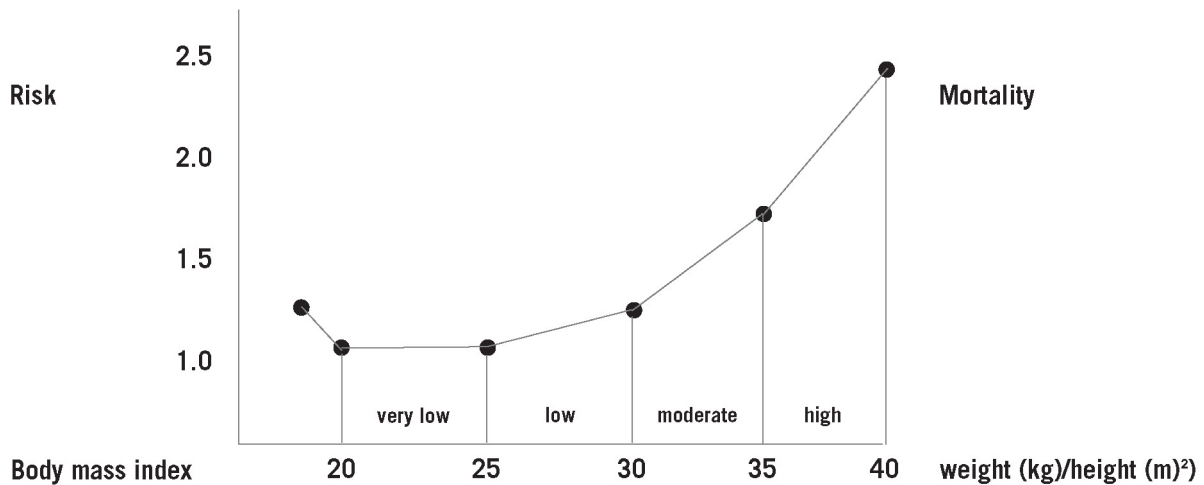




Build

Build is one of the basic life risk characteristics and one of the oldest. There is increased mortality at both extremes of weight as the graph below shows. The Center for Disease Control (CDC) reports that in 1999-2000 15% of American children and adolescents (ages 6-19) are overweight. For American adults, 64% are overweight or obese. Overweight conditions, or obesity, are often precursors to hyperlipidemia, diabetes, cardiovascular disease, or cancer. While an underweight condition may be normal, it may also be an indicator of an eating disorder or an underlying acute or chronic illness.



Those whose excess weight is muscle and bone, with little fat, and whose weight distribution is good are better risks than the obese. Body mass index (BMI) is a commonly used measurement of adiposity (fat as opposed to muscle) per height. The build table takes this into consideration by giving a weight range classified by height and BMI. Significantly overweight patients have an increased risk for coronary heart disease, diabetes, hypertension, and hyperlipidemia.

See page 2 which shows our build tables for adult's ages 18-64 and page 3 for ages 65 and over.

This material is intended for insurance informational purposes only and is not personal medical advice for clients. This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting, or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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The Prudential Insurance Company of America, Newark, NJ.

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BUILD TABLES – Male and Female - Ages 18 to 64

Height (inches) / Weight (pounds)

Classification	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"
Individual Consideration	81	84	87	90	93	96	99	102	105	108	112	115	118	122
Minimum	86	89	92	95	98	101	105	108	111	115	118	122	125	129
Preferred Best Preferred NT Preferred Smoker	138	143	148	153	158	163	169	174	179	185	190	196	202	207
NS Plus	158	163	169	174	180	186	192	198	204	210	217	223	230	236
Standard*	182	188	195	201	208	215	222	228	236	243	250	257	265	273
Table A	203	210	217	224	232	239	247	255	263	271	279	287	296	304
Table B	224	232	240	246	256	264	273	281	290	299	308	317	326	336
Table C	234	243	251	259	268	277	285	294	304	313	322	332	341	351
Table D	244	253	262	270	279	288	298	307	317	326	336	346	356	366
Table E	255	264	273	282	291	301	310	320	330	340	350	361	371	382
Table F	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Table 1 for Ages 18 to 64

Build Ages 18 to 64 Continuation of Table 1

Classification	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"
Individual Consideration	125	129	132	136	139	143	147	151	154	158	162
Minimum	132	136	140	144	148	151	155	159	164	168	172
Preferred Best Preferred NT Preferred Smoker	213	219	225	232	238	244	250	257	263	270	277
NS Plus	243	250	256	263	271	278	285	292	300	307	315
Standard*	280	288	296	304	312	321	329	337	346	355	364
Table A	313	321	330	339	348	358	367	376	386	396	406
Table B	345	355	365	374	384	395	405	415	426	437	448
Table C	361	371	382	392	403	413	424	435	446	457	469
Table D	377	387	398	409	420	431	442	454	465	477	489
Table E	393	404	415	426	438	449	461	473	485	497	510
Table F	409	421	432	444	456	468	480	493	505	518	531
Decline	410	422	433	445	457	469	481	494	506	519	532

For individuals heavier than the maximum limits for Table D or lighter than the minimum stated weight for their height (i.e., IC range), an APS is required.

*Qualifies for Non-Smoker or Smoker rates only if there are no additional debits for medical impairments.

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BUILD TABLES – Male and Female - 65 and Over

Height (inches) / Weight (pounds)

Classification	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"
Individual Consideration	91	94	97	100	104	107	110	114	117	121	125	128	132	136
Minimum	95	99	102	106	109	113	116	120	124	127	131	135	139	143
Preferred Best Preferred NT Preferred Smoker	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NS Plus	191	198	204	211	218	225	233	240	247	255	263	270	278	286
Table A	224	232	240	248	256	265	273	282	291	299	308	318	327	336
Table B	239	247	255	264	273	282	291	300	309	319	326	338	348	358
Table C	244	252	261	269	278	287	296	306	315	325	335	345	355	365
Table D	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Table E	263	272	281	290	300	310	320	330	340	350	361	372	383	394
Table F	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Table 2 for Ages 65 and Over

Continuation of Table 2 Ages 65 and over

Classification	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"
Individual Consideration	140	144	148	152	156	160	164	168	173	177	181
Minimum	147	151	155	160	164	169	173	177	182	186	191
Preferred Best Preferred NT Preferred Smoker	228	234	241	247	254	261	268	275	282	289	296
NS Plus	294	303	311	319	328	337	345	354	363	372	382
Table A	346	355	365	375	385	396	406	416	427	438	449
Table B	368	378	389	399	410	421	432	443	454	466	477
Table C	375	386	396	407	418	429	440	452	463	475	487
Table D	390	401	412	423	435	446	458	469	481	494	506
Table E	405	416	427	439	451	463	475	487	500	512	525
Table F	409	421	432	444	456	468	480	493	505	518	531
Decline	410	422	433	445	457	469	481	494	506	519	532

For individuals heavier than the maximum limits for Table D or lighter than the minimum stated weight for their height (i.e., IC range), an APS is required.

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**Build -
Ask "Rx" -pert Underwriter (*ask our experts*)**

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

1. Please list your client's current build: height _____ weight _____

2. Has your client's weight changed in the past year?

Yes, increase _____ lbs. decrease _____ lbs.

No

3. Has your client ever had any weight reduction surgery?

Yes, please give details _____

No

4. Please check if your client has had any of the following:

Coronary artery disease

Diabetes

High blood pressure

Elevated cholesterol or triglycerides (lipid levels)

5. Is your client on any medications?

Yes, please give details _____

No

6. Has your client smoked cigarettes in the last 12 months?

Yes, please give details _____

No

7. Has a stress electrocardiogram (treadmill test) been completed within the past year?

Yes; normal _____ (date)

Yes; abnormal _____ (date)

No

8. Does your client have any other major health problems (ex: cancer, etc.)?

Yes, please give details _____

No

After reading the Rx for Success on Build, please feel free to use the Ask "Rx" -pert Underwriter for an informal quote.

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