



LIFE ESSENTIALS

Revised Build Guidelines – Coming Soon!

Effective March 1, 2022, the maximum Body Mass Index (BMI) values for substandard classes and the Smoker/Nonsmoker categories for all ages and the Nonsmoker Plus category for ages 60 and up will be reduced. There will be no changes to Preferred Best, Preferred Nontobacco, or Preferred Smoker values, nor to Nonsmoker Plus values for ages 18 – 59.

The new maximum BMI values will be:

	Preferred Best	Preferred Nontobacco/ Preferred Smoker	Nonsmoker Plus	Nonsmoker	Table A	Table B	Table C	Table D	Table E	Decline
Ages 18 – 59	29	31	33	37	39	41	43	45	48	>48
Ages 60 & Up	31	35	38	40	42	44	46	48	50	>50

While the new values are lower, our build guidelines continue to remain one of our competitive strengths.

Revised marketing material with the new BMI values will be as of the effective date of the new values.

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