

Marijuana Use / Life Insurance Report (US Carriers)

CARRIER	RECREATIONAL USAGE	RATING	Rx USAGE	NOTES	TEST
Allianz	Please see note section			Any use 18 and under = Decline. Age 19+ submit details through Quick Quote to receive rating.	
American General	No more than 2 uses per year 2 uses per month 8 uses per month	Best Class if Otherwise Quaified Standard Non-Tobacco STD Non-Tob at best-SEE NOTE	APS Required (decision based on history requiring prescription)	Once or Twice per year maximum and possible Preferred Plus if otherwise quaified More than 2 X per month= tobacco rates and may be table B or higher. Daily Use=decline If admitted use; no nicotine product use for past 12 months; urine neg for nicotine- will allow NT STD	No
American National	9-14 uses per month More than 4 X a week	Table rated based on age Table 4 and up nicotine rates	Rate for cause- STD Smoker at best	9-14 uses per month : Age 18 or less is decline; otherwise Table 2 nicotine rates Ingested treated the same as smoked	
AXA	No more than once per month Other Usage	All levels of preferred considered Std Plus, Std, Table 2	-- Daily RX Use Table B	A positive marijuana screen, regardless of frequency of use, limits an insured to Standard or Table-B (depending upon age and other factors). AXA does not test for marijuana/THC, however, should the labs come from another carrier who does, a positive result would be taken into account	No
Brighthouse	Ages 21+ Table rates for any use more than 3 times per week	Contact Carrier for rates	Rated upon Medical review	No evidence of social or occupational impairment. Heavy use is a decline.	Only if Use Indicated
Cincinnati Life	2 times monthly (ages 18-29) 2 times monthly (age 30 and up) 2-8 times monthly (ages 18 and up) 8 or more times monthly	Standard Smoker Standard Nonsmoker Standard Smoker Std Smoker Table 2 to decline	Rated On Medical Condition	Under age 18=decline. Can be considered up to Preferred Plus rates if use is no more than 1 time monthly and urine is negative. Assumes no aviation, clean driving record, on other illicit drug use, no alcohol ubuse, no opioid use, no depression anxiety, ADD or other psychiatric condition, no asthma or COPD. If any exist, contact your underwriter.	Yes
Global Atlantic	Ages 26-30: Up to 1 use per week Ages 25-30: Up to 3 uses per week Age 30+: Up tp 3 uses per week Age 30+: Daily Use	Premier possible Standard, no preferred Premier possible Standard, no preferred	Rated On Medical Condition -- -- --	Maximum 1 dose per sitting, if more than one does then standard, no preferred Maximum 1 dose per sitting, if more than one dose per sitting then standard, no preferred Maximum 1 dose per sitting, if more than one dose per sitting then standard, no preferred Maximum one use per day, if greater than 1 use per day- individual consideration is given	No, but will use from another carrier's labs if done
	See Note section	Best rates available are preferred. See note section	Rated on Medical Impairment-Will require a copy of the insured's RX card and an APS	If smoked or vaporized the best rate is preferred smoker. If injested, best rate is preferred non-smoker but please contact carrier to verify on your specific case. For medicinal use, depending on the condition and medical history, preferred may not be available. LTC rider is usually declined for medicinal marijuana use.	No
	2 uses per week 1 use per day	Standard Tobacco Tobacco Table B and higher	Rated For Cause --	Use must be admitted on application. Unadmitted use Tobacco Table B	
Lincoln Financial	Social use less frequently than 1X per month AND see note section Social use no more than 2X per week AND see note section	Preferred Plus NT Preferred NT	Rated on Medical Condition --	AND-No other psychiatric nor drug use concerns. Marijuana users who do not smoke cigarettes or cigarette equivalents, are considered at the Non-Tobacco rates. Recreational use under age 21 is discussed with Medical Department. Recreational use 7 or more times per week is usually declined.	No
Mutual of Omaha	Up to 12 times monthly Age 18+	Standard Non Tobacco	Rated on Medical Condition	Tests for marijuana use on all applicants. Non-admittance and Denial after testing positive will result in decline. Best class available for 3 years abstinence. No rating difference between smoking or ingestion	Yes
Nationwide	Intermittent Use up to 5x monthly Use is 3-4 times a week One Use per year Unadmitted Use, Positive Lab	Standard Non-Tobacco Preferred Tobacco Pref Plus NT See note Section	Follows Swiss Re guidelines for Medicinal Marijuana use and the underlying impairment. Tobacco rates should be applied	Age 41 or older, no drug screen required or drug screen positive for marijuana only- admitted use Age 19 or older, no drug screen required or drug screen positive for marijuana only- admitted use Over Age 40 and if all else qualifies. Age 18 or youger=Decline. Legal Use Age 19 or older=Pref Tob. Legal and illegal is based on state of residence	Currently, in a pilot with CRL that tests for 8 drugs including marijuana.
One America	Please contact carrier for rates				
Principal	1-2 uses per month	Super Preferred (if otherwise qualified)	Rated on Medical Condition	8 uses or less per month qualifies for NT class if there is no other tobacco use and would otherwise qualify as a NT class. Other rate classes depend on frequency of use-contact underwriting.	Currently, No but will be soon
Protective	Occasional Use-defined by carrier	See note section	Rated on Medical Condition	Can rate as preferred, non-tobacco with very rare usage. Contact underwritng.	No
Prudential	3 uses per week 4-6 uses per week 7 uses or more per week	Nonsmoker Plus Table B Decline	Rated on Medical Condition -- --	Rates for individuals age 21 and over. Recreational users ages 20 and under are declined. For recreational users, ages 21 and over without admission: Positive THC in urine is a decline Marijuana use does not allow for the inclusion of the Waiver of Premium or Accidental Death Benefit.	Yes
	Admitted up to 2 times per year 3-8 times per month 8-16 times per month 8-16 times per month	Rated as qualified up to Pref Plus Standard Smoker Age 19-25 Smoker T3 Age Over 25 Smoker T2	Rate for underlying medical condition. Table 4 is usually the best rating. Documentatuon required that it is prescribed by Doctor.	All labs, if reflexed, must be negative for marijuana. Current use-stable environment and occupation. Heavy Use 16X per month, more than 4X per week = Decline. Past use (over 1 year) is also considered, please contact underwritng for specifics.	No
	Under 12 uses per year Under 24 uses per year Up to 8 uses per month	Consider for Pref Select Non-Tob Consider for Pref Non-Tobacco Consider for Standard Non-Tob	Please contact Carrier -- --	Negative Marijuana Marker with stable environment, personality and occupation without unfavorable features Negative Marijuana Marker with stable environment, personality and occupation without unfavorable features Marijuana Marker can be positive with stable environment, personality & occupation without unfavorable features	Test is added for admitted use Not on all labs
Security Mutual	More than 2 X per month More than 2 X weekly	Smoker Rates w/neg drug screen No offer-sent to reinsurance for consideration	Rated On Medical Condition	Minimum age is 19. Preferred categories not available. If urinalysis is positive for THC, Table 2. Ingested vs. smoking rated the same.	
Symetra	Please contact carrier for rates				
Transamerica	See note section	See note section	Rated On Medical Condition and Frequency of Use	If rare and occasional could be Preferred-Contact Carrier. Daily Use=Decline If a person smokes cigars:number of cigars is added to number of times marijuana is used	No
Zurich	1 time per week 2-3 times per week 4 times per week	Preferred Non-Tob Std Plus Non-Tob Standard Non-Tob	Rated On Medical Condition -- --	If admitted use and positive THC. Includes edibles, vape and oils. If THC is positive and use is not admitted automatic decline. To obtain Preferred Best, applicant must not have used for at least 2 years. No coverage for those involved in the industry unless a minor investor (majority of income coming from another occupation) with no admitted or positive test of personal usage.	Case-by-Case

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