



UNDERWRITING

Build Tables

Prudential's underwriting criteria varies based on the age, height & weight, and Body Mass Index (BMI) of the proposed insured. Use the Build Tables in this overview as a guide when determining whether your clients will be able to qualify for preferred, standard, or rated underwriting based on their height and weight.

Male and Female—Birth to Age 18 Months

The rating classification is based upon weight in pounds.

Age in Months	1	2	3	4	5	6	7-8	9-10	11-12	13-15	16-18
Minimum Weight	5	6	8	9	10	11	12	13	14	15	16
Maximum Weight	14	17	20	22	25	27	30	32	35	39	43

NOTE: Applications on children at these ages outside the table limits may not be written.

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Prudential
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UNDERWRITING

Build Tables

Male and Female—Ages 19 Months to 17 Years

The rating classification is based upon weight in pounds.

	Debit	2 FEET and inches			3 FEET and inches					
		6-7	8-9	10-11	0-1	2-3	4-5	6-7	8-9	10-11
Minimum Weight	0	16	20	22	24	27	29	32	35	39
Not Rated	0	30	36	43	53	59	66	73	80	86
	15	37	43	49	58	64	71	78	85	91
	25	41	47	53	61	67	74	81	88	94
Special Class A	30	43	49	55	63	69	76	83	90	96
	40	48	54	59	66	72	79	86	93	99
	50	52	58	63	69	75	82	89	96	102

	Debit	4 FEET and inches											
		0	1	2	3	4	5	6	7	8	9	10	11
Minimum Weight	0	42	45	47	49	51	54	57	59	62	65	67	69
Not Rated	0	88	90	93	97	102	107	109	112	117	121	125	133
	15	93	98	104	110	115	121	124	128	134	137	141	147
	25	100	106	112	118	124	130	134	139	144	147	151	156
Special Class A	30	104	110	116	122	128	135	139	145	149	152	156	161
	40	111	117	124	131	137	144	150	156	160	163	167	170
	50	118	125	132	139	146	153	160	167	170	173	177	179

	Debit	5 FEET and inches											
		0	1	2	3	4	5	6	7	8	9	10	11
Minimum Weight	0	72	77	80	83	87	90	93	97	100	103	105	107
Not Rated	0	136	140	145	148	155	158	160	164	167	171	173	175
	15	149	152	157	161	168	171	175	180	184	188	191	195
	25	158	160	165	170	176	180	185	190	195	200	206	209
Special Class A	30	162	164	169	174	180	185	190	195	201	206	212	216
	40	171	172	177	183	189	194	200	206	212	217	224	229
	50	181	183	185	192	197	204	210	216	223	229	236	243

	Debit	6 FEET and inches											
		0	1	2	3	4	5	6	7	8	9	10	11
Minimum Weight	0	110	113	117	122	125	128	132	136	140	143	147	152
Not Rated	0	178	181	184	189	193	197	200	203	206	209	214	217
	15	198	202	205	209	214	218	221	225	228	231	235	239
	25	213	217	220	223	227	230	233	237	240	243	247	251
Special Class A	30	219	222	225	228	231	235	239	243	247	251	253	258
	40	232	237	241	245	249	254	259	263	267	273	278	281
	50	247	251	255	259	264	269	274	278	281	284	287	292

NOTE: For applications on children and young adults below minimum or above Special Class A maximum, consideration should be given to obtaining an Attending Physician's Statement (APS). Refer to the Attending Physician's Statement Requirements Guide (0210258) for additional information.



UNDERWRITING

Build Tables

Male and Female—Ages 18 to 59

The rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC (<40)		17	82	84	87	90	93	96	99	102	106	109	112	115	119	122
IC (40-59)		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤29	138	143	148	153	158	163	169	174	179	185	190	196	202	208
PNT/PS	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NSP	0	≤33	158	163	168	174	180	186	192	198	204	211	216	223	229	236
NS/Smkr	0	≤38	181	188	194	201	207	214	221	228	235	242	249	257	264	272
Class A	50	≤41	196	203	209	217	224	231	238	246	253	261	269	277	285	293
Class B	75	≤43	205	212	220	227	235	242	250	258	266	274	282	291	299	308
Class C	100	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class D	150	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class E	200	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Decline		>50	240	248	256	265	274	283	292	301	310	320	329	339	349	359

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC (<40)		17	125	129	133	136	140	143	147	151	155	159	163
IC (40-59)		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤29	213	219	225	232	238	245	251	257	264	271	277
PNT/PS	0	≤31	228	235	241	248	254	261	268	275	282	289	296
NSP	0	≤33	242	250	256	264	271	278	286	293	300	308	316
NS/Smkr	0	≤38	279	288	295	303	312	320	329	337	346	355	363
Class A	50	≤41	302	310	319	327	336	346	355	364	373	383	392
Class B	75	≤43	316	325	334	343	353	363	372	382	391	401	411
Class C	100	≤45	331	340	350	359	369	379	389	399	410	420	430
Class D	150	≤47	346	355	365	375	385	396	407	417	428	439	450
Class E	200	≤50	368	378	389	399	410	422	433	444	455	467	478
Decline		>50	369	379	390	400	411	423	434	445	456	468	479

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required.



UNDERWRITING

Build Tables

Male and Female—Age 60 and Over

The rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
PNT/PS	0	≤35	167	173	179	185	191	197	204	210	216	223	230	236	243	250
NSP	0	≤40	191	198	204	211	218	225	232	240	247	255	262	270	278	286
NS/Smkr	0	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class A	50	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class B	75	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Class C	100	≤52	248	257	266	275	284	293	302	312	322	331	341	351	362	372
Class D	150	≤53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Class E	200	≤55	263	272	281	291	301	310	320	330	341	351	362	372	383	394
Decline		>55	264	273	282	292	302	311	321	331	342	352	363	373	384	395

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤31	228	235	241	248	254	261	268	275	282	289	296
PNT/PS	0	≤35	258	265	272	279	287	295	303	311	319	327	335
NSP	0	≤40	294	302	311	319	328	337	346	355	364	373	383
NS/Smkr	0	≤45	331	340	350	359	369	379	389	399	410	420	430
Class A	50	≤47	346	355	365	375	385	396	407	417	428	439	450
Class B	75	≤50	368	378	389	399	410	422	433	444	455	467	478
Class C	100	≤52	383	393	404	415	426	438	450	462	473	485	497
Class D	150	≤53	390	401	412	423	435	447	459	470	482	495	507
Class E	200	≤55	405	417	428	440	452	464	476	488	501	513	526
Decline		>55	406	418	429	441	453	465	477	489	502	514	527

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required.

Availability of coverage and rates will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ), and Pruco Life Insurance Company of New Jersey (in NY and/or NJ), all located in Newark, NJ.

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