

Underwriting substandard build chart

The build rating is shown across the top of the chart. Each cell of the chart is the maximum weight allowed for each rating. All table ratings will be based off our Standard Plus rates. Our one-inch rule and other underwriting credit criteria are only applied to cases that qualify for Standard (eligible) classes, and do not apply to Substandard classes.

For clients with builds over Table 6 or those over age 70, please send us a QuickQuote request at quickquote.bannerlife.com or contact our underwriting team for more information.

Substandard Build Maximum Weight in lbs Ages 20 - 69						
Height	Inches	Table 2	Table 3	Table 4	Table 5	Table 6
4' 10"	58	200	205	210	215	220
4' 11"	59	207	212	217	222	227
5' 0"	60	215	220	225	230	235
5' 1"	61	222	227	232	238	243
5' 2"	62	229	235	240	246	251
5' 3"	63	237	242	248	254	259
5' 4"	64	244	250	256	262	267
5' 5"	65	252	258	264	270	276
5' 6"	66	260	266	272	278	284
5' 7"	67	268	274	280	287	293
5' 8"	68	276	282	289	295	302
5' 9"	69	284	291	297	304	311
5' 10"	70	292	299	306	313	320
5' 11"	71	301	308	315	322	329
6' 0"	72	309	317	324	331	339
6' 1"	73	318	325	333	341	348
6' 2"	74	327	334	342	350	358
6' 3"	75	336	344	352	360	368
6' 4"	76	345	353	361	369	377
6' 5"	77	354	362	371	379	387
6' 6"	78	363	372	380	389	398
6' 7"	79	372	381	390	399	408
6' 8"	80	382	391	400	409	418
6' 9"	81	391	401	410	419	429
6' 10"	82	401	411	420	430	439
6' 11"	83	411	421	431	440	450

Weight and height categories on the build chart do not guarantee a proposed insured will be approved for a certain underwriting class or be eligible for coverage, after other health and family history is fully underwritten.

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