

## Final Expense Build Chart and Helpful Information

### Maximum Acceptable UNISEX Build Chart for Final Expense

HEIGHT	SIMPL PREF	SIMPL STD	MOD WL	HEIGHT	SIMPL PREF	SIMPL STD	MOD WL
4'8"	212	220	260	5'8"	304	321	391
4'9"	219	228	271	5'9"	312	330	403
4'10"	226	236	282	5'10"	320	339	415
4'11"	233	244	293	5'11"	328	349	426
5'	240	252	304	6'	337	359	437
5'1"	248	260	315	6'1"	346	369	448
5'2"	256	268	326	6'2"	355	379	459
5'3"	264	276	337	6'3"	364	389	470
5'4"	272	285	347	6'4"	374	399	481
5'5"	280	294	356	6'5"	384	409	492
5'6"	288	303	366	6'6"	394	419	503
5'7"	296	312	378	6'7"	404	429	515

**DIRECT EXPRESS:** For clients who wish to pay premiums with their Direct Express card, SIMPL Standard and Modified WL plans, Ages 40 – 80, **are only acceptable.**

**BANK DRAFT OPTION DATES:** 1<sup>st</sup> – 28<sup>th</sup> also 2<sup>nd</sup>, 3<sup>rd</sup>, or 4<sup>th</sup> Wednesdays. If a Wednesday draft is needed to correlate with a social security deposit, please choose which Wednesday is needed at the time of the POSTI.

**PAPERLESS APPLICATION:** The Point of Sale Telephone Interview (**POSTI**) includes completing the application and underwriting decision all in one process. For a smooth and efficient call, please complete the worksheet to gather all client data, including banking information, while pre-qualifying your client before you call!