

# TOBACCO USE GUIDELINES

As of 03/20/08

Carrier	Required Number of Years Without Tobacco Use				Special Guidelines for Other Tobacco Users		
	Unless otherwise specified, only occasional cigar use will qualify when admitted to. Use of cigarettes, chewing tobacco, pipes, nicotine gum or patch, etc. will be given smoker rates.				Best available class	Description	HOS
	Super Preferred	Preferred	Standard Plus	Standard			
AIG/American General	5	3	2	1	Preferred Best	4 or less cigars per month (one a week). No current or prior use of anything other than the occasional cigars for 5 years.	negative
Aviva	4	1	N/A	1	Preferred NT	24 cigars or less per year with a negative urine specimen	
Banner	3	2	1	1	Preferred Plus	No more than 1 cigar per month (must be admitted on app) and negative HOS	negative
First Colony	5	3	2	1	Preferred Best	12 cigars or less per year.	negative
Hartford	5	1	1	1	Preferred Plus NT	As long as they have not smoked cigarettes ever, allow 5-8 cigars a month for Preferred NT with a negative specimen	negative
ING/Reliastar	5	3	2	1	Super Preferred NT	No tobacco or nicotine products in any form within the past 3 years. (Allow 1 cigar per week)	negative
Jefferson Pilot	3	2	N/A	1	Preferred	Individual Consideration, but probably no more than 3-4 a year.	negative
John Hancock	5	2	1	1	Standard NT	If just ceremonial cigar use (<12 cigars/yr) can be Preferred NT with a negative HOS. Other Tobacco or nicotine products are OK at Std NS rates.	any amount
Lincoln Benefit	5	3	2	1	Preferred NT	Cigar users who smoke less than 12 cigars or less per year and who have a negative specimen	negative
Lincoln National	5	3	3	1	Preferred NT	Applicant must have 12 cigars or less per year & HOS must test negative in order to qualify for Preferred NT. Standard NT available with other tobacco use (cigar, chew or pipe) even with nicotine present in HOS.	negative
Lincoln National - GTO Term	5	3	3	3	Preferred NT	Applicant must have 12 cigars or less per year & HOS must test negative in order to qualify for Preferred NT. Standard NT available with other tobacco use (cigar, chew or pipe) even with nicotine present in HOS.	negative
MetLife	5	2	2	1	Preferred/Std Plus NS	Preferred/Std Plus: Alternate forms of tobacco (cigar, pipe, or smokeless tobacco) currently or in the past and urinalysis is negative for nicotine. Preferred Plus (2nd level Preferred): 4 or less cigars (only) per year.	negative
Mass Mutual	1	1	1	1	Ultra Preferred	They have Non-Tobacco and Non-Smoker class depending on product. The products offering Non-Tobacco allow up to 24 cigars per year. All other tobacco or nicotine products considered Tobacco class.	negative
MONY/AXA	5	3	1	1	Preferred Elite	12 cigars or less per year.	negative
Nationwide	5	1	1	1	Preferred NS	If less than 12 cigars a year, nicotine screen is negative, and they have not smoked cigarettes within the past 5 years	
North American	3	2	2	1	Preferred NT	2 cigars or less per month (UL & term)	negative
Phoenix	10	3	N/A	1	Standard NS	Best available class for cigar users, tobacco chewers and pipe users is Standard Non-Smoker. Must be admitted on app to qualify for Std NS rates. Specimen can be positive.	any amount
Principal*	5	1	N/A	1	Standard NT	Will allow up to 12 cigars per year. Use of chewing tobacco, pipes, more frequent cigar use is classified as Tobacco rates.	negative
Protective	5	3				Up to 4 cigars a year for Select Preferred NS, up to 12 cigars a year for Preferred NS	negative
Prudential**	5	3	1	1	Non-Smoker Plus	Use of chewing tobacco, pipes, nicotine gum and patch qualify for non tobacco rates.	any amount
RBC	1	1	n/a	1		No special program/exceptions.	
SBLI	5	3	2	2	Preferred to Standard NT	Individual consideration, for a few cigars a year only.	negative
Sun Life	N/A	1	1	1	Preferred NT	3 cigars or less per month. No criticism of tobacco use in APS or MIB within last 3 years.	negative
Transamerica	5 (UL: 5)	3 (UL: 2)	1 (UL: N/A)	1	Preferred NT	Individual consideration; They may allow occasional cigars, but HOS must be negative and minimal use must be admitted on the app.	negative
United of Omaha	5	3	1	1	Standard Plus NT	Less than 12 cigars per year	negative
West Coast	5	1	N/A	1	Super Preferred NT	6 cigars or less per year.	negative

\*\* Prudential - Preferred Best may be available if client smokes < 2 cigars per month, HOS is negative and has not used any other form of tobacco in the past 5 years