

Our build calculator will provide a tentative assessment for potential life insurance clients aged 16 and up. Please enter your client's height and weight in the fields below.

Height:	feet	inches	Weight:	pounds

## **Tentative assessment:**

## **Notes**

- The tentative assessment is for single impairment of build only. If there are additional impairments other than the client's build, please email <u>underwritinginguiries@foresters.com</u> for a risk assessment.
- Clients age 18 to 45:
  - Clients applying for non-medical coverage with tentative assessments of standard to 150% may be eligible for non-medical underwriting.<sup>2</sup> Tentative assessments of 175% or higher must be fully underwritten.
  - If ratable for build and diabetes, please use the Diabetes Worksheet for Non-Medical Business.

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<sup>&</sup>lt;sup>1</sup>Build calculator is for illustration purposes only. This tool does not replace underwriting guidelines and requirements.

<sup>&</sup>lt;sup>2</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.