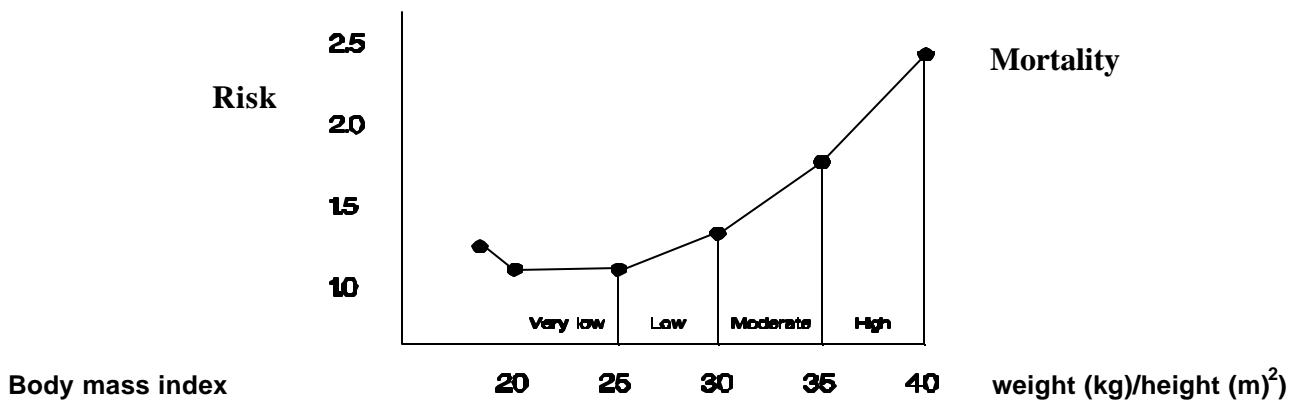




Build

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.

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BUILD TABLES – Male and Female - Ages 18 to 64
Height (inches) / Weight (pounds)

Class	Debit	BMI														
			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		17	81	84	87	90	93	96	99	102	105	108	112	115	118	122
Minimum	15	18	86	89	92	95	98	101	105	108	111	115	118	122	125	129
Not Rated	0	29	138	143	148	153	158	163	169	174	179	185	190	196	202	207
	15	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
	25	33	158	163	169	174	180	186	192	198	204	210	217	223	230	236
Standard*	30	38	182	188	195	201	208	215	222	228	236	243	250	257	265	273
Class A	40	40	192	199	206	213	220	227	234	242	249	257	264	272	280	288
	50	43	203	210	217	224	232	239	247	255	263	271	279	287	296	304
Class B	60	45	213	221	228	236	244	252	260	268	276	285	293	302	311	320
	75	47	224	232	240	248	256	264	273	281	290	299	308	317	326	336
Class C	85	49	234	243	251	259	268	277	285	294	304	313	322	332	341	351
Class D	125	51	244	253	262	270	279	288	298	307	317	326	336	346	356	366
Class E	175	53	255	264	273	282	291	301	310	320	330	340	350	361	371	382
Class F	225	56	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline		≥57	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Class	Debit	BMI													
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"		
IC		17	125	129	132	136	139	143	147	151	154	158	162		
Minimum	15	18	132	136	140	144	148	151	155	159	164	168	172		
Not Rated	0	29	213	219	225	232	238	244	250	257	263	270	277		
	15	31	228	234	241	247	254	261	268	275	282	289	296		
	25	33	243	250	256	263	271	278	285	292	300	307	315		
Standard*	30	38	280	288	296	304	312	321	329	337	346	355	364		
Class A	40	40	297	305	313	322	330	339	348	357	366	375	385		
	50	43	313	321	330	339	348	358	367	376	386	396	406		
Class B	60	45	329	338	347	357	366	376	386	396	406	416	427		
	75	47	345	355	365	374	384	395	405	415	426	437	448		
Class C	85	49	361	371	382	392	403	413	424	435	446	457	469		
Class D	125	51	377	387	398	409	420	431	442	454	465	477	489		
Class E	175	53	393	404	415	426	438	449	461	473	485	497	510		
Class F	225	56	409	421	432	444	456	468	480	493	505	518	531		
Decline		≥57	410	422	433	445	457	469	481	494	506	519	532		

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

* When build debits = +30 and there are no additional debits for medical impairments, accept unrated, Non-smoker or Smoker as appropriate, but not Preferred unless otherwise allowed by Preferred guidelines.

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BUILD TABLES – Male and Female - Ages 65 and Over

Height (inches) / Weight (pounds)

Class	Debit	BMI														
			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		19	91	94	97	100	104	107	110	114	117	121	125	128	132	136
Minimum	15	20	95	99	102	106	109	113	116	120	124	127	131	135	139	143
Not Rated	0	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
	15	35	167	173	179	185	191	197	203	210	216	223	230	237	243	250
	25	40	191	198	204	211	218	225	233	240	247	255	263	270	278	286
Class A	30	45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
	40	46	220	227	235	243	251	259	267	276	284	293	302	311	320	329
	50	47	224	232	240	248	256	265	273	282	291	299	308	318	327	336
Class B	60	49	234	242	250	259	267	276	285	294	303	312	322	331	341	351
	75	50	239	247	255	264	273	282	291	300	309	319	326	338	348	358
Class C	85	51	244	252	261	269	278	287	296	306	315	325	335	345	355	365
Class D	125	53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Class E	175	55	263	272	281	290	300	310	320	330	340	350	361	372	383	394
Class F	225	56	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline		≥57	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Class	Debit	BMI													
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"		
IC		19	140	144	148	152	156	160	164	168	173	177	181		
Minimum	15	20	147	151	155	160	164	169	173	177	182	186	191		
Not Rated	0	31	228	234	241	247	254	261	268	275	282	289	296		
	15	35	258	265	272	279	287	295	302	310	318	326	334		
	25	40	294	303	311	319	328	337	345	354	363	372	382		
Class A	30	45	331	340	350	359	369	379	389	399	409	419	429		
	40	46	338	348	358	367	377	387	397	407	418	428	439		
	50	47	346	355	365	375	385	396	406	416	427	438	449		
Class B	60	49	361	371	381	391	402	412	423	434	445	456	468		
	75	50	368	378	389	399	410	421	432	443	454	466	477		
Class C	85	51	375	386	396	407	418	429	440	452	463	475	487		
Class D	125	53	390	401	412	423	435	446	458	469	481	494	506		
Class E	175	55	405	416	427	439	451	463	475	487	500	512	525		
Class F	225	56	409	421	432	444	456	468	480	493	505	518	531		
Decline		≥57	410	422	433	445	457	469	481	494	506	519	532		

For individuals heavier than the maximum limits for Class 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 this Ask "Rx" pert underwriter for an informal quote.

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