

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Field or Telesales	Field/Telesales	Field/Telesales	Field/Telesales	Field/Telesales	Field/Telesales	Field/Telesales
CONTACT # FOR RISK ASSESSMENT	800-736-7311	866-466-7166	800-775-7896	877-234-4848	866-272-6630	800-770-4561
Product Name	Senior Choice	PlanRight	Living Promise	FE Express	Accendo Life Insurance / CVS Health	Ensured Legacy Final Expense
Age Range	50-85	50-85	50-85	18-85	40-89	50 - 85 (Standard) // 50 - 75 (Preferred)
Min/Max Face Amounts (Can Vary by Age)	\$2,500 - \$50,000	\$5,000 - \$35,000	\$2,000 - \$50,000	\$5,000 - \$50,000 (Max \$25,000 ages 76-85)	\$2,000 - \$50,000	"\$5,000 - \$40,000 (Standard) \$25,00 - \$40,000 (Preferred)"
Accepts Online Banking Card (i.e. Green Dot) w/ Account & Routing Number?	Accepts Most	Does NOT accept	Accepts Most	Yes	Accepts Most	Accepts Some
Accepts Direct Express?	No	No	No	Yes	No	No
Non-Performance of Activities of Daily Living (ADL's)	Decline	Decline	Decline	Decline	Decline	GI
Alcohol or Drug Abuse						
Under 3 years but over 2 years since last treatment	Level	Preferred	Level	Select	Preferred	>3 years = Standard
Under 2 years but over 1 year	ROP	Basic	Graded	Decline	Modified	Graded or GI
Under 1 year	ROP	Basic	Graded	Decline	Modified	GI
ALS	Level	Decline	Decline	Decline	Decline	GI
Alzheimer's/Dementia	Decline	Decline	Decline	Decline	Decline	GI
Amputation	Caused by disease - Decline	Diabetes related - Decline	Decline	Due to Disease = Decline	Due to Disease = Decline	Graded / GI
Aneurysm						
Under 2 years	<2 years ROP	Basic	Level	Select	< 1 Year = Modified	< 1 Year = Graded / GI
Over 2 years	<3 years Graded / >3 Level	Preferred	Level	Select	> 1 Year = Standard / > 2 years = Preferred	> 1 year = Standard
Anemia						
Sickle Cell	Level	Preferred	Decline	Decline	Decline	GI
Other	Level	Preferred	Level	Select	Preferred	Preferred / Standard

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Angina (Chest Pain)	<2 Years ROP / < 3 years Graded	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	Level	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	Preferred / Standard
Angioplasty	<2 Years ROP / < 3 years Graded	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	> 2 years = Level / < 2 years Graded	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	< 2 years Graded / GI
Arthritis	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Atrial Fibrillation (AFIB)/Irregular Heart Beat						
Over 2 years (if controlled) No treatment	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Under 2 years	Level	Preferred	Graded	Select	Preferred	Preferred / Standard
Assisted Living / Long Term Care Facility	Decline	Decline	Decline	Decline	Decline	GI
Asthma (Chronic)	Level	Preferred	Level	Select	Preferred	Standard
Autism	ADLs & Mental Capacity - Level	Not Asked	Decline	Select	See ADL's	(See ADL's)
Bipolar Disorder or Schizophrenia						
Over 3 years - No Hospitalization or Treatment	Level	Preferred	> 4 Years = Level	Select	Preferred	Standard
Under 3 years but over 2 years since last treatment	Level	Preferred	Graded	Select	Preferred	Standard
Under 2 years but over 1 year	Level	Preferred	Graded	Select	Preferred	Standard
Under 1 year	Level	Preferred	Graded	Select	Preferred	Graded / GI
Blood Clots / Blood Disorder	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Bronchitis (Chronic)	<2 Years ROP / <3 years Graded	Standard	Graded	Select	Ever - Standard	Standard
Cancer						
Over 5 years since treatment	Level	Preferred	Level	Select	Preferred	Standard
Over 4 years since last treatment	Level	Preferred	Level	Select	Preferred	Graded / GI
Under 4 years - over 2 years since last treatment	>3 years = Level	< 3 years = Basic	>2 yrs Diagnosis & >4 yrs no Treatment = Level	Graded	Preferred	Graded / GI

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Under 2 years but over 1 year	ROP	Basic	Graded	Decline	Decline	Graded / GI
Under 1 year since last treat	ROP	Current = Decline	Graded	< 1 yr or Never Treated = Decline	Decline	Graded / GI
Muliple Occurrences/ Metastasis	ROP / Decline	Decline	Decline	Decline	Decline	GI
Cardiomyopathy	<2 years = ROP	Decline	> 2 years = Level / < 2 years Graded	Graded	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 2 yrs = Standard // < 2 yrs = Graded / GI
Cerebral Palsy	< 3 years = ROP	Preferred	Level	Decline	Decline	Preferred / Standard
Chronic Pain						
Opiod - Any Narcan Fills?	<2 Years = ROP	<2 yrs = Basic	< 2 Years = Graded	Select (See Drug Use for Narcan)	See Alcohol/Drug Use	See Alcohol/Drug Use
Cirrhosis	<2 Years ROP / < 3 years Graded	Standard	Decline	Graded	< 2 Years Modified / > 2 Years Preferred	GI
Congestive Heart Failure - under 1 year						
CHF - over 1 year/under 2 years (No treatment)	Decline	Decline	Decline	Select	Decline	GI
CHF - over 2 years (No treatment)	Decline	Decline	Decline	Select	Decline	GI
Coronary Artery Disease (CAD/PAD)	Level	Preferred	Graded	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 2 yrs = Standard // < 2 yrs = Graded / GI
COPD (Chronic Obstructive Pulmonary Disease)	<2 years ROP / < 3 years Graded	Standard	Graded	Select	(Ever) - Standard	Standard (Non-tob only)
Crohn's Disease	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Cystic Fibrosis	Level	Preferred	Level	Decline	Decline	Preferred / Standard
Defibulator Implant / Pacemaker						
Defibulator	<2 years = ROP	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	Decline	Decline	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	GI
Pacemaker	<2 years = ROP	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	> 2 years = Level / < 2 years Graded	Unclear	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 1 yr = Standard // <1 yr = Graded / GI
Dementia	Decline	Decline	Decline	Ever	Decline	GI
Depression	Level	Preferred	Mild = Level / Major = Graded	Select	Preferred	Preferred / Standard

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Diabetes						
NO Insulin (w/ No Complications)	Level	Preferred	Diagnosed before age 45 = Graded / at or after age 45 = Level	Select	Preferred	Standard
Insulin dependent (w/ No Complications)	Insulin prior to Age 50 = ROP	Preferred	Diagnosed before age 45 = Graded / at or after age 45 = Level	Select	Preferred	Standard
Complications of Diabetes: Neuropathy, Retinopathy, Nephropathy, Coma, Insulin Shock, Amputation	ROP	Basic	Graded	Select	Modified	w/o Insulin = Standard // w/ Insulin = Graded / GI
Dialysis	Decline	Decline	Decline	Within 12 months = Graded / After 12 Months Select	< 1 year = Decline	GI
Down Syndrome	ADLs & Mental Capacity - Level	Preferred (Can perform ADLs?)	Decline	Decline	See ADL's	See ADL's
DUI / DWI	Level unless medical intervention involved	Preferred	> 2 years = Level / < 2 years Graded	< 2 years = See Alcohol / > 2 Yrs = Select	< 2 years = Modified / > 2 years = Preferred	See Alcohol
Emphysema (Chronic)	<2 years ROP / < 3 Years Graded	Standard	Graded	Select	(Ever) = Standard	Standard
Encephalitis	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Employed in Cannabis Industry	Level	Preferred	Level	Undetermined	N/A	N/A
Epilepsy/Seizures	< 3 years = Graded	Preferred	Level	Select	Preferred	Preferred / Standard
Felony	Level	Preferred	> 2 years = Level / < 2 years Graded	< 2 years = Decline / > 2 Yrs = Select	Preferred / Standard	Preferred / Standard
Heart Attack/Circulatory Procedures (Excluding Stroke)						
Over 2 years-maint meds	<2 years ROP / < 3 Years Graded / >3 years Level	Preferred	Level	Select	Preferred	
Under 2 years but over 1 year	ROP	Standard	Graded	Select	Standard	
Under 1 year	ROP	Basic	Graded	Select	Modified	
Hepatitis A & B	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Level	Select	< 2 years = Modified / > 2 years = Preferred	
Hepatitis C	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	< 2 years = Modified / > 2 years = Preferred	
Hospice	Decline	Decline	Decline	Decline	Decline	

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Hospitalization						
Currently	Decline	Decline	Decline	Decline	Decline	Decline
Previous 12 months	Level	Level	Level	> 48 hours = Decline	Preferred	2+ Weeks = Graded / GI
Hunter Syndrome	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Huntingtons Disease	Level	Preferred	Decline	Decline	Decline	Preferred / Standard
Incontinence/Bladder Control	Level	Preferred	Decline	Select	Preferred	Preferred / Standard
Illegal Drugs	<2 years = ROP	"< 2 Years = Basic > 2 Years = Preferred"	> 2 years = Level / < 2 years Graded	< 2 years = Decline / > 2 Yrs = Select	< 2 years = Modified / > 2 years = Preferred	> 3 yrs = Standard // < 3 yrs Graded / GI
Irregular Heart Rhythm (AFIB)	Level	Preferred	> 2 years = Level / < 2 years Graded	Select	Preferred	Preferred / Standard
Jail / Incarcerated	Level	Decline	See Felony	Decline	Decline	Preferred / Standard
Kidney/Liver Disease -						
Kidney Failure, Dialysis - under 1 year	ROP	Decline	Decline	Graded	Decline	GI
Kidney Failure, Dialysis - over 1 year/under 4 years	ROP	Decline	Decline	Select	< 2 years = Modified / > 2 years = Preferred	Graded
Kidney Failure, Dialysis -over 4 years	ROP	Decline	Decline	Select	< 2 years = Modified / > 2 years = Preferred	Graded
Kidney Failure, No Dialysis	ROP	Standard	> 4 years = Level / < 4 years = Graded	< 2 years = Decline / > 2 Yrs = Select	< 2 years = Modified / > 2 years = Preferred	Graded / GI
Chronic Hepatitis	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	< 2 years = Modified / > 2 years = Preferred	Standard
Chronic Hepatitis-Over 2 years (no treatment)	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	Preferred	Standard
Chronic Hepatitis-Over 3 years	Level	Standard	Graded	Select	Preferred	Standard
Lupus (Systemic Lupus Erythematosus) / SLE	ROP	Standard	> 4 years = Level / < 4 years = Graded	Select	Standard	GI
Legal						
Felony over 2 years	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Under 2 years	Level	Preferred	Graded	Decline	Preferred	Preferred / Standard
DUI over 2 years	Level	Preferred	Level	Select	Preferred	> 3 yrs = Standard

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
DUI under 2 years	Level unless medical intervention involved	Preferred	Graded	Decline	Modified	Graded / GI
Lung Disease						
Nebulizer Use	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	Standard	Standard
COPD w/no oxygen -Over 3 years since diagnosis	Level	Standard	Graded	Select	Standard	Standard
COPD w/no oxygen -Under 3 years since diagnosis	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	Standard	Standard
Emphysema - less than 3 years	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	Standard	Standard
Chronic Bronchitis - less than 3 years	<2 years ROP / < 3 Years Graded / >3 years Level	Standard	Graded	Select	Standard	Standard
Melanoma	See Cancer	See Cancer	See Cancer	See Cancer	See Cancer	See Cancer
Mental Incapacity / Retardation	Decline	Not Asked (Can Perform ADLs?)	Decline	Decline	See ADL's	See ADL's
Multiple Sclerosis	< 3 Years = Graded / > 3 Years Level	Preferred	> 4 years = Level / < 4 years = Graded	Select	Decline	Standard
Muscular Dystrophy	< 3 Years = Graded / > 3 Years Level	Preferred	Decline	Graded	Decline	Preferred / Standard
Neuropathy						
Diabetic	ROP	Basic	Graded	Select	Modified	No Insulin = Standard // Insulin = Graded / GI
Non-Diabetic	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Organ/Bone/Stem Transplant	Decline	Decline	Decline	Decline	Decline	GI
Oxygen use	Decline	<12 months = Decline / >12 months = Preferred	Decline	Within 12 mo = Graded / After 12 mo = Select	< 1 year (except Sleep Apnea) = Decline	GI
Pacemaker / Defibrillator Implant						
Defibrillator	Current = Decline / <2 years ROP / >2 years no use = Level	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	Decline	Decline	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	GI
Pacemaker	Current = Decline / <2 years ROP / >2 years no use = Level	<1 yr = Basic / <2 yrs = Standard / >2 yrs Preferred	> 2 years = Level / < 2 years Graded	Undetermined	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 1 yr = Standard // < 1 yr = Graded / GI
PAD / PVD	Level	Preferred	Graded	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	Unclear

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Pancreatitis	< 2 years = ROP	Preferred	Level	Chronis - Graded	Preferred	Preferred / Standard
Parkinson's	< 3 years = Graded	Standard	> 4 years = Level / < 4 years = Graded	Select	Standard	Standard
Parole / Probation (Currently)	Level	Preferred	See Felony	Decline	Preferred	Preferred / Standard
PTSD	Level	Preferred	Graded	Select	Preferred	Preferred / Standard
Pulmonary Fibrosis	Level (Check Rx for COPD)	Preferred	Level (Check Rx for COPD)	Decline	Decline	Preferred / Standard
Restless Leg Syndrome	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Rheumatoid Arthritis	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Sarcoidosis	Level	Preferred	Graded	Select	Standard	Preferred / Standard
Schizophrenia	Level	Preferred	Graded	Select	Preferred	> 1 yr = Standard // < 1 yr = Graded / GI
Seizures	< 3 years = Graded	Preferred	Level	Select	Preferred	Preferred / Standard
Sickle Cell Anemia	Level	Preferred	Decline	Decline	Decline	GI
Sleep Apnea	Level	Preferred	Level	Select	Preferred	Preferred / Standard
Stroke						
CVA	<2 years ROP / < 3 Years Graded	>2 yrs Preferred; > 1 yr Standard; <1 yr Basic	> 2 years = Level / < 2 years Graded	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 1 yr = Standard // < 1 yr = Graded / GI
TIA (Mini-Stroke)	<2 years ROP / < 3 Years Graded	>2 yrs Preferred; > 1 yr Standard; <1 yr Basic	> 2 years = Level / < 2 years Graded	Select	< 1 Year = Modified // > 1 year = Standard // > 2 years = Preferred	> 1 yr = Standard // < 1 yr = Graded / GI
Systemic Lupus (SLE)	< 2 years ROP	Standard	> 4 years = Level / < 4 years = Graded	Select	Standard	GI
Terminal Illness	Death within 12 months = Decline	Decline	Death within 12 months = Decline	Decline	Decline	GI
Organ Transplant	Decline	Decline	Decline	Decline	Decline	GI
Tuberculosis	Level	Preferred	Level	Select	Standard	Preferred / Standard
Ulcerative Colitis	< 3 years = Graded	Preferred	Level	Select	Preferred	Preferred / Standard
Walker	Level	Preferred	Level	Select	See ADL's	Preferred / Standard
Wheelchair / Electric Scooter	Due to Chronic Illness = Decline	Decline if used for diagnosed ongoing illness, medical condition or disease	Due to Chronic Illness = Decline	Within 12 mo = Graded / After 12 mo = Select	Decline	Due to Injury = Preferred / Standard
Wilson's Disease	Not Asked	Preferred	Not Asked	Select	Preferred	Preferred / Standard

	American Amicable	Foresters	Mutual of Omaha	TransAmerica FE Express	Aetna	Royal Neighbors
Wiskott-Aldrich Syndrome	Not Asked	Preferred	Not Asked	Select	Preferred	Preferred / Standard
Height & Weight Chart Considerations	YES	YES	YES	YES	No Build Chart	Preferred = Height & Weight / No Chart = Standard

NOTE

Always check the application questions for the language used on timelines. Is it “Diagnosed” only, or is it “Diagnosed, Treated or Taken Madication for”?
This will determine if a client is elibible for the product or not.

EXAMPLE 1

A Client was Diagnosed with Cancer 2.5 years ago, but has not been recomended treatement or taken any medications... They would qualify for Mutual of Omaha’s Living Promise at the level rate because the question in the Graded section of the application (Section 2) asks if they have been “Treated or taken medication” for Cancer in the last 4 years, but does not ask if they were “diagnosed” in that time period. Whereas the Section 1 Application question with a timeline of 2 years DOES ask about being “Diagnosed” in that time period.

EXAMPLE 2

A Client was diagnosed with Cirrhosis 4 years ago, but continues to recieve medication to treat the issue. Even though the timelines for American Amicable show as a Level Benefit if over 3 years, the application reads “Diagnosed, Recieving Treatment or Taking Medication” within that 3 year time period. Since the client is still taking medication, that is considered current treatment and the client is NOT eligible for the level death benefit with American Amicable.



American Amicable BUILD CHART (Unisex)

HT.	MAXIMUM WEIGHT FOR PLAN			MINIMUM WEIGHT FOR PLAN	
	IMMEDIATE	GRADED	ROP	IMMEDIATE	ROP
4' 5"***	173	174-180	181-190	82	77-81
4' 6"***	180	182-188	189-198	84	79-83
4' 7"***	187	189-196	197-206	86	81-85
4' 8"	197	198-204	205-214	88	83-87
4' 9"	204	205-212	213-222	90	85-89
4' 10"	211	212-220	221-230	92	87-91
4' 11"	218	219-228	229-238	94	89-93
5'	225	226-236	237-246	96	91 -95
5' 1"	233	234-244	245-254	99	94-98
5' 2"	241	242-252	253-262	101	96-100
5' 3"	248	249-260	261- 271	105	100-104
5' 4"	256	257-268	269-280	107	102-106
5' 5"	264	265-276	277-288	110	105-109
5' 6"	273	274-285	286-297	112	107-111
5' 7"	281	282-294	295-306	116	111-115
5' 8"	289	290-303	304-316	119	114-118
5' 9"	298	299-312	313-325	123	118-122
5' 10"	307	308-321	322-335	126	121-125
5' 11"	315	316-330	331-344	131	126-130
6'	324	325-339	340-354	135	130-134
6' 1"	334	335-349	350-364	139	134-138
6' 2"	343	344-359	360-374	142	137-141
6' 3"	352	353-368	369-384	146	141-145
6' 4"	361	362-378	379-394	149	144-148
6' 5"	370	371-388	389-404	152	147-151
6' 6"	379	380-398	399 -414	156	151-155
6' 7"	388	398-408	409-424	160	155 -159
6' 8"	397	398-418	419-434	164	159-163
6' 9"	406	407-428	429-440	168	162-167

4' 5"-4' 7" (**) These heights are not programmed when using the mobile application decision engine and will generate to Home Office decision.

Foresters BUILD CHART

HEIGHT	MINIMUM WEIGHT ALL PLANS	MAX WEIGHT PLANRIGHT PREFERRED	MAX WEIGHT PLANRIGHT STANDARD	MAX WEIGHT PLANRIGHT BASIC
4'08"	74	201	216	232
4'09"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460



Mutual of Omaha Express Life and DI Rider BUILD CHART (Male and Female)

HEIGHT	TLE, IULE, LIVING PROMISE MINIMUM WEIGHT	TLE, IULE, MAXIMUM WEIGHT	DI RIDER MAXIMUM WEIGHT	TABLE 2 MAXIMUM WEIGHT (MULTIPLE IMPAIRMENTS)	LIVING PROMISE LEVEL BENEFIT MAXIMUM WEIGHT	LIVING PROMISE GRADED BENEFIT MAXIMUM WEIGHT
4'8"	74	197	170	184	204	221
4'9"	77	202	176	189	209	225
4'10"	79	208	182	194	214	231
4'11"	82	214	187	199	220	237
5'0"	85	220	193	205	226	244
5'1"	88	226	199	211	233	250
5'2"	91	232	205	215	239	257
5'3"	94	238	213	220	246	264
5'4"	97	245	221	225	252	270
5'5"	100	251	226	231	259	277
5'6"	103	258	232	239	268	285
5'7"	106	265	239	245	275	293
5'8"	109	274	246	251	283	300
5'09"	112	282	254	258	291	309
5'10"	115	289	262	266	300	316
5'11"	119	298	269	274	307	325
6'0"	122	305	275	281	315	333
6'1"	126	313	282	289	322	340
6'2"	129	321	289	296	331	349
6'3"	133	329	296	303	339	358
6'4"	136	338	301	311	348	367
6'5"	140	347	307	319	357	376
6'6"	143	358	313	328	366	385
6'7"	147	367	320	336	375	394
6'8"	151	376	327	345	385	405
6'9"	154	385	335	352	395	415
6'10"	158	395	343	359	407	427

Royal Neighbors Preferred Class Height/Weight Build Chart

HEIGHT, FEET	HEIGHT, INCHES	MAXIMUM WEIGHT FOR PREFERRED
4	8	175
4	9	181
4	10	194
4	11	194
5	0	200
5	1	207
5	2	214
5	3	221
5	4	228
5	5	235
5	6	243
5	7	250
5	8	258
5	9	265
5	10	273
5	11	281
6	0	289
6	1	297
6	2	305
6	3	314
6	4	322
6	5	330
6	6	339
6	7	348
6	8	357
6	9	366
6	10	375
6	11	384



TransAmerica - FE Express ADULT BUILD CHART

		RISK CLASS		RISK CLASS		RISK CLASS	
		GRADED		SELECT		GRADED	
		BODY MASS INDEX		BODY MASS INDEX		BODY MASS INDEX	
		15.000	18.499	18.500	46.000	46.001	48.000
		WEIGHT		WEIGHT		WEIGHT	
HEIGHT (FT' IN")	HEIGHT (IN.)	LOWER	UPPER	LOWER	UPPER	LOWER	UPPER
4'8"	56	67	82	83	205	206	214
4'9"	57	70	85	86	212	213	221
4'10"	58	72	88	89	220	221	229
4'11"	59	75	91	92	227	228	237
5'0"	60	77	94	95	235	236	245
5'1"	61	80	97	98	243	244	254
5'2"	62	83	101	102	251	252	262
5'3"	63	85	104	105	259	260	270
5'4"	64	88	107	108	268	269	279
5'5"	65	65	111	112	276	277	288
5'6"	66	93	114	115	285	286	297
5'7"	67	96	118	119	293	294	306
5'8"	68	99	121	122	302	302	315
5'09"	69	102	125	126	311	312	325
5'10"	70	105	128	129	320	321	334
5'11"	71	108	132	133	329	330	344

		RISK CLASS		RISK CLASS		RISK CLASS	
		GRADED		SELECT		GRADED	
		BODY MASS INDEX		BODY MASS INDEX		BODY MASS INDEX	
		15.000	18.499	18.500	46.000	46.001	48.000
		WEIGHT		WEIGHT		WEIGHT	
HEIGHT (FT' IN")	HEIGHT (IN.)	LOWER	UPPER	LOWER	UPPER	LOWER	UPPER
6'0"	72	111	136	137	339	340	353
6'1"	73	114	140	141	348	349	363
6'2"	74	117	144	145	358	359	373
6'3"	75	121	148	149	368	369	384
6'4"	76	124	151	152	377	378	394
6'5"	77	127	156	157	387	388	404
6'6"	78	130	160	161	398	399	415
6'7"	79	134	164	165	408	409	426
6'8"	80	137	168	169	418	419	436
6'9"	81	140	172	173	429	430	447
6'10"	82	144	176	177	439	440	459
6'11"	83	147	181	182	450	451	470
7'0"	84	151	185	186	461	462	481