



Smoker/Nonsmoker Guidelines

CARRIER	GUIDELINES	COMMENTS
American General	<p>Preferred Plus Non-Tobacco: No tobacco for 5 years</p> <p>Preferred Non-Tobacco: No tobacco for 3 years</p> <p>Standard Plus- No tobacco for 1 year</p> <p>Standard Non-Tobacco: 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"> 1. Use must be admitted at the time of the application/inquiry and all case data must coincide with the admitted degree of usage 2. No more than 1 cigar per week may be smoked 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 4. No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry <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>Rate reconsideration: after first policy anniversary; complete Inforce Change Application. HOS required. American General covers HOS lab charge. Electronic cigarettes considered at smoker rate class.</p>
AVIVA	<p>Premier NT (Permanent Products): No tobacco use in past 36 months</p> <p>Premier NT (Term Products): No tobacco use in past 60 months</p> <p>Preferred NT (Permanent Products): No tobacco use in past 12 months</p> <p>Preferred NT (Term Products): No tobacco use in past 36 months</p> <p>Standard Plus NT (Term Products): No tobacco use in past 12 months</p>	<p>Very limited cigar use (4 per month) may qualify for Premier NT & Preferred NT if all criteria are met for those rates as well as the following:</p> <ol style="list-style-type: none"> 1. Limited cigar use is defined as not more than four cigars per month. 2. Applicant must admit to use on application, including number and frequency. 3. There must not be any conflicting nicotine or tobacco use information in the APS, exam, MIB, or inspection. 4. Urine must test negative for presence of cotinine. 5. Absolutely no use of other tobacco or nicotine products in past year. 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. <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> <p>Electronic cigarettes considered at smoker rate class.</p>

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<p style="text-align: center;">Genworth Financial companies</p>	<p>Preferred Best: No use of nicotine or nicotine substitutes in last 5 years Preferred: No use of nicotine or nicotine substitutes in last 3 years Select: No use of nicotine or nicotine substitutes in last 2 years Standard: 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>Rate reconsideration: must meet the minimum amount of time to meet the non-tobacco guidelines for each class: Standard: 12 months Select: 24 months Preferred: 36 months Preferred Best: 60 months The insured must pay for their new labs and submit a rate class change form.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
<p style="text-align: center;">ING</p>	<p>Super Preferred: No use of tobacco or nicotine products in any form within 5 years Preferred No Tobacco: No use of tobacco or nicotine products in any form within past 3 years Select No Tobacco: 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>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.</p> <ul style="list-style-type: none"> • 1 year non smoking: potential Standard • 2 years non smoking: potential Select • 3+ years non smoking: potential Preferred <p>Note: insured can smoke 1 cigar or less per week and still qualify as non-smoker with negative specimen. ING covers HOS lab charge.</p> <p>Electronic cigarettes considered at smoker rate class.</p>

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Legal & General America	<p>Preferred Plus: No tobacco or nicotine based products in last 36 months</p> <p>Preferred Nonsmoker: No tobacco or nicotine based products in last 24 months</p> <p>Standard Plus & Standard Nonsmoker: 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 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> <p>Electronic cigarettes considered at smoker rate class.</p>
Lincoln Financial	<p>Preferred Plus: No tobacco/nicotine products in 36 months.</p> <p>Preferred: No tobacco/nicotine products in 24 months.</p>	<p>Occasional cigar use 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>Rate reconsideration: after 24 months on the annual policy anniversary; for term will need to reapply and on permanent would need policy change request & HOS. Lincoln would cover the cost of HOS.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
MetLife	<p>Elite Plus Nonsmoker: No nicotine use (any form) for past 60 months and negative nicotine test</p> <p>Preferred Plus/Elite Nonsmoker: No nicotine use (any form) for past 60 months and negative nicotine test</p> <p>Standard Plus/Preferred Nonsmoker: No cigarettes/tobacco substitutes in the past 24 months and negative nicotine test</p> <p>Standard Nonsmoker: No cigarette smoking or use of nicotine substitutes within 12 months of app and negative nicotine test or no testing required.</p>	<p>Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates. However, Standard Plus and Preferred Nonsmoker are generally the best available classes. Regardless of admission of cigarette smoking, tobacco use or the use of nicotine substitutes such as a patch, gum, atomizer or drink, testing positive for nicotine qualifies for the appropriate smoker class.</p> <p>Occasional tobacco chewer, with negative HOS:</p> <ul style="list-style-type: none"> • Best class available for term: Standard Plus. • Best class available for permanent: Preferred <p>Celebratory cigars (4 per year) with negative nicotine test, qualifies for Preferred Plus and Elite Nonsmoker.</p> <p>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.</p> <p>Electronic cigarettes considered at smoker rate class.</p>

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Minnesota Life	<p>Preferred Select Non-tobacco: No tobacco or nicotine use in the past 36 months</p> <p>Preferred Non-tobacco: No tobacco or nicotine use in the past 12 months</p> <p>Non-tobacco Plus (term only): No tobacco or nicotine use in the past 12 months</p>	<p>Cigar smokers can receive non-tobacco rates if use is 2 cigars per month or less with negative urine specimen.</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>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.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
North American	<p>Super Preferred Non-Tobacco: Ages 70 & under - No tobacco or nicotine in any form for the last 3 years. Ages 71 & over – for the last 5 years. (ADDvantage & Custom Guarantee – all ages – for the past 5 years.)</p> <p>Preferred Non-Tobacco: Ages 70 & under - No tobacco or nicotine in any form for the last 2 years. Ages 71 & over – for the past 3 years. (ADDvantage & 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>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.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
Protective Life	<p>Select Preferred: No nicotine use for the past 5 years</p> <p>Preferred: No nicotine use of any kind during the last 24 months</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 Select Preferred, however, the time frame is 5 years.</p> <p>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>Will allow celebratory cigars, if usage is admitted on the application and the current urine specimen is negative for nicotine - 6 per year for Select Preferred & 12 per year for Preferred.</p> <p>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.</p> <p>Electronic cigarettes considered at smoker rate class.</p>

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Prudential	<p>Preferred Best: No tobacco or nicotine use within the last 5 years Preferred Non-Tobacco: No tobacco or nicotine use within the last 3 years Non-Smoker Plus & Non-Smoker: No cigarettes within the last 12 months (may smoke cigars, pipe or chew tobacco)</p>	<p>Pipe smokers, smokeless tobacco users, Nicotine patch and Nicotine gum users may qualify for Non-Smoker Plus – must disclose on application.</p> <p>Cigar users (no more than 2 per month) may qualify for Preferred with a negative HOS – must disclose on application.</p> <p>Rate reconsideration: policy must be in force for 1 year and the insured must be nicotine free for 1 year. 1 year: non-smoker plus (can be using nicotine patch, gum, etc.) 3 years: Preferred Non-Tobacco (completely nicotine free) 5 years: Preferred Best (completely nicotine free) Prudential covers HOS lab charge.</p> <p>Electronic cigarettes considered at nonsmoker Plus rate class.</p>
SBLI	<p>Preferred Plus: No nicotine 5 years Preferred: No nicotine 3 years Select: No nicotine 2 years Standard: no nicotine 1 year</p>	<p>Occasional cigar use can be considered non-nicotine if 12 or less per year, is fully admitted to on the application and current nicotine test is negative.</p> <p>Rate reconsideration: After One year; a policy change form and HOS must be completed; if necessary, medical records. Health history has to be equal or better than originally issued before they will make a change and reduce any premium. SBLI covers HOS lab charge.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
Symetra	<p>Super Preferred Non-Nicotine: No use of nicotine products within 60 months Preferred Non-Nicotine: No use of nicotine products within 36 months Standard Plus Non-Nicotine: 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>Rate reconsideration: 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>Electronic cigarettes considered at smoker rate class.</p>

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Transamerica	<p>Preferred Elite (IUL), Preferred Plus (Term) & Select (UL): No tobacco or nicotine use within the last 5 years</p> <p>Preferred Plus (IUL), Preferred, Standard Plus & Standard: No tobacco or nicotine use within the last 2 years</p> <p>Trendsetter Express & LB Preferred Choice: No tobacco or nicotine use in the past 3 years</p> <p>Non-med Standard & Standard Express Nonsmoker: No tobacco or nicotine use in the past year</p>	<p>Incidental cigar usage available for Preferred Elite, Preferred Plus, Select, Preferred, Standard Plus, Standard & Preferred Choice (Trendsetter Express & LB) subject to: Admittance on app and/or exam, HOS negative for cotinine, and no more than 1 per month.</p> <p>Rate reconsideration: 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>Electronic cigarettes considered at smoker rate class.</p>
United of Omaha	<p>Preferred Plus Nonsmoker: No nicotine for the past 36 months</p> <p>Preferred Nonsmoker: No nicotine for the past 36 months</p> <p>Standard Plus Nonsmoker: No nicotine for past 12 months</p>	<p>Occasional cigar users (one per month or less) can qualify for Preferred Plus, Preferred & Standard Plus non-tobacco rates if there is a negative urinalysis test.</p> <p>Rate reconsideration: 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> <p>Electronic cigarettes considered at smoker rate class.</p>