



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. 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	2	1	1	Preferred Best	One cigar or less per week. No current or prior use of any tobacco product (cigarettes, chew, pipe, gum)	negative
AXA	5	3	1	1	Standard	Some cigar use acceptable on individual consideration.	negative
Banner	3	2	1	1	No Special Program. Use of any tobacco product will qualify for tobacco rates.		
Empire General	5	3	N/A	1	Standard	Less than 12 cigars per year. Special tobacco class available for use of other tobacco or nicotine (chew, pipe, gum, etc.)	negative
First Colony	5	3	2	1	Preferred Best	12 cigars or less per year.	negative
Jefferson Pilot	3	2	N/A	2	Preferred	Individual Consideration.	negative
Lincoln Benefit	5	3	2	1	Standard NT	No more than 1 cigar per month.	negative
Lincoln National	5	3	3	1	Preferred NT	6 cigars or less per year.	negative
Manulife	5	2	N/A	1	Standard NT	Any tobacco product other than cigarettes - OK if admitted on the application. No Cigarettes in the past 12 months.	any amount
Mass Mutual	2	1	1	1	Ultra Preferred	12 cigars or less per year.	negative
MONY	5	3	N/A	1	Ultimate Select	12 cigars or less per year.	negative
North American	N/A	3	1	1	Preferred NT	2 cigars or less per month	negative
One Life	5	3	3	3	Premier	12 cigars or less per year.	negative
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	N/A	3	Standard NT	Term: No tobacco or nicotine products in any form within the past 3 years.	negative
					Standard NT	UL: No tobacco or nicotine products in any form within the last 1-3 yrs depends on product.	any amount
State Life	N/A	N/A	N/A	1	Standard NT	12 cigars or less per year.	< 0.5
Sun Life	1	1	1	1	Preferred NT	Permanent Plans: 3 cigars or less per month. Term Plans: 12 cigars or less per year.	negative
Travelers	5	3	2	1	Preferred Best	12 cigars or less per year.	negative
United of Omaha	5	5	1	1	Standard Plus NT	Any tobacco product other than cigarettes, nicotine gum, nicotine patch or spray - OK if admitted on the application.	< 1.0
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	3	1	1	1	Standard NT	4 cigars or less per year.	negative

***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.

Current as of 7/28/2004