



## Smoker/Non-Smoker Guidelines

Carrier	Guidelines	Comments
<p><b>AIG</b> As of 11/2020</p>	<p><b>Preferred Plus:</b> No tobacco for 5 years</p> <p><b>Preferred Non-Tobacco:</b> No tobacco for 3 years</p> <p><b>Standard Plus:</b> No tobacco for 1 year</p> <p><b>Standard Non-Tobacco:</b> No tobacco for 1 year</p>	<p>An occasional cigar smoker may qualify for best rating class if all other criteria are met. Underwriting is willing to consider the occasional cigar smoker under the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Use must be admitted at the time of the application/inquiry and all case data must coincide with the admitted degree of usage</li> <li>2. No more than 1 cigar per week may be smoked</li> <li>3. No nicotine metabolites(cotinine) may be present in the urinalysis done for American General Life Companies or any other company within the past 12 months</li> <li>4. No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry</li> </ol> <p>If these 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.</p> <p><b>Rate reconsideration:</b> after first policy anniversary; complete in-force change application. HOS required. AIG covers HOS lab charge.</p> <p><b>Electronic cigarettes and vaping considered as smoker rate class.</b></p>
<p><b>American National</b> As of 11/2020</p>	<p><b>Preferred Plus:</b> No tobacco for 5 years</p> <p><b>Preferred:</b> No tobacco for 3 years</p> <p><b>Standard Plus:</b> No tobacco for 2 years</p>	<p>Preferred Plus rates for occasional cigar and smokeless tobacco users.</p> <p>Non-Nicotine User: Cigar or smokeless tobacco use of no more than 2 per month and negative HOS.</p> <p><b>E-cigarette users are classified the same as a tobacco user.</b></p>
<p><b>Bestow</b> As of 11/2020</p>	<p>To qualify for Non-Tobacco, applicant needs to be tobacco free for 12 consecutive months.</p> <p>Cigar only qualifies as Non-Tobacco</p>	
<p><b>Brighthouse Life Insurance</b> As of 11/2020</p>	<p>Not applicable due to sunset of products on 9.27. These guidelines would not apply to current SmartCare product (not available to TMA at this time).</p>	

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<b>Global Atlantic</b> <small>As of 11/2020</small>	<p><b>Premier NT (Permanent Products):</b> No tobacco uses in past 36 months</p> <p><b>Preferred NT (Permanent Products):</b> No tobacco uses in past 12 months</p>	<p>Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than 4 cigars per month for IUL plans as well as the following:</p> <ol style="list-style-type: none"> <li>1. Applicant must admit using on application, including number and frequency.</li> <li>2. There must not be any conflicting nicotine or tobacco use information in the APS, exam, MIB, or inspection.</li> <li>3. Urine must test negative for presence of nicotine (cotinine).</li> <li>4. No use of other tobacco or nicotine products within past year. This includes cigarettes, pipes, chewing tobacco, snuff or any nicotine substitutes.</li> </ol> <p><b>Rate reconsideration:</b> after 12 months - Upon request, the client will receive a letter and tobacco questionnaire to complete and return. An Application for Policy Change must be completed as well. When the completed forms are returned, the home office will arrange for a paramed appointment.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>John Hancock</b> <small>As of 11/2020</small>	<p><b>Super Preferred Non-Smoker:</b> No use of tobacco or nicotine products in the last 5 years except for the following:</p> <p><b>Limited Cigar Use:</b> An occasional cigar smoker may qualify if he/she smokes 12 cigars or less per year.</p> <p><b>Preferred Non-Smoker:</b> No use of tobacco or nicotine products within the last 2 years except for the following:</p> <p><b>Limited Cigar Use:</b> An occasional cigar smoker may qualify if he/she smokes 12 cigars or less per year.</p> <p><b>Standard Plus Non-Smoker:</b> No tobacco or nicotine products in the past 12 months except for the following:</p> <p><b>Limited Cigar Use:</b> An occasional cigar smoker may qualify if he/she smokes 12 cigars or less per year.</p> <p><b>Standard Non-Smoker:</b> No cigarette uses within the last 12 months and either:</p> <ol style="list-style-type: none"> <li>1. Does not meet all Preferred of Standard Plus criteria or,</li> <li>2. Uses other tobacco or nicotine products.</li> </ol> <p><b>Preferred Smoker:</b> Meets the Preferred criteria but has used cigarettes or e-cigarettes, within the last 12 months.</p> <p><b>Standard Smoker:</b> Does not meet the Preferred criteria &amp; has used cigarettes or e-cigarettes, within the last 12 months.</p>	<ol style="list-style-type: none"> <li>1. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best. The earliest we will consider an improved rate classification is on or after the first policy anniversary and is subject to full underwriting. Consult with your underwriter for further requirements.</li> <li>2. Chewing tobacco, nicotine gum, or the use of patches is considered Standard Non-Smoker for underwriting purposes.</li> <li>3. Refer to the specific product technical guide to determine the availability of Standard Plus and for the ages where Standard Plus rates are available.</li> </ol> <p><b>Note:</b> Consult with your underwriter regarding our approach to proposed insureds who smoke or use marijuana in any other form (e.g., via vaporizer, oral consumption).</p>

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<b>Legal &amp; General America</b> <small>As of 11/2020</small>	<p><b>Preferred Plus:</b> No use of tobacco or nicotine-based products in last 36 months</p> <p><b>Preferred Nonsmoker:</b> No use of tobacco or nicotine-based products in last 24 months</p> <p><b>Standard Plus:</b> No use of tobacco or nicotine-based products in last 12 months</p> <p><b>Standard Nonsmoker:</b> No use of tobacco or nicotine-based products in last 12 months</p>	<p>All tobacco users are considered smokers. Cigar smokers can receive nonsmoker rates if usage is one cigar per month with a negative specimen. Applicant may qualify for Preferred Plus rates.</p> <p><b>Rate reconsideration:</b> after 12 months; submit Additional Coverage Application (LU-901) or LU-901A for PA. Insured is responsible for HOS lab charge.</p> <p><b>Electronic cigarettes</b> considered as smoker rate class - unless strictly using non-nicotine containing devices and negative specimen.</p>
<b>Lincoln Financial</b> <small>As of 11/2020</small>	<p><b>Preferred Plus:</b> No tobacco/nicotine products in 36 months.</p> <p><b>Preferred:</b> No tobacco/nicotine products in 24 months.</p>	<p>Occasional cigar uses of up to 12 cigars a year with negative specimen can qualify for Preferred Plus rates; up to 24 cigars a year with negative specimen can qualify for Preferred rates. Cigar/Pipe/Chewers can qualify for Standard Non-Tobacco rates even with positive HOS as long as disclosed on application.</p> <p><b>Rate reconsideration:</b> after 24 months on the annual policy anniversary; for term will need to reapply and on permanent would need policy change request &amp; HOS. Lincoln would cover the cost of HOS.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>North American</b> <small>As of 11/2020</small>	<p><b>Super Preferred Non-Tobacco:</b>                      Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, and nicotine gum) within the last five years. Occasional cigar (up to 12 per year) is allowed if admitted on the application and the urine contains no nicotine.</p> <p><b>Preferred Non-Tobacco:</b>                      Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, and nicotine gum) within the last three years. Occasional cigar (up to 24 per year) is allowed if admitted on the application and the urine contains no nicotine.</p>	<p><b>Rate reconsideration:</b> after 12 months; must contact policy change department at: 877-872-0757. HOS required; North American will cover HOS lab charges. If additional tests, labs or records are required the insured may be responsible for those charges.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>

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<p><b>One America</b> As of 11/2020</p>	<p><b>Nontobacco</b> No tobacco or nicotine products or more than infrequent marijuana smoking in the past 12 months.</p> <p><b>Tobacco</b> Current user of tobacco or nicotine products or more frequent marijuana smoking or use of same in the past 12 months.</p> <p>“celebratory cigar use” can still be NT – an applicant cannot smoke more than 12 cigars in a 12-month period, applicant’s urinalysis must come back clean of nicotine.</p>	<p>Anything else (chewing tobacco, cigars, etc.) is a nonsmoker. However, if someone is using some other form of nicotine such as a cigar or chewing tobacco, you will want to note that somewhere on the application. If it is not disclosed and we discover nicotine in the client’s system during a paramed exam, they will be classified as a smoker.</p> <p><b>Electronic cigarettes considered as tobacco user.</b></p>
<p><b>Pacific Life</b> As of 11/2020</p>	<p><b>Preferred Best Non-tobacco:</b> No nicotine use in the last 5 years.</p> <p><b>Preferred Non-tobacco:</b> No nicotine use in the last 3 years or may be Nicotine Use class.</p> <p><b>Select:</b> No nicotine use in the last 2 years.</p> <p><b>Standard:</b> No nicotine use in the last 12 months or may be Nicotine Use class.</p>	<p>Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>

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<b>Protective Life</b> <small>As of 11/2020</small>	<p><b>Select Preferred:</b> No nicotine use for the past 5 years (urine nicotine negative)</p> <p><b>Preferred:</b> No nicotine use of any kind during the last 24 months (urine specimen negative)</p> <p><b>Standard:</b> No nicotine use of any kind during the last 12 months (urine specimen negative)</p>	<p><b>Non-Smoker:</b> To qualify for non-nicotine use rates, the proposed insured must not have used tobacco or nicotine products in any form (gum, patches, cigars, etc.) within one year prior to the application. To qualify for Select Preferred, however, the time frame is 5 years.</p> <p>All current positive cotinine (nicotine) results will be treated as nicotine usage.</p> <p><b>Marijuana use:</b> For recreational marijuana use the same guidelines as the non-smoker guidelines above. For experimental or occasional marijuana use standard non-smoker (8 or less times per month). Assuming no other impairments present.</p> <p><b>Cigar use:</b> 12 cigars per year for select preferred rates, and 24 cigars per year for preferred rates, assuming current nicotine test is negative.</p> <p><b>Rate reconsideration:</b> The insured must be free of any/all tobacco use (including all tobacco substitute product use) for at least 1 year, the policy must have been in force for at least a year and current urinalysis (Home Office Specimen/HOS) must be negative for nicotine. Protective Life covers the lab. Please contact the Policy Revisions Department for policy revision forms and any the other forms required for consideration of possible rate reduction, at the time the request is made.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>Prudential</b> <small>As of 11/2020</small>	<p>Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a>.</p> <p><b>E-cigarette:</b> Users of e-cigarettes will be treated as smokers and will be treated the same under our cigarette smoking guidelines.</p>	
<b>SBLI</b> <small>As of 11/2020</small>	<p><b>Preferred Plus:</b> No nicotine for 5 years</p> <p><b>Preferred:</b> No nicotine for 3 years</p> <p><b>Select:</b> No nicotine for 2 years</p> <p><b>Standard:</b> No nicotine for 1 year</p>	<p>Allows non-tobacco rates for occasional cigar use if 24 or less per year, is fully admitted on the application and current nicotine test is negative.</p> <p><b>Rate reconsideration:</b> After One year; a policy change form and HOS must be completed; if necessary, medical records. Health history must be equal or better than originally issued before they will make a change and reduce any premium. SBLI covers HOS lab charge.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>Securian Financial</b> <small>As of 11/2020</small>	<p><b>Preferred Select Non-tobacco:</b> No tobacco or nicotine use in the past 36 months*</p> <p><b>Preferred Non-tobacco:</b> No tobacco or nicotine use in the past 12 months*</p> <p><b>Non-tobacco Plus (not available on all products):</b> No tobacco or nicotine use in the past 12 months*</p> <p>*Nicotine (cotinine) reading on specimen must be negative.</p>	<p>Infrequent tobacco usage (includes cigarettes) can receive Preferred Non-tobacco rates if use is 24 or fewer per year; admits to usage on app with a negative urine specimen. Can also receive Preferred Select if use is 12 or fewer per year; admits to usage on app with a negative urine specimen.</p> <p>Chewing tobacco users may still qualify for nontobacco rates with a one rate class downgrade with negative Thiocyanate (tobacco combustion marker) (e.g. preferred tobacco to standard nontobacco) if no use of any combustible form of tobacco (e.g. cigarette, cigar, pipe, e-cigarette) currently or in the past 10 years.</p> <p><b>Rate reconsideration:</b> after 12 months; Policy Change form and Part II must be completed as well as HOS. Minnesota Life covers charge for HOS lab charge.</p> <p><b>Electronic Cigarette Smokers'</b> are considered Smoker rates if they have used combustible forms of nicotine (cigarettes, cigars, etc.) within the past 10 years or have a positive thiocyanate test on the blood sample.</p>

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<b>Symetra</b> <small>As of 11/2020</small>	<p><b>Super Preferred Non-Nicotine:</b> No use of nicotine products within 60 months</p> <p><b>Preferred Non-Nicotine:</b> No use of nicotine products within 36 months</p> <p><b>Standard Plus Non-Nicotine:</b> No use of nicotine products within 12 months</p>	<p>Occasional cigar is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.</p> <p><b>Rate reconsideration:</b> If an insured has quit using nicotine for the appropriate length of time (product dependent) a fully completed part II is required to reconsider. May also be required to submit Nicotine Use Questionnaire and/or HOS. If there has been any smoking related change in health such as emphysema, heart disease, oral cancer, etc., nicotine rates will remain even if the insured no longer uses nicotine products.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>Transamerica</b> <small>As of 11/2020</small>	<p><b>Preferred Elite (IUL) &amp; Preferred Plus (Term):</b> No tobacco or nicotine use within the last 5 years</p> <p><b>Preferred Plus (IUL), Preferred, Standard Plus (Term) &amp; Standard:</b> No tobacco or nicotine use within the last 2 years</p> <p><b>Non-Med Standard Nonsmoker:</b> No tobacco or nicotine use in the past year. (This is for Trendsetter LB nonmed bands 1 &amp; 2 only).</p> <p><b>Lifetime Whole Life Product:</b> cigar usage in last 24 months is considered tobacco, regardless of frequency.</p>	<p>Incidental cigar usage available for Preferred Elite, Preferred Plus, Preferred, Standard Plus and Standard subject to: Admittance on app and/or exam, HOS negative for cotinine, and no more than 1 per month.</p> <p><b>Rate reconsideration:</b> 2 years; will require full underwriting and a completed Change Request form; underwriter may require labs to be conducted. Transamerica covers HOS lab charge.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>
<b>United of Omaha</b> <small>As of 11/2020</small>	<p><b>Preferred Plus Nonsmoker:</b> No nicotine for the past 36 months</p> <p><b>Preferred Nonsmoker:</b> No nicotine for the past 24 months</p> <p><b>Standard Plus Nonsmoker:</b> No nicotine for past 12 months</p>	<p>No more than 24 cigars per year.</p> <p><b>Rate reconsideration:</b> will consider after the policy is in force for 12 months. A fully completed application and cover letter is required. Also needed: an oral fluid exam. If the original case was issued Preferred Tobacco, we will need a paramedical exam and full labs. Underwriter discretion with any other additional requirements.</p> <p>An underwriter will review and determine other requirements, if any, are necessary.</p> <p><b>Electronic cigarettes considered as smoker rate class.</b></p>

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