

CARRIER'S SMOKER/NON SMOKER GUIDELINES

American General

- **Preferred Plus NonTobacco:** No tobacco for 5 years
 - **Preferred NonTobacco:** No tobacco for 3 years
 - **Standard Plus:** No tobacco for 2 years
 - **Standard NonTobacco:** No tobacco for 1 year.
- An occasional cigar smoker may qualify for any preferred non tobacco rate class. Subject to the following guidelines: Use must be admitted at time of the application or inquiry and all case data must coincide with the admitted degrees and usage. These rates are subject to the following guidelines:
1. No more than 1 cigar per week may be smoked.
 2. No nicotine metabolites may be present in the urinalysis.
 3. No use of tobacco products, other than occasional cigars for at least 5 years prior to the time of application of inquiry. If guidelines are met, the cigar use will be considered a non factor in the risk evaluation process. This will allow individuals to receive the best rating class if all other criteria are met.

American National

- **Preferred Plus NonTobacco:** No tobacco for 5 years
 - **Preferred NonTobacco:** No tobacco for 3 years
 - **Standard Plus:** No tobacco for 2 years
 - **Standard NonTobacco:** No tobacco for 1 year
- An occasional cigar smoker/smokeless tobacco user may qualify for non tobacco rates. These rates are subject to the following:
1. No more than twice a month
 2. HOS must be negative

Aviva

- **Premier NonTobacco:** None in past 48 months
- **Preferred Non Tobacco:** None in past 12 months
- **Standard NonTobacco:** None in past 12 months
- **Preferred Tobacco:** Available

AXA

- **Best Case:** No tobacco usage and negative urine specimen. Note: Celebratory cigar usage(12 cigars or less per year) and urine is negative can be considered for non-tobacco rates.
- **Preferred classes consideration possible Y/N? Yes**
Decline to offer if tobacco usage admitted and/or nicotine in urine is positive.
Tobacco rates would apply. Questions to ask:
 - Frequency of use
 - Type of tobacco use
 - Date usage stopped, if applicable

Genworth

- **Nicotine Ages 0-64, No use of nicotine or nicotine substitutes:**
 - Preferred best:** In last 5 years
 - Preferred:** In last 3 years
 - Select:** In last 2 years
 - Standard:** In last 12 monthsOccasional cigar use is considered non-nicotine if 12 or less per year and current nicotine test is negative
- **Nicotine Ages 65+, No use of nicotine or nicotine substitutes**
 - Preferred best:** In last 5 years
 - Preferred:** In last 3 years
 - Select:** In last 2 years
 - Standard:** In last 12 monthsOccasional cigar use is considered non-nicotine if 12 or less per year and current nicotine test is negative

Hartford

- **Preferred NonTobacco:** 12 months without nicotine
 - **Preferred Plus:** 3 years
 - **Preferred best:** 5 years
- Occasional cigars usage is acceptable 1-4 months but lab results must be negative. Any other tobacco products count as nicotine classification.

ING

- **Preferred Classes Criteria for all Products Ages 16-70**
 - No Tobacco Super Preferred:** No tobacco (Minimum duration) No use of tobacco or nicotine products in any form within the past 5 years.
 - Preferred no tobacco:** No use of tobacco or nicotine products in any form within the past 3 years.
 - Select no tobacco:** No use of tobacco or nicotine products in any form within the past 2 years.
 - Standard no tobacco:** No use of tobacco or nicotine products in any form within the past 12 months.
- **Preferred Classes Criteria for all Products Ages 71+**
 - No Tobacco Super Preferred:** No tobacco (Minimum duration). No use of tobacco or nicotine products in any form within the past 5 years.
 - Preferred no tobacco:** No use of tobacco or nicotine products in any form within the past 3 years.
 - Select no tobacco:** No use of tobacco or nicotine products in any form within the past 2 years.

John Hancock

- **Super Preferred Non-Smoker:** Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years with the exception of the following:
 - Limited Cigar Use:** An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microurialysis is free of nicotine.
- **Preferred Non-Smoker:** Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following:
 - Limited Cigar Use:** An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microurialysis is free of nicotine.
- **Standard Plus Non-Smoker:** No tobacco or nicotine products in the past 12 months with the exception of the following:
 - Limited Cigar Use:** An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he she smokes 12 cigars or less per year and microurialysis is free of nicotine.
- **Standard Non-Smoker:** No cigarette use within the last 12 months and either:
 1. Does not meet all Preferred criteria or,
 2. Uses other tobacco or nicotine products
- **Preferred Smoker:** Meets the Preferred criteria but has used cigarettes within the last 12 months.
- **Standard Smoker:** Does not meet the Preferred criteria and has used cigarettes within the last 12 months.

Legal & General America (Banner/William Penn)

- **Preferred plus NonTobacco:** No use of tobacco or nicotine based products in last 36 months.
- **Preferred NonTobacco:** No use of tobacco or nicotine based products in last 24 months.
- **Standard Plus NonTobacco:** No use of tobacco or nicotine based products in last 12 months.
- **Standard NonTobacco:** No use of tobacco or nicotine based products in last 12 months.

Lincoln Benefit

- **Term Preferred Elite:** > or equal to 5 mil- no use within 5 years
- **UL:** N/A
- **Term Preferred Elite:** < 5 mil- no use within 5 years
- **UL Preferred Elite:** All amounts
- **Term Preferred:** No use within 3 years
- **UL Preferred NonSmoker:** No use within 3 years
- **Term Standard Select:** No use within 2 years
- **UL:** N/A
- **Term Standard no Tobacco:** No use for 1 year
- **UL Standard on Smoker:** No use for 1 year
- **Term Preferred Smoker:** Maximum of 1 pack per day
- **UL Preferred Smoker:** Maximum of 1 pack per day
- **Term Standard Smoker:** Any tobacco use not qualifying for preferred NonSmoker
- **UL Standard Smoker:** Any tobacco use not qualifying for preferred NonSmoker

Lincoln Financial

- **Preferred Plus Nontobacco:** Preferred Plus is Lincoln's best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months except for the occasional cigar, provided the urine specimen is negative for nicotine, and meet all of the Preferred Plus criteria.
- **Preferred Nontobacco:** This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months except for the occasional cigar, provided the urine specimen is negative for nicotine, and meet all the Preferred criteria.
- **Standard Nontobacco:** This class represents those insureds who have an average life expectancy and do not meet Preferred criteria. This class includes cigar, pipe, or chewing tobacco users who may test positive for nicotine but excludes cigarette smokers.
- **Preferred Tobacco:** This class is similar to the Preferred Nontobacco class where the insured meets all the Preferred criteria, but the insured has smoked cigarettes within the past 12 months.
- **Standard Tobacco:** This class is similar to the Standard Nontobacco class, but the insured has smoked cigarettes within the past 12 months.

MetLife

Tobacco Use Guidelines

For Elite Plus, Preferred Plus, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates; however, Standard Plus and Preferred Nonsmoker are the best available classes. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class will be assigned when urine is positive for nicotine.

- **Elite Plus, Preferred Plus or Elite (Non-Tobacco):** No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 5 years (60 months) of application and urinalysis negative for nicotine. Celebratory cigars (no more than 4 per year), with negative nicotine test, qualify for Preferred Plus and Elite, not Elite Plus.
- **Standard Plus or Preferred Nonsmoker (Non-Tobacco):** No cigarette smoking or use of nicotine substitutes within 24 months of application and urinalysis negative for nicotine; alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past and urinalysis negative for nicotine.
- **Preferred Smoker:** Cigarette smoking or use of tobacco substitutes currently or within 24 months of application; or a urinalysis positive for nicotine.
- **Standard or Substandard Nonsmoker:** Average or impaired risk, no cigarette smoking or use of nicotine substitutes within 12 months of application; tests negative for nicotine or no testing required.
- **Standard or Substandard Smoker:** Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application.

Minnesota Life

- **Preferred Select Criteria:** No tobacco or nicotine use in past 36 months. Nicotine (cotinine) reading on specimen must be negative.
- **Preferred Criteria:** No tobacco or nicotine use in past 12 months. Nicotine (cotinine) reading on specimen must be negative.
- **Non Tobacco Plus:** No Tobacco or nicotine use in past 12 months. Nicotine (cotinine) reading on specimen must be negative.

Mutual of Omaha

1. Occasional cigar users (one per month or less) can qualify for Preferred Plus, **Preferred & Standard Plus** nontobacco rates if there is a negative urinalysis test
 2. Clients who occasionally use marijuana may qualify for standard nonsmoker rates
 3. Lifetime non-smoker credit
- **Preferred Plus Underwriting Criteria:** No nicotine x 60 months, occasional cigar, nontobacco available with negative HOS, no more than 12 cigars per year.
 - **Preferred Underwriting Criteria:** No nicotine x 36 months, occasional cigar, nontobacco, available with negative HOS, no more than 12 cigars per year.
 - **Standard Plus Underwriting Criteria:** No nicotine x 12 months, occasional cigar, nontobacco available with negative HOS, no more than 12 cigars per year.
- (Note: Standard Plus tobacco is an available class)

National Life Group

- **Elite Preferred NonTobacco:** No use of tobacco or nicotine containing products of any kind within the last 24 months. Current lab testing negative for nicotine.
- **Preferred NonTobacco:** No use of tobacco or nicotine containing products of any kind within the last 12 months. Current lab testing negative for nicotine.
- **Preferred Tobacco:** Available to applicants who use products containing tobacco or nicotine who meet all preferred guidelines. A blood profile and urinalysis are required for all preferred tobacco applicants.
- **Standard Tobacco:** Applicants who use tobacco and who do not otherwise meet preferred guidelines will fall into this rate class.

Nationwide

- **Preferred NonTobacco:** Tobacco free for 12 months
- **Standard NonTobacco:** Tobacco free for 12 months
- **Preferred Plus:** No usage for 5 years

Policy change can occur to get a non smoker rating after 1 full year of being nicotine free (subject to blood and urine test)

North American

- **Super Preferred NonTobacco** for ADDvantage and Custom Guarantee. A Super Preferred risk must meet the following requirements for ADDvantage and Custom Guarantee:
 - Has not used tobacco or nicotine, in any form in the past 5 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.
- **Preferred NonTobacco:** A Preferred Non-Tobacco risk must meet the following requirements for ADDvantage and Custom Guarantee:
 - Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.
- **Super Preferred:** Risk must meet the following requirements for Builder IUL, Custom Accumulator III, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, and Rapid Builder IUL. Tobacco:
 - **Ages 70 and under:** Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products
 - **Ages 71 and over:** Has not used tobacco or nicotine, in any form, in the past 5 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products
- **Preferred NonTobacco:** for Builder IUL, Custom Accumulator III, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, and Rapid Builder IUL. A Preferred NonTobacco risk must meet the following requirements for Builder IUL, Custom Accumulator III, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, and Rapid Builder IUL. Tobacco:
 - **Ages 70 and under:** Has not used tobacco or nicotine, in any form, in the past 2 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.
 - **Ages 71 and over:** Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products
- **Preferred Tobacco:** for ADDvantage, Builder IUL, Custom Accumulator III, CustomGrowthCV, Custom Guarantee, Custom TermGUL, Guarantee Builder IUL, and Rapid Builder IUL.
- **Preferred Tobacco:** class is an otherwise Preferred Non-Tobacco risk for the appropriate issue age.
 - Tobacco Usage: Tobacco used allowed
 - No diagnosis of chronic bronchitis
 - No diagnosis of chronic obstructive pulmonary disease
 - No diagnosis of arteriosclerosis vascular disease
- **Standard Tobacco:** for ADDvantage, Builder IUL, Custom Accumulator III, Custom GrowthCV, Custom Guarantee, Custom TermGUL, Guarantee Builder IUL, and Rapid Builder IUL
 - A Standard Tobacco class is an otherwise Standard Non-Tobacco risk for the appropriate issue age
 - A Standard Non-Tobacco risk for the appropriate issue age
 - Tobacco Usage: Tobacco used allowed

Principal

Preferred ages = 20-85; Super Preferred = 20-80

Tobacco use:

- **Super Preferred:** Requires no tobacco use for prior 60 months.
- **Preferred NonTobacco:** Requires non tobacco use for prior 12 months (prior 36 months for ages 71 to 85).
- **Preferred Tobacco:** Includes all forms of tobacco.
- *A scorecard approach is used for each factor, with positive points for favorable factors and negative points for unfavorable factors.*
- **Preferred/Super Preferred Guidelines:** Tobacco includes any form of tobacco and nicotine product 9 cigar patch, gum, marijuana)
- **Preferred:** No tobacco use for 1 year. *Exception 12 or fewer cigars per years with a negative urine. For tobacco/ preferred rates all preferred criteria must be met except tobacco use.*
- **Super Preferred:** No tobacco use for 5 years

Protective Life

- **Select Preferred Guidelines: Proposed Insureds Through Age 70:** No nicotine use for the past 5 years. Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
- **Preferred Guidelines: Proposed Insureds through Age 70:** No nicotine use of any kind during the last 24 months. Will allow up to 12 celebratory cigars over the past 24 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
- **Select Preferred Guidelines: Proposed Insureds over Age 70:** No nicotine for 5 years. Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
- **Preferred Guidelines Proposed Insureds over Age 70:** No nicotine use of any kind during the last 24 months. Will allow up to 12 celebratory cigars over the past 24 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

Prudential

- **Preferred Best:** No tobacco or nicotine based products used in past 5 years.
- **Preferred Nonsmoker:** No tobacco or nicotine based products used in past 3 years.
- **Nonsmoker Plus/Nonsmoker:** No cigarettes within the past 12 months.
- **Celebratory cigar smoker can qualify for preferred NT rates subject to the following:**
 - 1.) Use admitted on the application
 - 2.) Use is limited to no more than 1 Cigar per month
 - 3.) HOS is negative
 - 4.) Applicant who uses pipes, cigars, chewing tobacco, nicotine patches or nicotine gum can get Non smoker. Plus rates if they have not smoked cigarettes in the past 12 months and use is admitted on other application.

Transamerica

- **Term preferred plus/UL select:** Not available for smoking (5 years 60 months)
- **Preferred NonSmoker:** Not available for smoking (2 years 24 months)
- **Preferred Smoker:** Available (Not available)
- **Standard Plus/term only:** Not available (2 years 24 months)
- **Standard NonSmoker:** Not available (2 years 24 months)
- **Standard Smoker:** Available (Not available)

Union Central

- **NonTobacco:** No nicotine for 12 months - Standard NonTobacco or Select with HOS negative
 - **Preferred NonTobacco:** No nicotine for 24 months
 - **Preferred Plus NonTobacco:** Nicotine free for 36 months
- Occasional cigar usage for celebrations- 1 month or less and with a negative HOS

Zurich

Non Tobacco:

- **Preferred Best:** No tobacco 5 years+
- **Preferred:** No tobacco 3-5 years
- **Standard Plus:** No tobacco 2-3 years
- **Standard:** No tobacco 1-2 years

Recreational Cigar:

- **Preferred Best:** 6x year + negative nicotine
- **Preferred NonTobacco:** 12x year + negative nicotine
- **Standard Plus or Standard NonTobacco:** 24x year + negative nicotine