

CARRIER POSITION ON CIGAR USE

07/22/16

CARRIER	AMOUNT ALLOWED	U/W CLASS ALLOWED	NICOTINE IN LABS	OTHER CONDITIONS
ALLIANZ	Call underwriter for guidelines - not published			
AMERICAN GENERAL	1 cigar/week	Preferred Best NT	Must be Negative	No other tobacco use in past 5 years
AXA	1-2 cigars/month	Preferred NT	Must be Negative	
GLOBAL ATLANTIC (AVIVA)	4 cigars/month	Premier NT	Must be Negative	Perm products only
JOHN HANCOCK	12 cigars/year	Super Preferred NT	Must be Negative	No other tobacco use in past 5 years
	24 cigars/year	Preferred NT	Must be Negative	No other tobacco use in past 2 years
	24 cigars/year	Standard NT	Must be Negative	No other tobacco in past 12 months
LEGAL & GENERAL (BANNER)	12 cigars/year	Preferred Plus NT	Must be Negative	
LINCOLN FINANCIAL	12 cigars/year	Preferred Plus NT	Must be Negative	No other tobacco use in past 3 years
	24 cigars/year	Preferred NT	Must be Negative	No other tobacco use in past 2 years
	Unlimited	Standard NT	Positive OK	No cigarettes in past 12 months
METLIFE	4 cigars/year	Preferred Plus NT (term) Elite NT (perm)	Must be Negative	No other tobacco use in past 5 years
	Unlimited	Standard Plus NT (term) Preferred NT (perm)	Must be Negative	No other tobacco use in past 2 years
MINNESOTA LIFE	12 cigars/year as exception only	Preferred Select	Must be Negative	No other tobacco use in past 3 years
	12-24 cigars/year as exception only	Standard NT	Must be Negative	No other tobacco in past 12 months
MUTUAL OF OMAHA	12 cigars/year	Preferred Plus	Must be Negative	No other tobacco use in past 5 years
NATIONWIDE	1 cigar/month	Preferred NT	Must be Negative	
NORTH AMERICAN	12 cigars/year	Super Preferred NT	Must be Negative	No other tobacco use in past 3 years
PRINCIPAL	12 cigars/year	Preferred NT	Must be Negative	No other tobacco use in past 2 years
PROTECTIVE LIFE	6 cigars/year	Select Preferred	Must be Negative	No other tobacco use in past 5 years
	12 cigars/year	Preferred NT	Must be Negative	No other tobacco in past 12 months
PRUDENTIAL	2 cigars/month	Preferred Best NT	Must be Negative	No other tobacco use in past 5 years
	Unlimited	Non Smoker Plus	Positive OK	No cigarettes in past 12 months
SBLI	12 cigars/year	Preferred Plus	Must be Negative	
SYMETRA	1-2 cigars/month	Preferred Plus	Must be Negative	
TRANSAMERICA	1 cigar/month	Preferred Plus (term) Select NT (UL)	Must be Negative	No other tobacco use in past 5 years
	12 cigars/year	Standard NT	Must be Negative	No other tobacco use in past 2 years
VOYA FINANCIAL (ING)	1 cigar/week	Preferred Best NT	Must be Negative	
ZURICH	6 cigars/year	Preferred Best	Must be Negative	No other tobacco use in past 5 years
	12 cigars/year	Preferred NT	Must be Negative	No other tobacco use in past 3 years
	24 cigars/year	Standard Plus	Must be Negative	No other tobacco use in past 2 years
	24 cigars/year	Standard NT	Must be Negative	No other tobacco in past 12 months