

TOBACCO USE GUIDELINES

2015



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
Accordia	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
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	negative
Genworth	5	3	2	1	Preferred Best NT	12 cigars or less per year	negative
John Hancock	5	2	1	1	Super Preferred NT	12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco, patch and nicotine 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 nicotine 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
MetLife	5 for Elite Plus	3 for Elite	2 for Preferred	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	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	2 cigars or less per month	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, patch & nicotine gum) even with positive HOS*	negative
SBLI	5	3	2	1	Preferred Plus NT	12 cigars or less per year	negative
Symetra	5	3	1	1	Preferred Best NT	2 cigars or less per month	negative
Transamerica	5	2	2	2	Preferred Plus NT for term; Select NT for UL	12 cigars or less per year	negative
Voya	5	3	2	1	Super Preferred NT	4 cigars or less per month (one a week)	negative
United of Omaha	3	2	1	1	Select Preferred NT	12 cigars or less 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