

UNDERWRITING

Build Tables

BUILD TABLES—Male and Female—ages 18 and up

Prudential's build underwriting varies based on the age and Body Mass Index (BMI) of the proposed insured. Enter your clients height and weight to calculate their exact BMI to determine whether they will be able to qualify for preferred, standard, or rated underwriting or be declined based on BMI.

	AGES	IC	Preferred Best	Preferred Nontobacco / Preferred Smoker	Nonsmoker Plus	Nonsmoker	Table A	Table B	Table C	Table D	Table E	Decline
BMI:	18-59	(18-39) 17 (40-59) 18	29	31	33	37	39	41	43	45	48	>48
	60 & up	18	31	35	38	40	42	44	46	48	50	>50

ENGLISH VALUES

BMI Calculator:

Feet
 Inches
 Weight
 BMI

METRIC VALUES

BMI Calculator:

Meter
 cm
 Weight
 BMI

Use the table below as an approximation when determining whether your clients will be able to qualify for preferred, standard, or rated underwriting or declined based on their height and weight.

BMI	Maximum weight associated with listed BMI																							
	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"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
17	86	89	92	95	98	101	105	108	111	115	118	121	125	129	132	136	140	143	147	151	155	159	163	167
18	91	94	97	101	104	107	111	114	118	121	125	128	132	136	140	144	148	151	156	160	164	168	172	176
29	146	151	156	161	166	171	177	182	188	194	199	205	211	217	223	229	236	242	248	255	261	268	275	282
31	155	161	166	172	177	183	189	195	201	207	213	219	225	232	238	245	252	258	265	272	279	286	293	301
33	165	171	177	183	189	195	201	207	213	220	226	233	240	247	253	260	268	275	282	289	297	304	312	320
35	175	181	187	194	200	206	213	219	226	233	240	247	254	261	269	276	284	291	299	307	315	323	331	339
37	185	192	198	205	211	218	225	232	239	246	253	261	268	276	284	292	300	308	316	324	332	341	349	358
38	190	197	203	210	217	224	231	238	245	253	260	268	276	283	291	299	308	316	324	333	341	350	359	368
39	195	202	209	215	223	230	237	244	252	259	267	275	283	291	299	307	316	324	333	341	350	359	368	377
40	200	207	214	221	228	235	243	250	258	266	274	282	290	298	307	315	324	332	341	350	359	368	377	387
41	205	212	219	226	234	241	249	257	264	272	281	289	297	306	314	323	332	340	350	359	368	377	387	396
42	210	217	224	232	239	247	255	263	271	279	287	296	304	313	322	331	340	349	358	367	377	386	395	406
43	215	222	230	237	245	253	261	269	277	286	294	303	311	320	329	338	348	357	366	376	386	396	405	416
44	220	227	235	243	251	259	267	275	284	292	301	310	319	328	337	346	356	365	375	385	395	405	415	425
45	225	233	240	248	256	265	273	281	290	299	308	317	326	335	344	354	363	373	383	393	403	414	424	435
46	230	238	246	254	262	270	279	288	296	305	314	324	333	342	352	362	372	382	392	402	412	423	433	444
48	240	248	256	265	273	282	291	300	309	319	328	338	347	357	367	377	388	398	409	419	430	441	452	463
50	250	258	267	276	285	294	303	312	322	332	342	351	362	372	382	393	404	414	425	437	448	459	471	483

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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 Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ.

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