



Insurance Services Since 1974

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	One cigar per month. No current or prior use of any tobacco product (cigarettes, chew, pipe, gum)	negative
Banner	3	2	1	1	No Special Program. Use of any tobacco product will qualify for tobacco rates.		
Chase	5	3	3	3	Premier	12 cigars or less per year.	negative
Empire General	5	3	N/A	1	Standard	12 cigars or less 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
John Hancock (formerly Manulife)	5	2	N/A	1	Standard NT	No Cigarettes in the past 12 months - uses any other nicotine or tobacco product. If just ceremonial cigar use (<12 cigars/yr) can be Pref NT with a negative HOS.	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	6 cigars or less per year. FOR UL - Varies by product for Super Pref/Pref guidelines.	negative
Mass Mutual	2	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	3	1	N/A	1	Ultimate Select	12 cigars or less per year.	negative
North American	3 (UL: N/A)	2 (UL: 3)	2 (Term: N/A)	1	Preferred NT	2 cigars or less per month (UL & term)	negative
Principal*	5	1	N/A	1	Standard NT	Use of chewing tobacco, pipes, cigars qualify for non tobacco rates.	any amount
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. (Allow 12 cigars or less/yr)	negative
					Standard NT	UL: No tobacco or nicotine products in any form within the last 2-3 yrs depends on product. (Allow 12 cigars or less/yr)	negative
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
Travelers	5	3	N/A	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

*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.

Current as of 5/18/2005