

Current Principal Build Guidelines

as of 1-1-2020

Use this chart to determine if your client's height and weight require a rating. A weight that is greater than the weights listed under the 100 percent column will be considered uninsurable. In order for weight loss to be included in the total weight, it must be kept off for 12 months; otherwise, you will need to add half of the weight loss back into the total weight.

Height	Weight Rating Percentage Increase			
	25%	50%	75%	100%
5'0"	174	190	200	211
5'1"	180	197	207	218
5'2"	186	203	214	225
5'3"	192	210	221	232
5'4"	198	216	228	240
5'5"	205	223	235	247
5'6"	211	230	242	255
5'7"	217	237	250	263
5'8"	224	244	257	270
5'9"	230	251	265	278
5'10"	237	259	273	287
5'11"	244	266	280	295
6'0"	251	274	288	303
6'1"	258	281	296	312
6'2"	265	289	305	320
6'3"	272	297	313	329
6'4"	279	305	321	338
6'5"	287	313	330	347
6'6"	294	321	338	356