



Height and Weight Charts will vary between life insurance companies.

These are examples of what class or price insurance might be if there are no other health conditions.

Each company will have its own weight tables for each class, “preferred to standard”. Sometimes a call is made to a company underwriter in advance of submission. The point of the chart below is that weight is a factor used in determining the class. If expecting preferred or preferred plus and a carrier offers Standard or standard plus, you could try another company. This is especially easy if there is no para med requirement, or if the paramed used allows sharing of the information with the second company.

An applicant might still obtain a standard or better class if their weight exceeds the table for standard below if there are no other medical factors and blood pressure / cholesterol is good.

Many companies now will write up to \$1 Million of life insurance without a paramed exam, “no blood draw, no urine sample”, when the phone interview and the medical records & prescription drug review is good and weight and height are good. The maximum eligibility for a no paramed policy varies by company, the oldest age we see currently is about age sixty.

Maximum Weights M & F					Maximum Weights M & F				
Height	Pref Plus	Pref	STD Plus	STD	Height	Pref Plus	Pref	STD Plus	STD
4'8 in	125	134	143	152	5'8in	189	199	210	223
4'9 in	131	140	150	157	5'9in	195	205	215	230
4'10 in	135	145	155	162	5'10 in	200	211	222	236
4'11 in	141	150	160	168	5'11 in	206	217	227	243
5' 0 in	146	156	167	174	6'0 in	211	222	234	250
5'1 in	152	163	175	180	6'1 in	217	229	242	257
5' 2 in	158	169	180	186	6'2 in	222	234	247	264
5' 3 in	164	174	185	191	6'3 in	228	240	252	272
5'4 in	169	179	190	197	6'4 in	233	245	258	279
5'5 in	174	184	195	204	6'5 in	239	251	264	287
5'6 in	180	190	200	210	6'6 in	246	258	270	298
5'7 in	185	195	205	217	6'7 in	252	264	276	302