

# TOBACCO USE GUIDELINES

FOR USE BY CPS AND CPS AFFILIATES ONLY  
NOT TO BE DISTRIBUTED TO SUB-ACCOUNTS OR PRODUCERS



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, eCigarettes, nicotine gum or patch, etc. will be given smoker rates unless otherwise specified.		
	Super Preferred	Preferred	Standard Plus	Standard	Best available class	Description	HOS
American General	5	3	1	1	Preferred Best NT	4 cigars or less per month (one a week); No current or prior use of anything other than the occasional cigars for 5 years	negative
AXA	5	3	1	1	Preferred Elite NT	12 cigars or less per year	negative
Banner	3	2	1	1	Preferred Plus NT	12 cigars or less per year; Presume there is no use of tobacco products other than occasional cigars for at least 3 years	negative
Brighthouse	5 for Elite Plus	3 for Elite	N/A	1 for Std	Elite NT	No tobacco in any form within 5 years for Elite Plus NT; Will allow up to 4 cigars a year for Elite NT; If more than 4 cigars a year and a neg specimen, ok at Preferred NT	
Global Atlantic	3 for UL 5 for Term	1 for UL 3 for Term	1 for Term	1	Premier NT for UL	Not more than 4 celebratory cigars per month	
John Hancock	5	2	1	1	Super Preferred NT	12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco, patch and Nicorette gum) are OK at Std NS rates even with a positive HOS	negative
Lincoln National	3	2	N/A	1	Preferred Plus NT	12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco, patch and Nicorette gum) are OK at Std NS rates even with a positive HOS	negative
Mass Mutual	1	1	1	1	Ultra Preferred NT	They have Non-Tobacco and Non-Smoker class depending on product; The products offering Non-Tobacco allow up to 24 cigars per year with a neg HOS for best rates	negative
Minnesota Life	3	1	1	1	Preferred Select NT	Will allow up to 12 cigars a year with neg HOS for Preferred Select Non Tobacco; Will allow 12-24 cigars a year with neg HOS for Preferred Non Tobacco *Inquire regarding special tobacco programs*	negative
Nationwide	5	1	1	1	Preferred NT	No more than 1 cigar per week or five cigars a month with neg HOS for Preferred NT at best	negative
North American	5	3	N/A	1	Super Preferred NT	12 cigars or less per year	negative
Principal	5	2	1	1	Preferred NT	12 cigars or less per year	negative
Protective	5	2	N/A	1	Select Preferred NT	Up to 6 cigars a year for Select Preferred NS, up to 12 cigars a year for Preferred NS	negative
Prudential	5	3	1	1	Preferred Plus NT	Up to 2 cigars per month and no tobacco in past 5 yrs for Pref Plus NT; Non Smoker Plus available for other tobacco use (cigar, pipe, chew, eCigarette, VAPE, patch & Nicorette gum) even with positive HOS*	negative
Symetra	5	3	1	1	Preferred Best NT	Best class rates with less than 2 cigars per month; Presuming negative HOS and no other tobacco/nicotine use; If the client is a former cigarette smoker, would not consider the client for best class.	negative
Transamerica	5	2	2	2	Preferred Plus NT for term; Select NT for UL	12 cigars or less per year	negative
United of Omaha	3	2	1	1	Select Preferred NT	An occasional celebratory cigar is no more than 24 cigars per year.	negative

Zurich	5	3	2	1	Preferred Best NT	Will allow up to 6 cigars per year for Preferred Best NT; Will allow up to 12 cigars per year for Preferred NT; Will allow up to 24 cigars per year for Standard Plus and Standard NT	negative
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