pounds** and possible **Standard** regardless of her measurements. **Our examiners don't measure women.**

Build Chart Basics

We have attached our Build Chart for your convenience. **Read it like this...you can go all the way up to one pound below D to qualify for C assuming there are no other disqualifying health factors.**

Here are some examples:

- 5' 5" 261 through 272 is a table C
- 6' 2" 362 through 373 is a table E

Next time you have an applicant whose weight is an issue, think of us and you'll find we don't think it's that big (or weighty) an issue at all.

Sincerely,

Your Friends in Underwriting

For more information, please contact your Underwriting Team.



Build Chart

Super Preferred Maximum*	Preferred Maximum*	Average Weight	Height	For Standard (non-preferreds) and substandard.							
*This is for insureds ages 0-70. For 71 and above, please see our underwriting guidelines				A	B	C	D	E	F	G	H
			4'8"	162**	171**	196	210	222	237	241	246
			4'9"	168**	177**	206	218	228	243	248	253
			4'10"	174**	183**	213	224	234	250	255	261
			4'11"	180**	190**	220	235	242	257	261	266
137	156	131	5'0"	186**	196**	227	237	249	264	268	272
142	160	134	5'1"	192**	203**	235	247	257	273	278	284
147	165	137	5'2"	198**	209**	242	254	264	279	283	288
152	170	141	5'3"	205**	216**	249	261	271	286	291	296
157	175	145	5'4"	211**	223**	256	268	278	293	297	302
161	178	149	5'5"	218**	230**	261	273	283	300	304	308
167	185	153	5'6"	225**	237**	267	279	289	307	311	316
171	190	157	5'7"	232**	245**	271	283	293	312	316	320
177	195	161	5'8"	239**	252**	277	289	299	320	325	331
182	200	165	5'9"	246**	259**	287	299	309	328	332	337
187	205	170	5'10"	253**	267**	298	310	320	335	340	345
192	211	174	5'11"	260**	275**	310	327	337	344	347	351
198	217	178	6'0"	268**	282**	325	339	348	358	363	368
204	224	183	6'1"	275**	290**	332	345	354	365	370	375
210	233	188	6'2"	283**	298**	340	352	362	374	378	383
216	238	193	6'3"	290**	306**	345	357	367	380	384	388
222	245	199	6'4"	298**	315**	350	362	372	385	389	394
227	252	204	6'5"	306**	323**	355	367	377	390	394	398
234	259	210	6'6"	314**	331**	365	377	385	395	400	405
240	267	216	6'7"	322**	340**	370	382	390	400	405	410
246	275	221	6'8"								
253	283	227	6'9"								
n/a	291	233	6'10"								
n/a	300	239	6'11"								

DEBITS	+25**	+50**	+75	+100	+125	+150	+175	+200
TABLE	A (1)	B (2)	C (3)	D (4)	E (5)	F (6)	G (7)	H (8)

**FEMALES: Allow 25 credits
 **MALES: Allow 25 credits if chest expanded exceeds abdominal girth.