

# Tobacco Use / Life Insurance Report (US Carriers)

## Best Class / Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette	Products	Max Usage	Additional Notes
OneAmerica	Preferred	1 year	See Notes	See Notes	No cigarettes, marijuana, e-cigarettes or hookah
Global Atlantic	Premier	3 years	Cigars	48/yr	
Mutual of Omaha	Pref Plus	3 years	Cigars	24/yr	
Legal & General America	Pref Plus	3 years	Cigars	12/yr	
Lincoln Financial	Pref Plus	3 years	Cigars	12/yr	
Securian	Pref Select	3 years	Cigar, pipe, chew	12/yr	
Allianz	Pref Plus	3 years	--	--	
Security Mutual	Pref Plus	4 years	Cigars	12/yr	
New York Life	Select Pref	5 years	None	--	
AIG	Pref Plus	5 years	Cigars	52/yr	
Global Atlantic (Term)	Premier	5 years	Cigars	48/yr	
American National	Pref Plus	5 years	Occasional Cigar, Smokeless	24/yr	
Prudential	Pref Best	5 years	Cigars	24/yr	
Symetra	Super Pref	5 years	Cigars	24/yr	
AXA	Pref Elite	5 years	Cigars	12/yr	
John Hancock	Super Pref	5 years	Cigars	12/yr	
SBLI	Pref Plus	5 years	Cigars	12/yr	
Transamerica (IUL)	Pref Elite	5 years	Cigars	12/yr	
Transamerica (UL)	Select	5 years	Cigars	12/yr	
Transamerica (Term)	Pref Plus	5 years	Cigars	12/yr	
Nationwide	Pref Plus	5 years	Cigars	12/yr	
Principal	Super Pref	5 years	Cigars	12/yr	Ages 20-80
Zurich	Pref Best	5 years	Cigars	6/yr	
Cincinnati Life	Pref Plus/Super Select Plus	5 years	Cigars	6/yr	Must not use a smoking cessation product for 12 months or will be rated tobacco
Protective	Select Pref	5 years	Cigars	6/yr	
Brighthouse (Term Only)	Elite Plus	5 years	None	--	
Brighthouse (PAUL)	Standard				Ratings for PAUL are std smoker or std non-smoker only.

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# Tobacco Use / Life Insurance Report (US Carriers)

## Preferred NS / Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette	Products	Max Usage	Additional Notes
Nationwide	Preferred	1 year	Cigars	60/yr	
Global Atlantic (Permanent)	Preferred	1 year	Cigars	48/yr	No use of other nicotine products (in past year) including cigarettes, pipes, chewing tobacco, snuff or any nicotine substitutes
Securian	Preferred	1 year	Cigars, pipe, chew	24/yr	
Nationwide (NLG UL II Only)	Pref Non-Tob	2 years	Cigars	60/yr	
Principal	Preferred	2 years	Cigars	24/yr	Ages 20-70
Lincoln Financial	Preferred	2 years	Cigars	24/yr	
Mutual of Omaha	Preferred	2 years	Cigars	24/yr	
Legal & General America	Preferred	2 years	Cigars	12/yr	
John Hancock	Preferred	2 years	Cigars	12/yr	
Protective	Preferred	2 years	Cigars	12/yr	
Transamerica (IUL)	Pref Plus	2 years	Cigars	12/yr	
Transamerica (Term, UL)	Preferred	2 years	Cigars	12/yr	
Allianz	Preferred	2 years	--	--	
AIG	Preferred	3 years	Cigars	52/yr	
Security Mutual	Preferred	3 years	Cigars	48/yr	
Global Atlantic (Term)	Preferred	3 years	Cigars	48/yr	
Principal	Preferred	3 years	Cigars	24/yr	Ages 71-85 only
Symetra	Preferred	3 years	Cigars	24/yr	
American National	Preferred	3 years	Occasional Cigar, Smokeless Tobacco	24/yr	
Prudential	Preferred	3 years	Cigars	24/yr	
AXA	Preferred	3 years	Cigars	12/yr	
Zurich	Preferred	3 years	Cigars	12/yr	
SBLI	Preferred	3 years	Cigars	12/yr	
New York Life	Preferred	5 years	Cigars	Occasional	Contact Carrier for definition of occasional
Brighthouse (Term Only)	Elite	3 years	Cigars	4/yr	Cigars limited to 4 per year with Negative HOS

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# Tobacco Use / Life Insurance Report (US Carriers)

## Standard Plus NS / Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette	Products	Max Usage	Additional Notes
Prudential	Non-Smoker Plus	1 year	All except cigarettes	Avid	Positive HOS accepted. Must admit use on app. E-Cigarettes considered non-tobacco.
Lincoln Financial	Standard	1 year	Cigars, pipe, chew	Unlimited	Positive HOS accepted
Nationwide (NLG UL II Only)	Standard Plus	1 year	Cigars	60/yr	
AIG	Std Plus	1 year	Cigars	52/yr	
Global Atlantic (Term)	Std Plus	1 year	Cigars	48/yr	No use of other nicotine products (in past year) including cigarettes, pipes, chewing tobacco, snuff or any nicotine substitutes
Symetra	Std Plus	1 year	Cigars	24/yr	
Principal	Super Std	1 year	Cigars	24/yr	Ages 20-70
Securian	Non-Tobacco Plus	1 year	Cigars, pipe, chew	24/yr	
John Hancock	Std Plus	1 year	Cigars	24/yr	
Mutual of Omaha	Std Plus	1 year	Cigars	24/yr	
AXA	Std Plus	1 year	Cigars	12/yr	
Legal & General America	Std Plus	1 year	Cigars	12/yr	
Security Mutual	Std Plus	2 years	Cigars	48/yr	
Allianz	Std Plus	2 years	--	--	
American National	Std Plus	2 years	Occasional Cigar, Smokeless Tobacco	24/yr	
Zurich	Std Plus	2 years	Cigars	24/yr	
SBLI	Select	2 years	Cigars	12/yr	
Transamerica (IUL)	Preferred	2 years	Cigars	12/yr	
Transamerica (UL)	Standard	2 years	Cigars	12/yr	
Transamerica (Term Only)	Std Plus	2 years	Cigars	12/yr	
Global Atlantic (Permanent)	Standard		Standard guidelines not published.		
Principal	Super Std	3 years	Cigars	24/yr	Ages 71-85
Protective	Standard		Standard guidelines not published.		
Nationwide	Nonsmoker		Standard guidelines not published.		

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Carrier	Risk Class	Cigarette	Products	Max Usage	Additional Notes
Cincinnati Life	Std/Ultra Std				Includes non-cigarette tobacco users and non-tobacco users who do not meet Std Plus criteria
John Hancock	Standard	1 year	All except cigarettes or e-	Avid	Positive HOS accepted
Prudential	Nonsmoker	1 year	All except cigarettes	Avid	Positive HOS accepted
AIG	Standard	1 year	Cigars	52/yr	
Legal & General America	Standard	1 year	Cigars	12/yr	
SBLI	Standard	1 year	Cigars	12/yr	
Security Mutual	Standard	2 years	Cigars	48/yr	
Transamerica (IUL Only)	Non Tobacco	2 years	Cigars	12/yr	
Transamerica (Term Only)	Standard	2 years	Cigars	12/yr	
Securian	Standard				<a href="#">Special criteria for e-cigarette use</a>

The information contained here is a summary of information obtained from the carriers listed as of February 2019. No guarantee either expressed or implied is given regarding the accuracy of the information. Armstrong is not liable for any obligation created from the use of this information. Refer to carrier specific underwriting guidelines and bulletins for complete details.