

TOBACCO USE GUIDELINES

Carrier	Required Number of Years Without Tobacco Use				Special Guidelines for Other Tobacco Users		
	Super Preferred	Preferred	Standard Plus	Standard	Unless otherwise specified, only occasional cigar use will qualify when admitted to. Use of cigarettes, chewing tobacco, pipes, nicotine gum or patch, etc. will be given smoker rates.		
					Best available class	Description	HOS
AIG/American General	5	3	2	1	Preferred Best	4 or less cigars per month (one a week). No current or prior use of anything other than the occasional cigars for 5 years.	negative
Banner	3	2	1	1	No Special Program. Use of any tobacco product will qualify for tobacco rates.		
First Colony	5	3	2	1	Preferred Best	12 cigars or less per year.	negative
Jefferson Pilot	3	2	N/A	1	Preferred	Individual Consideration, but probably no more than 3-4 a year.	negative
John Hancock	5	2	N/A	1	Standard NT	If just ceremonial cigar use (<12 cigars/yr) can be <u>Pref NT with a negative HOS</u> . Other Tobacco or nicotine products are OK at Std NS rates.	any amount
Lincoln Benefit	5	3	2	1	Standard NT	No more than 1 cigar per month. (must be admitted on app)	negative
Lincoln National	5	3	3	1	Preferred NT	12 cigars or less per year.	negative
MetLife	4	4	1	1	Pref/Std Plus NS	Pref/Std Plus: Alternate forms of tobacco (cigar, pipe, or smokeless tobacco) currently or in the past <u>and</u> urinalysis is negative for nicotine. Preferred Plus (2nd level pref): 4 or less cigars (only) per year.	negative
Mass Mutual	1	1	1	1	Ultra Preferred	They have Non-Tobacco and Non-Smoker class depending on product. The products offering Non-Tobacco allow up to 24 cigars per year. All other tobacco or nicotine products considered Tobacco class.	negative
MONY/AXA	5	3	1	1	Preferred Elite	12 cigars or less per year.	negative
North American	3	2	2	1	Preferred NT	2 cigars or less per month (UL & term)	negative
Principal*	5	1	N/A	1	Standard NT	Will allow up to 12 cigars per year. Use of chewing tobacco, pipes, more frequent cigar use is classified as Tobacco rates.	negative
Protective	5	3			Up to 4 cigars a year for Select Preferred NS, up to 12 cigars a year for Preferred NS		
Prudential**	5	3	1	1	Preferred NT	Use of chewing tobacco, pipes, nicotine gum and patch, etc. qualify for non tobacco rates.	any amount
ING/Reliastar	5	3	2	1	Preferred Best	No tobacco or nicotine products in any form within the past 3 years. (Allow 12 cigars or less/yr)	negative
RBC	1	1	n/a	1	No special program/exceptions.		
SBLI	5	3	2	2	Pref-Std NT	Individual consideration, for a few cigars a year only.	
Sun Life	N/A	1	1	1	Preferred NT	3 cigars or less per month. No criticism of tobacco use in APS or MIB within last 3 years.	negative
Transamerica	5 (UL: 5)	3 (UL: 2)	1 (UL: N/A)	1	Preferred NT	Individual consideration, they may allow occasional cigars, HOS must be negative and minimal use must be admitted on the app.	negative
United of Omaha	5	5	1	1	Std Plus NT	Less than 12 cigars per year	negative
US Financial***	N/A	1	1	1	Preferred NT	Any tobacco product other than cigarettes** - OK if admitted on the application.	any amount
West Coast	5	1	N/A	1	Super Pref NT	6 cigars or less per year.	negative

*Principal - For Ages 71-85: To qualify for Preferred or Standard NT - clients must have no marijuana, cigarette, nicotine patch or nicotine gum use for 3 years.

**Prudential - Preferred Best may be available if client smokes < 2 cigars per month, HOS is negative and has not used any other form of tobacco in the past 5 years.

***USFL - Cases are reviewed individually and offers may deviate from these guidelines if details warrant. For example, some occasional cigarette smokers may qualify for Non Smoker rates, while some past heavy cigarette smokers who have quit smoking may still qualify as smokers. Please contact Underwriting directly if you have questions.