



## Smoker/Nonsmoker Guidelines

CARRIER	GUIDELINES	COMMENTS
<b>American General</b>	<p><b>Preferred Plus Non-Tobacco:</b> No tobacco for 5 years  <b>Preferred Non-Tobacco:</b> No tobacco for 3 years  <b>Standard Plus-</b> No tobacco for 2 years  <b>Standard Non-Tobacco:</b> No tobacco for 1 year</p>	<p>An occasional cigar smoker may qualify for AIG's 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 or inquiry and all case data must coincide with the admitted degree of usage</li> <li>2. No more than 1 cigar per month may be smoked</li> <li>3. No nicotine metabolites may be present in the urinalysis done for AIG 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: after first policy anniversary; complete Inforce Change Application. HOS required. American General covers HOS lab charge.</b></p>
<b>American National</b>	<p><b>Preferred Plus Non-Tobacco:</b> No tobacco for 5 years  <b>Preferred Non-Tobacco:</b> No tobacco for 3 years  <b>Standard Plus-</b> No tobacco for 2 yrs.</p>	<p>All tobacco users are smokers. Cigar or smokeless tobacco use of no more than 2 per month and a negative specimen can be considered for Preferred Plus/Preferred/Standard Plus rates.</p> <p><b>Rate reconsideration: after 12 months with signed Policy Change form stating no nicotine/tobacco use in past 12 months and negative HOS. American National covers HOS lab charge.</b></p>



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<b>AVIVA</b>	<p><b>Premier NT (Permanent Products):</b> No tobacco use in past 36 months</p> <p><b>Premier NT (Term Products):</b> No tobacco use in past 60 months</p> <p><b>Preferred NT (Permanent Products):</b> No tobacco use in past 12 months</p> <p><b>Preferred NT (Term Products):</b> No tobacco use in past 36 months</p> <p><b>Standard Plus NT (Term Products):</b> No tobacco use in past 12 months</p>	<p>Very limited cigar use (4 per month) may qualify for Premier NT &amp; Preferred NT if all criteria are met for those rates as well as the following:</p> <ol style="list-style-type: none"> <li>1. Limited cigar use is defined as not more than four cigars per month.</li> <li>2. Applicant must admit to use on application, including number and frequency.</li> <li>3. There must not be any conflicting nicotine or tobacco use information in the APS, exam, MIB, or inspection.</li> <li>4. Urine must test negative for presence of cotinine.</li> <li>5. Absolutely no use of other tobacco or nicotine products in past year.</li> <li>6. Company reserves the right to decline this offer if, in the sole discretion of the underwriter, this use would pose additional mortality risk due to other health conditions.</li> </ol> <p>Rate reconsideration: 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. Customer Service: 1-800-252-4467.</p>
<b>Banner Life</b>	<p><b>Preferred Plus:</b> No tobacco or nicotine based products in last 36 months</p> <p><b>Preferred Nonsmoker:</b> No tobacco or nicotine based products in last 24 months</p> <p><b>Standard Plus &amp; Standard Nonsmoker:</b> No tobacco or nicotine based products in last 12 months</p>	<p>All tobacco users are smokers. Cigar smokers can receive nonsmoker rates if usage is one cigar per month with a negative specimen. Applicant may qualify for Preferred or Standard Plus rates.</p> <p>Rate reconsideration: after 12 months; submit Additional Coverage Application (LU-901) or LU-901A for PA. Insured is responsible for HOS lab charge.</p>

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<b>Genworth</b>	<p><b>Preferred Best:</b> No use of nicotine or nicotine substitutes in last 5 years</p> <p><b>Preferred:</b> No use of nicotine or nicotine substitutes in last 3 years</p> <p><b>Select:</b> No use of nicotine or nicotine substitutes in last 2 years</p> <p><b>Standard:</b> No use of nicotine or nicotine substitutes in last 12 months</p>	<p>An occasional cigar use is considered "non nicotine" if 12 or less per year and current nicotine test is negative.</p> <p><b>Rate reconsideration: must meet the minimum amount of time to meet the non-tobacco guidelines for each class:</b></p> <p><b>Standard: 12 months</b></p> <p><b>Select: 24 months</b></p> <p><b>Preferred: 36 months</b></p> <p><b>Preferred Best: 60 months</b></p> <p><b>The insured must pay for their new labs and submit a rate class change form.</b></p>
<b>ING</b>	<p><b>Super Preferred:</b> No use of tobacco or nicotine products in any form within 5 years</p> <p><b>Preferred No Tobacco:</b> No use of tobacco or nicotine products in any form within past 3 years</p> <p><b>Select No Tobacco:</b> No use of tobacco or nicotine products in any form within past 2 years</p>	<p>All tobacco users are smokers. Cigar smokers can receive nonsmoker rates if usage is one cigar per week or less with a negative specimen – must disclose on application. Applicant may qualify for Super Preferred rates.</p> <p><b>Rate reconsideration: after 12 months; insured must complete Application for Policy Change or Reinstatement form, answering all questions including the MIB authorization on the reverse. Tobacco Use Questionnaire must also be completed.</b></p> <ul style="list-style-type: none"> <li>• 1 year non smoking: potential Standard</li> <li>• 2 years non smoking: potential Select</li> <li>• 3+ years non smoking: potential Preferred</li> </ul> <p><b>Note: insured can smoke 1 cigar or less per week and still qualify as non-smoker with negative specimen. ING covers HOS lab charge.</b></p>

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<p><b>MetLife</b></p>	<p><b>Elite Plus Nonsmoker:</b> No nicotine use (any form) for past 60 months and negative nicotine test</p> <p><b>Preferred Plus/Elite Nonsmoker:</b> No nicotine use (any form) for past 60 months and negative nicotine test</p> <p><b>Standard Plus/Preferred Nonsmoker:</b> No cigarettes/tobacco substitutes in the past 24 months and negative nicotine test</p>	<p>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.</p> <p>Occasional tobacco chewer, with negative HOS:</p> <ul style="list-style-type: none"> <li>• Best class available for term: Standard Plus.</li> <li>• Best class available for permanent: Preferred</li> </ul> <p>Celebratory cigars (4 per year) with negative nicotine test, qualifies for Preferred Plus and Elite Nonsmoker.</p> <p><b>Rate reconsideration: after 12 months; policy change form (EPC-6-02) must be completed. Insured is responsible for HOS lab charge - can submit for reimbursement.</b></p>
<p><b>Minnesota Life</b></p>	<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 (term only):</b> No tobacco or nicotine use in the past 12 months</p>	<p>All tobacco users are smokers. Cigar smokers can receive non-tobacco rates if use is once cigar per month or less with negative urine specimen.</p> <p><b>Rate reconsideration: after 12 months; Policy Change form and Part II must be completed as well as HOS. Minnesota Life covers charge for HOS lab charge.</b></p>



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<b>North American</b>	<p><b>Super Preferred Non-Tobacco:</b> Ages 70 &amp; under - No tobacco or nicotine in any form for the last 3 years. Ages 71 &amp; over – for the last 5 years. (ADDvantage &amp; Custom Guarantee – all ages – for the past 5 years.)</p> <p><b>Preferred Non-Tobacco:</b> Ages 70 &amp; under - No tobacco or nicotine in any form for the last 2 years. Ages 71 &amp; over – for the past 3 years. (ADDvantage &amp; Custom Guarantee – all ages – for the past 3 years.)</p>	<p>Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.</p> <p><b>Rate reconsideration: 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.</b></p>
<b>Prudential</b>	<p><b>Preferred Best:</b> No tobacco or nicotine use within the last 5 years</p> <p><b>Preferred Non-Tobacco:</b> No tobacco or nicotine use within the last 3 years</p> <p><b>Non-Smoker Plus:</b> No cigarettes within the last 12 months</p> <p><b>Non-Smoker:</b> No cigarettes within the last 12 months</p>	<p>Cigar/pipe smokers, smokeless tobacco users, Nicotine patch and Nicotine gum users may qualify for Non-Smoker Plus – must disclose on application.</p> <p>Cigar (no more than 2 per month)/pipe smokers, smokeless tobacco users, Nicotine patch and Nicotine gum users may qualify for Preferred with a negative HOS – must disclose on application.</p> <p><b>Rate reconsideration: policy must be in force for 1 year and the insured must be nicotine free for 1 year.</b></p> <p><b>1 year: non-smoker plus (can be using nicotine patch, gum, etc.)</b></p> <p><b>3 years: Preferred Non-Tobacco (completely nicotine free)</b></p> <p><b>5 years: Preferred Best (completely nicotine free)</b></p> <p>Prudential covers HOS lab charge.</p>

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<b>Symetra</b>	<p><b>Preferred Best:</b> Lifelong non-user of tobacco products or nicotine aids</p> <p><b>Preferred Plus:</b> No use of tobacco products or nicotine aids within 36 months</p> <p><b>Preferred:</b> No use of tobacco products or nicotine aids 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>
<b>Transamerica</b>	<p><b>Preferred Plus/Select:</b> No tobacco or nicotine use within the last 5 years</p> <p><b>Preferred:</b> No tobacco or nicotine use within the last 2 years</p> <p><b>Standard Plus/Standard:</b> No tobacco or nicotine use within the last 2 years</p>	<p>Incidental cigar usage available for Preferred, Standard Plus &amp; Standard subject to: Admittance on app and/or exam, HOS negative for cotinine, 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>
<b>United of Omaha</b>	<p><b>Preferred Plus Nonsmoker:</b> No nicotine for the past 60 months</p> <p><b>Preferred Nonsmoker:</b> No nicotine for the past 36 months</p> <p><b>Standard Plus Nonsmoker:</b> No nicotine for past 12 months</p>	<p>All tobacco users are smokers. Occasional cigar usage (no more than 12 per year with negative urinalysis) is now acceptable for both Preferred and Preferred Plus as well as Standard Plus classes.</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. An underwriter will review and determine other requirements, if any, are necessary.</p>



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<p style="text-align: center;"><b>West Coast Life</b></p>	<p><b>Super Preferred:</b> No nicotine for 5 years  <b>Preferred:</b> No nicotine use of any kind for the last year</p>	<p>In order 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 Super Preferred, however, the time frame is 5 years, although up to six celebratory cigars per year may be forgiven. All current positive cotinine (nicotine) results will be treated as nicotine usage. The best class for nicotine usage is Standard. (Preferred Tobacco class is available on individual UL products)</p> <p><b>Rate reconsideration: The insured must be nicotine free and the policy must have been in force for at least 1 year. Policy Change form must be completed as well as HOS – West Coast Life covers lab cost.</b></p>