

TOBACCO USE GUIDELINES



As of September 2011

Carrier	Required Number of Years Without Tobacco Use				Special Guidelines for Other Tobacco Users		
	Super Preferred	Preferred	Standard Plus	Standard	Best available class	Description	HOS
American General	5	3	1	1	Preferred Best NT	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	3 for UL; 5 for Term	1 for UL; 3 for Term	1 for Term	1	Premier NT for UL	UL: Will allow 4 cigars/month, no nicotine in HOS; Term: No cigars allowed for Premier, Preferred or Std Plus NT	negative
AXA	5	3	1	1	Preferred Elite NT	12 cigars or less per year and a negative specimen	negative
Banner	3	2	1	1	Preferred Plus NT	No more than 1 cigar per month (must be admitted on app) and negative HOS	negative
Genworth	5	3	2	1	Preferred Best NT	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
John Hancock	5	2	1	1	Super Preferred NT ***	If just ceremonial cigar use (<12 cigars/yr) can be Super Preferred NT with a negative HOS; Other Tobacco (cigar, pipe, chewing tobacco and nicotine gum) are OK at Std NS rates	negative
Lincoln Benefit	5	3	2	1	Preferred NT	12 cigars or less per year and a negative specimen	negative
Lincoln National	3	2	N/A	1	Preferred Plus NT ***	Applicant must have 12 cigars or less per year & HOS must test negative in order to qualify for Preferred Plus NT. Standard NT available with other tobacco use (cigar, chew, pipe & nicotine gum) even with nicotine present in HOS.	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
MetLife	5	2	2	1	Preferred/Std Plus NS	Preferred for UL/Std Plus for term; 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
Minnesota Life	3	1	1	1	See Description	Discuss with underwriter; Normally, any cigar use is considered with Tobacco rates, but there may be some wiggle room	negative
Nationwide	5	1	1	1	Preferred NS	Less than 12 cigars a year, nicotine screen is negative, and they have not smoked cigarettes within the past 5 years	negative
North American	5	3	2	1	Preferred NT	2 cigars or less per month (UL & term)	negative
Principal	5	1	1	1	Preferred 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	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***	Preferred Best available if client smokes < 2 cigars/month, negative HOS and has not used tobacco in past 5 years; Non Smoker Plus for other tobacco use (cigar, pipe, chewing tobacco & nicotine gum) even with positive nicotine	negative
SBLI	5	3	2	1	Preferred to Standard NT	Individual consideration, for a few cigars a year only.	negative
Sun Life	5	2	1	1	Super Preferred NT	3 cigars or less per month. No criticism of tobacco use in APS or MIB within last 3 years.	negative
Transamerica	5	2	2	2	Preferred Plus NT for term; Select NT for UL	12 cigars per year with negative specimen; cigar use must be admitted on the app.	negative
United of Omaha	5	3	1	1	Select Preferred NT	12 or less cigars per year with a negative specimen in order to consider for Pref Plus, Preferred and Standard Plus NT	negative
West Coast Life	5	2	N/A	1	Super Preferred NT	6 cigars or less per year.	negative

***Standard NS available from John Hancock & Lincoln National AND Non-Smoker Plus from Prudential for cigar and pipe smokers, tobacco chewers, nicotine gum/nicotine patch even with POSITIVE specimen as long as no smoking of cigarettes in past 12 months.