

| Marijuana Guidelines | |
|---|---|
| Carrier | Comments |
| <div><div>American National</div><div>As of 12/2024</div></div> | <div><div><div><div>Marijuana/Cannabis:</div><div>Recreational:</div><ul style="list-style-type: none"><18years old = declineIntermittent to moderate use (up to 3-4 days per week) = +0.Heavy use (4+days per week) = +50.</div><div><div>Medicinal:</div><ul style="list-style-type: none">With a valid prescription = rate for cause.Without a valid prescription or if smoked = rate as recreational as noted above.</div><div><p>Non-nicotine user rates allowed for ALL marijuana users who, a) test negative for cotinine, and b) declare that they have not used any nicotine product for the past 12 months. For Non-medically examined business, we will need a drug questionnaire with urine specimen/drug screen.</p><div><div>For consideration of Preferred NNU rates:</div><ul style="list-style-type: none">Over age 25.Full disclosure.Use of 2 times per month or less.No history of substance abuse of any kind.No criminal history.Blood Alcohol on insurance lab 0%.Full Drug panel (other than +Marijuana) must be negative.No more than 2 moving violations in 5 years AND no history EVER of DWI/DUI.No history of treatment for chronic pain or psychiatric issues (situational/temporary minor psych meds >3 years ago, ok).Stable employment.No Tobacco/nicotine use in past 3-years.Otherwise qualifies for preferred NNU rates. If otherwise meets standard plus guidelines, okay to allow standard plus.</div><div><p>Note that current nicotine-use or use within past 3 years will require standard rates. No Preferred Nicotine-User consideration. No Preferred Plus.</p><div><div>Considerations for those involved in the HEMP or Cannabis industry:</div><ul style="list-style-type: none">Business coverage for Industrial Hemp farms/companies (these are regulated by states and produce no or small amount THC cannabis) is acceptable for insurance.Insurance coverage for all other cannabis business owners is a decline for business and personal coverage. Coverage is also not acceptable for employees of a cannabis business.</div></div></div></div></div> |

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| <div>Cincinnati Life</div> <div>As of 12/2024</div> | Marijuana classification guide The revised guidelines apply to ages 25 and above, with individual consideration available for ages 21-24, and assumes none of these exist: <ul style="list-style-type: none">• ADHD, anxiety disorder, depression or other psychiatric condition• Asthma or COPD• Adverse driving record• Aviation• Other illicit drug use, alcohol abuse or opioid use | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table><tr><th colspan="3">Marijuana Use</th></tr><tr><th>Underwriting Classes</th><th>Type</th><th>Frequency of Use</th></tr><tr><td>Preferred Plus</td><td>Inhaled/Edibles</td><td>2 times per month or less</td></tr><tr><td>Standard Plus</td><td>Inhaled/Edibles</td><td>3-8 times per month</td></tr><tr><td>Standard Nonsmoker</td><td>Inhaled/Edibles</td><td>9-12 times per month</td></tr><tr><td>Standard Nonsmoker Table 2 and up</td><td>Edibles</td><td rowspan="2">13 times per month or more*</td></tr><tr><td>Standard Smoker Table 2 and up</td><td>Inhaled</td></tr><tr><td>Decline</td><td>Inhaled/Edibles</td><td>Daily use</td></tr></table> | | Marijuana Use | | | Underwriting Classes | Type | Frequency of Use | Preferred Plus | Inhaled/Edibles | 2 times per month or less | Standard Plus | Inhaled/Edibles | 3-8 times per month | Standard Nonsmoker | Inhaled/Edibles | 9-12 times per month | Standard Nonsmoker Table 2 and up | Edibles | 13 times per month or more* | Standard Smoker Table 2 and up | Inhaled | Decline | Inhaled/Edibles | Daily use |
| | Marijuana Use | | | | | | | | | | | | | | | | | | | | | | | | |
| | Underwriting Classes | Type | Frequency of Use | | | | | | | | | | | | | | | | | | | | | | |
| | Preferred Plus | Inhaled/Edibles | 2 times per month or less | | | | | | | | | | | | | | | | | | | | | | |
| | Standard Plus | Inhaled/Edibles | 3-8 times per month | | | | | | | | | | | | | | | | | | | | | | |
| | Standard Nonsmoker | Inhaled/Edibles | 9-12 times per month | | | | | | | | | | | | | | | | | | | | | | |
| | Standard Nonsmoker Table 2 and up | Edibles | 13 times per month or more* | | | | | | | | | | | | | | | | | | | | | | |
| | Standard Smoker Table 2 and up | Inhaled | | | | | | | | | | | | | | | | | | | | | | | |
| | Decline | Inhaled/Edibles | Daily use | | | | | | | | | | | | | | | | | | | | | | |
| *For Type, if use includes both inhalation and edibles then refer to Inhaled. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Medical Marijuana Use Class based upon medical history. Use nonsmoker classes unless Type is inhaled and frequency is 13 or more times per month, then use smoker classes. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Automatic decline – Marijuana users under the age of 21 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Please contact your underwriter for additional guidance. | | | | | | | | | | | | | | | | | | | | | | | | | |
| See also Tobacco and Marijuana Usage Guide on website | | | | | | | | | | | | | | | | | | | | | | | | | |

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| <div>Corebridge Financial</div> <div>As of 12/2024</div> | <div><u>Marijuana Use:</u><ul style="list-style-type: none">Adult (18+) use 8 or less days per month may qualify for best class.Vaping will be Standard Tobacco rates at best.Use 9-16 days/month: Table B tobacco at best.Use >16 days/month or 4 days/week: DeclineMedicinal Use: APS required (decision will be based on history requiring this prescription).</div> <div><u>Industry Employees:</u><p>They will not offer coverage to individuals (or groups, or groups of individuals) involved in marijuana businesses even if legal to conduct in the state in which the coverage is written or proposed.</p></div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div>John Hancock</div> <div>As of 12/2024</div> | <table><tr><th>Recreational Marijuana Use</th><th>Column1</th></tr><tr><td>Smoked or vaporized</td><td></td></tr><tr><td>Super Preferred Non-Smoker*</td><td>Occasional, once per month or less</td></tr><tr><td>Preferred Smoker</td><td>Occasional, up to 2 times per week</td></tr><tr><td>standard Smoker</td><td>Regular use, up to 4 times per week</td></tr><tr><td>Decline/individual Consideration</td><td>daily use</td></tr><tr><td></td><td></td></tr><tr><td>Ingested</td><td></td></tr><tr><td>Super Preferred Non-Smoker *</td><td>Occasional, once per month or less</td></tr><tr><td>Preferred Non- Smoker</td><td>Occasional, up to 2 times per week</td></tr><tr><td>standard Smoker</td><td>Regular use up to 4 times per week</td></tr><tr><td>Individual Consideration</td><td>Regular use, more than 4 times per week</td></tr><tr><td>Decline/individual Consideration</td><td>daily use</td></tr><tr><td></td><td></td></tr><tr><td>Medicinal Marijuana Use</td><td></td></tr><tr><td>With prescription card</td><td></td></tr><tr><td>Preferred Smoker*</td><td>Smoked or vaporized</td></tr><tr><td>Preferred Non-Smoker</td><td>Ingested</td></tr></table> | Recreational Marijuana Use | Column1 | Smoked or vaporized | | Super Preferred Non-Smoker* | Occasional, once per month or less | Preferred Smoker | Occasional, up to 2 times per week | standard Smoker | Regular use, up to 4 times per week | Decline/individual Consideration | daily use | | | Ingested | | Super Preferred Non-Smoker * | Occasional, once per month or less | Preferred Non- Smoker | Occasional, up to 2 times per week | standard Smoker | Regular use up to 4 times per week | Individual Consideration | Regular use, more than 4 times per week | Decline/individual Consideration | daily use | | | Medicinal Marijuana Use | | With prescription card | | Preferred Smoker* | Smoked or vaporized | Preferred Non-Smoker | Ingested |
| Recreational Marijuana Use | Column1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Smoked or vaporized | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Super Preferred Non-Smoker* | Occasional, once per month or less | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Smoker | Occasional, up to 2 times per week | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| standard Smoker | Regular use, up to 4 times per week | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Decline/individual Consideration | daily use | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Ingested | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Super Preferred Non-Smoker * | Occasional, once per month or less | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Non- Smoker | Occasional, up to 2 times per week | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| standard Smoker | Regular use up to 4 times per week | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Individual Consideration | Regular use, more than 4 times per week | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Decline/individual Consideration | daily use | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Medicinal Marijuana Use | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| With prescription card | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Smoker* | Smoked or vaporized | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Non-Smoker | Ingested | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| <div>Legal & General America</div> <div>As of 12/2024</div> | <p><u>Recreational Use:</u> 1-2X per year – Preferred Plus NT Up to 8x per month – Standard Plus NT **9 to 15 x per month +50/up. **greater than 15x a month RMD.</p> <p>Oil-Based Vaping Use Current Use</p> <ul style="list-style-type: none">• Frequency of once per month Preferred Non-tobacco• Frequency of 2-4 times per month Standard Non-tobacco• Frequency of 5 or more times per month DECLINE <p>Marijuana use with other drugs- decline. Marijuana use with alcohol use decline. E-cigarette use of Marijuana (THC), Cannabidiol (CBD) or Vit E is a Decline.</p> <p><u>Medicinal use – with medical authorization and current regular medical care is using for a rateable condition:</u> LGA would rate for that condition only. <u>IF taking for a NON-rateable condition:</u> LGA would rate as recreational use.</p> <p><u>Decline for related business operators, owners, growers, and/or distributors of marijuana or related products containing THC.</u></p> |
| <div>Lincoln Financial Group</div> <div>As of 12/2024</div> | <p><u>Recreational Use:</u> Will need to know the frequency of use and any other associated conditions which might be of concern such as alcohol use, other drug use or any psychiatric conditions such as depression.</p> <ul style="list-style-type: none">• Social use, up to 3 times per week - Preferred Non-Tobacco rates (No other psychiatric or drug use concerns)• Social use up to once a month - Preferred Plus (No other psychiatric or drug use concerns) <p><u>Medicinal / Prescription Use:</u> The rating will be associated with the underlying medical condition.</p> <p><u>Industry Employees:</u> Does not allow consideration for any person deriving income from the marijuana business.</p> |

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| MassMutual As of 12/2024 | Recreational Marijuana Use - Ultra Preferred rates if no history of social or occupational impairment, DWI/DUI/reckless driving, vaping, alcohol and/or other substance abuse and meets preferred point criteria <u>Ultra Criteria:</u> Age 18-30 less than or equal to 9x/month or less than or equal to 2x/wk Age 31+ less than or equal to 13x/month or less than or equal to 3x/w Current Medicinal Use of Marijuana and Use of CBD any form or hemp oil used at any age - the underlying medical condition will be assessed. |
| Nationwide As of 12/2024 | Ages 21 and above <ul style="list-style-type: none"> Less than or equal to 2 times per week, favorable factors met – best class is available Admits to marijuana use on application No alcohol other drug abuse history No current use of other drugs of abuse including controlled substances prescribed by a physician (ie opioids or benzodiazepines) Negative hepatitis screen on insurance lab if done No felonious criminal history MVR – no multiple violations in the last 3 years Usage 3 to 6 times per week – Standard Nontobacco Daily use – Table B Nontobacco Under age 21– Individual Consideration |
| North American As of 12/2024 | Please refer to North American Underwriting Guide found on www.northamericancompany.com |

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| <div>OneAmerica</div> <div>As of 12/2024</div> | | <div>Recreational Use: Consideration based on frequency of use, age, and any evidence of legal/social issues from usage.</div> <div>Medicinal/Prescription Use: Will need to know reason for it.</div> <div>Industry Employees: Unable to consider.</div> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div>Pacific Life</div> <div>As of 12/2024</div> | | <table><tr><th>Frequency of Use</th><th>Age</th><th>Method of Use</th><th>Currently using or use within last year</th><th>Last used more than 1 year ago</th></tr><tr><td>Preferred No Nicotine Intermittent -1 time a week</td><td>21 and older</td><td>Smoke / Vape / Vaporized / Edibles / Tinctures</td><td>Preferred NN</td><td>PBNN</td></tr><tr><td>Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse</td><td>21 and older</td><td>Smoke / Vape / Vaporized / Edibles / Tinctures</td><td>Select NN</td><td>PBNN</td></tr><tr><td>Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse</td><td>21 and older</td><td>Smoke / Vape / Vaporized / Edibles / Tinctures</td><td>Standard NN</td><td>PBNN</td></tr><tr><td>Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse</td><td>21 and older</td><td>Smoke / Vape / Vaporized / Edibles / Tinctures</td><td>Table B NN</td><td>PBNN</td></tr></table> <div>Daily use could be table rated or declined. Clients under Age 21 is postponement. This is for smoking, vaping and edibles.</div> | | | Frequency of Use | Age | Method of Use | Currently using or use within last year | Last used more than 1 year ago | Preferred No Nicotine Intermittent -1 time a week | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Preferred NN | PBNN | Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Select NN | PBNN | Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Standard NN | PBNN | Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Table B NN | PBNN |
| Frequency of Use | Age | Method of Use | Currently using or use within last year | Last used more than 1 year ago | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred No Nicotine Intermittent -1 time a week | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Preferred NN | PBNN | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Select NN | PBNN | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Standard NN | PBNN | | | | | | | | | | | | | | | | | | | | | | | | | |
| Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse | 21 and older | Smoke / Vape / Vaporized / Edibles / Tinctures | Table B NN | PBNN | | | | | | | | | | | | | | | | | | | | | | | | | |

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| Protective Life As of 12/2024 | <p>Rare use, no more than 1 time per month, eligible for preferred/select preferred, as otherwise qualifies.</p> <p>Experimental or intermittent use, less than 12 days per month, Standard Non-Tobacco.</p> <p>Moderate use, 12-16 days/month: At best Standard Tobacco if smoked. At best Standard Non-Tobacco if ingested or vaped.</p> <p>Heavy use, more than 16 days/month: At best Table 2 Tobacco if smoked. At best Table 2 Non-Tobacco if ingested or vaped</p> <p>Note: Assuming all factors surrounding the marijuana, use are non-ratable; many conditions underlying medical marijuana use are significant to overall mortality and may be ratable or declined.</p> <p>Industry Employees: Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p> |
| Prudential As of 12/2024 | Please refer to Prudential's Underwriting Guide found on Home PruXpress (prudential.com) . |
| SBLI As of 12/2024 | <p>Admitted - Recreational Use: Under age 18: RNA Experimental/Occasional use up to 4x monthly (Once a week): Preferred Plus Non-Nicotine Intermittent use up to 5-11 times monthly: SENN Moderate use 12 to 16 (3-4x a week): PNIC Heavy: (16-24x a month): Table B Nicotine Daily use: IC</p> <p>Ingestion should be noted as always Non-Nicotine, otherwise treat based on usage (Heavy Table B Non-Nicotine)</p> <p>Vaping MJ: Non-Nicotine rates (Excluding Moderate/Heavy/Daily)</p> <p>Medicinal / Prescription Use: Rate for cause – Use criteria above along with the cause (refer to Swiss Re)</p> <p>CBD with No THC: Rate as qualifies</p> <p>Past use: Experimental/Intermittent/Moderate: After 1 year. Prior to 1 year, treat as current use. Heavy/Daily use: After 2 years +0. Prior to 2 years treat as current use.</p> |

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| <div>Securian Financial</div> <div>As of 12/2024</div> | <p>Recreational marijuana guidelines are available on our website here.</p> |
| <div>Symetra</div> <div>As of 12/2024</div> | <ul style="list-style-type: none">• The “tobacco” definition from “occasional” and “intermittent” user categories has been eliminated. Tobacco rates now only apply to co-nicotine use (use of both marijuana and tobacco products). Frequency of use categories are defined internally.• Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are age 26 and above, and may include “occasional” use candidates.• At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class.• Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment. <p>These changes are limited to Symetra’s fully underwritten life insurance applications. Additional guidelines are available for those using marijuana more frequently and for medicinal purposes.</p> <p>Usage rates: Smoker rates apply for moderate or heavy use</p> <ul style="list-style-type: none">- Occasional/Intermittent: Up to 12 days a month (1 to 2 days a week)- Moderate: 12 to 16 days a month (1 to 2 days a week)- Heavy: More than 16 days a month (3 to 4 days a week) <p>If usage rate is occasional/intermittent and the applicant has provided a full admission, the applicant is eligible for PFD, STD Plus or STD classes regardless of lab results.</p> |

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| <div>Transamerica</div> <div>As of 12/2024</div> | <p><u>Recreational:</u> Smoker vs Nonsmoker dependent on frequency and method of use. Standard* to decline, depending on frequency of use.</p> <p><u>Medicinal:</u> Smoker vs Nonsmoker dependent on frequency and method of use. Standard to decline, depending on reason for use.</p> <p><i>*Preferred may be considered in limited scenarios.</i></p> <p><u>Industry Employees:</u> Does not offer coverage on marijuana industry workers and will decline this risk.</p> |
| <div>United of Omaha</div> <div>As of 12/2024</div> | <p><u>Preferred NT & Standard Plus Rates:</u></p> <ul style="list-style-type: none">- Experimental, occasional, and intermittent use considered 3-8X monthly & (+0).- Preferred NT or Standard Plus rates are NOT available with current treatment for any depressive order, history of unstable environment including employment and lifestyle, history of major accident or motor vehicle offenses, or substance abuse history.- CBD Oil use allowed if no debits (+0) for chronic pain. <p><u>Recreational Use:</u></p> <ul style="list-style-type: none">- Under age 18: RNA- Mild use up to 12X monthly: Standard NT- Moderate use up to 16X monthly: Table 2 NT- Excessive use up to 20X monthly: Table 4 NT- Over 20X monthly: RNA (history of unstable environment including employment & lifestyle, history of major accident or motor vehicle offenses, or substance abuse history). <p><u>Medicinal / Prescription Use:</u></p> <ul style="list-style-type: none">- Rate for cause – generally minimum Table 4 rate class. <p><u>Industry Employees:</u></p> <ul style="list-style-type: none">- Unable to consider these individuals within their internal guidelines. |

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