

CARRIER'S SMOKER/NON-SMOKER GUIDELINES

4/27/16

Accordia (Aviva)

Applicant will be considered a smoker if any tobacco is smoked (excluding occasional cigars, see below) or if any nicotine supplement is used in the past 12 months.

Premier Non-Tobacco, rating requires a minimum of 60 months of no nicotine consumption.

Preferred Non-Tobacco rating requires a minimum of 36 months of no nicotine consumption.

Standard Plus and Standard Non-Tobacco rating requires a minimum of 12 months with no nicotine consumption, this is also the minimum requirement for Non-Tobacco ratings.

Moderate cigar smoking is permissible under Non-Tobacco rating so long as it is at most 4x a month for UL/IUL and SUL plans and 2x a month for Life Term plan. Only applies if it's admitted on the application and if there is no nicotine metabolites (cotinine) present in the urinalysis, if there are Nicotine metabolites present the applicant is given a smoker rating.

American General

Applicant will be considered a smoker if any tobacco is smoked (excluding occasional cigars see below) or if any nicotine supplement is used in the past 12 months.

Preferred Plus Non-Tobacco rating requires a minimum of 60 months with no nicotine consumption.

Preferred Non-Tobacco rating requires a minimum of 36 months with no nicotine consumption.

Standard Plus and Standard Non-Tobacco rating requires a minimum of 12 months with no nicotine consumption, this is also the minimum requirement for Non-Tobacco ratings.

Moderate cigar smoking is permissible under Non-Tobacco rating so long as it is at most 1x a week; it's admitted on the initial application and if there is no nicotine present in the urinalysis then they can qualify for any class. If there are Nicotine metabolites present the applicant is given a smoker rating.

American National

Applicant will be considered a smoker if any tobacco is smoked or if any nicotine supplement is used in the past 12 months. The only exception are occasional cigar smokers and smokeless tobacco users which may qualify for non-tobacco rates so long as it's no more than 2x a month and the urinalysis must be negative for nicotine.

Preferred Plus Non-Tobacco, rating requires no tobacco consumption for 60 months.

Preferred Non-Tobacco, rating requires no tobacco consumption for 36 months.

Standard Plus rating requires no tobacco consumption for 24 months.

Standard Non-Tobacco, rating requires no tobacco consumption for 12 months.

AXA

Applicant will be considered a smoker if cigarettes, e-cigarettes or Hookah have been smoked in the past 12 months. Smokers of any other tobacco will get none smoker regardless of use as long as they test negative for tobacco. Cigar smokers will qualify for Non-Tobacco only if they smoke 12x's or less per year.

Preferred Elite rating requires a minimum of 60 months without smoking cigarettes, e-cigarettes or hookah.

Preferred rating requires a minimum of 36 months without smoking cigarettes, e-cigarettes or hookah.

Standard Plus and Standard Non-Tobacco rating requires a minimum of 12 months without smoking cigarette e-cigarettes or hookah, this is also the minimum requirement for Non-Tobacco ratings.

John Hancock

Super Preferred rating requires a minimum of 60 months with no nicotine or tobacco use. Occasional cigar smokers can qualify so long as they smoke a maximum of 12x a year.

Preferred rating requires a minimum of 24 months with no nicotine or tobacco use. Occasional cigar smokers can qualify so long as they smoke a maximum of 12x a year.

Standard Plus rating requires a minimum of 12 months with no nicotine or tobacco use. Occasional cigar smokers can qualify so long as they smoke a maximum of 12x a year.

Standard rating requires a minimum of 12 months with no cigarette or e-cigarette use. However, use of other tobacco or nicotine products is acceptable. Cigar smokers who test positive for Nicotine metabolites will be considered for this class at best.

Legal & General America (Banner/William Penn)

An applicant can get nonsmoker ratings if there is no use of tobacco or nicotine based products in 12 months. The only exception is occasional cigars which will not classify you as a smoker so long as they smoke a maximum of 1x per month with urinalysis negative for nicotine.

Preferred Plus Non-Tobacco rating requires a minimum of 36 months with no nicotine or tobacco use.

Preferred Non-Tobacco rating requires a minimum of 24 months with no nicotine or tobacco use.

Standard and Standard Plus Non-Tobacco rating requires a minimum of 12 months with no nicotine or tobacco use.

Lincoln Financial

Applicant will be considered a smoker if any cigarette or e-cigarettes are smoked within 12 months of the application. Although using most tobacco products will still permit you to get Non-Tobacco ratings, they will disqualify you from the better rating classes, the one exception is cigars consumed in moderation.

Preferred Plus Non-Tobacco is possible if no tobacco/nicotine products have been consumed in the past 36 months, applicants who smoke a maximum of 12 cigars a year may qualify for this rating provided a urine sample returns negative of nicotine.

Preferred Non-Tobacco ratings require a minimum of 24 months without consuming tobacco/nicotine products, with the exception of a maximum of 24 cigars a year with a negative urine sample.

Standard Non-Tobacco ratings require 12 months of not smoking cigarette or e-cigarettes but allows the use of other tobacco products (pipes cigars chewing tobacco) even if the urine sample is positive for nicotine.

MetLife

Elite Plus Non-Smoker rating requires no tobacco or nicotine use (including cigars) within 60 months of application.

Elite Non-Smoker rating requires no tobacco or nicotine use within 36 months of application, with the exception of 4 celebratory cigars per year, with urinalysis is negative for nicotine.

Preferred Non-Smoker ratings requires no tobacco or nicotine use within 24 months of application, however alternate forms of tobacco use (cigar, pipe or smokeless tobacco) are allowed so long as the urinalysis is negative for nicotine.

Standard or Substandard Non-Smoker requires no use within 12 months of application (The minimum required to receive nonsmoker ratings) alternate forms of tobacco use (cigar, pipe or smokeless tobacco) are allowed so long as the urinalysis is negative for nicotine.

Minnesota Life

To qualify for Non-Tobacco ratings the applicant must not have consumed tobacco or nicotine surrogates in the previous 12 months. Exceptionally they will allow: 12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per year if urinalysis is negative for nicotine.

Preferred Select, applicants need at least 36 months of no consumption and will only be granted exceptions for 12 or less tobacco uses in a year.

Preferred and all other Non-Tobacco applicants need 12 months of no consumption and will be granted exceptions for a maximum of 24 cumulative tobacco uses per year

Non-Tobacco Plus applicants need 12 months of no consumption, this class is not available for all products

Mutual of Omaha

Preferred plus Non-Tobacco Applicant can qualify if no tobacco/nicotine products have been consumed in the past 36 months.

Preferred Non-Tobacco Applicant can qualify if no tobacco/nicotine products have been consumed in the past 24 months

Standard Plus Non-Tobacco Applicant can qualify if no tobacco/nicotine products have been consumed in the past 12 months.

Occasional cigar use (Maximum 12 a year) will still qualify for Non-Tobacco rating provided the applicant confesses to it in original application and urinalysis nicotine level is negative.

National Life Group

Elite Preferred Non-Tobacco No use of tobacco or nicotine containing products of any kind within the last 24 months. Current lab testing negative for nicotine.

Preferred Non-Tobacco No use of tobacco or nicotine containing products of any kind within the last 12 months. Current lab testing negative for nicotine.

Preferred Tobacco Available to applicants who use products containing tobacco or nicotine who meet all preferred guidelines. A blood profile and urinalysis are required for all preferred tobacco applicants.

Standard Tobacco Applicants who use tobacco and who do not otherwise meet preferred guidelines will fall into this rate class.

Nationwide

In order to receive Non-Tobacco ratings they must not have consumed any tobacco products (except celebratory cigars, see below) within at least 12 months of application at which point they can qualify for all the rating classes, except Preferred Plus Non-Tobacco. All other rating classes have same requirements as Preferred and admission to them is based on other factors.

Preferred Plus Non-Tobacco rating requires a minimum of 60 months without consuming any tobacco products or substitutes. Applicants can smoke occasional celebratory cigars and still qualify for this class so long as it's not more than 12 a year and provided the applicant admits it in original application and urinalysis nicotine level is negative

Preferred Non-Tobacco rating requires a minimum of 12 months without consuming any tobacco products or substitutes. Applicants can smoke occasional celebratory cigars and still qualify for this rating class as long as it's not more than 60x a year and provided they admit it in original application and urinalysis nicotine level is negative.

North American

Underwriting classes vary by product. To qualify for Non-Tobacco rates at all the applicant must have not smoke in at least 12 months however that only would get them standard Non-Tobacco at best. Occasional cigars (up to 12x per year) are acceptable if admitted on the application and a urine specimen is negative of nicotine by-products.

ADDvantage and Custom Guarantee: applicants must have consumed no tobacco products in the past 60 months to qualify for Super Preferred rating and none in the past 36 months to qualify for Preferred.

All other insurance products the above guidelines are the same if the applicant is aged 71 and over. However, if they are younger then they can qualify for Super Preferred after 36 months of no tobacco and for Preferred after only 24 months.

Principal

Non-Tobacco ratings require no tobacco use in any form currently or in the prior 12 months for applicants aged 20-70 and 36 months for applicants that are between 71-85 years old. The only exception to this rule is cigar smoke for which 12x's or fewer in the prior year, with admitted use on the application (or TeleApp) and a negative urine specimen for nicotine will qualify for Non-Tobacco.

Super Preferred ages = 20 to 80 Preferred ages = 20 to 85

Super Preferred Non-Tobacco candidates must have no tobacco use in prior 60 months. Super Preferred ages are between 20 to 80 years, any applicant who is older will not qualify

Preferred Non-Tobacco to qualify candidates who's age is age is between 20-70 years must have no tobacco use in prior 24 months, and if applicants age is between 71-85 years they need at least 36 months of no tobacco use to qualify.

Super Standard and Standard Non-Tobacco to qualify candidates who's age is age is between 20-70 years must have no tobacco use in prior 12 months, and if applicants age is between 71-85 years they need at least 36 months of no tobacco use to qualify.

Protective Life

Select Preferred Non-Tobacco rating requires at least no tobacco or nicotine consumption at the time of the application and in the prior 60 months. Smoking a maximum of 6 cigars a year is acceptable for this rating class

Preferred Non-Tobacco rating requires at least no tobacco or nicotine consumption at the time of the application and in the prior 24 months. Smoking a maximum of 12 cigars a year is acceptable for this rating class

Standard Non-Tobacco rating requires at least no tobacco or nicotine consumption at the time of the application and in the prior 12 months, this is also the minimum requirement to be considered for Non-Tobacco ratings

Celebratory cigars can allow you to still qualify for Non-Tobacco ratings only if it was declared on the application and the urine specimen returns negative for nicotine.

Prudential

Preferred Best Non-Tobacco, Applicant must have no tobacco or nicotine use within the last 60 months.

Preferred Non-Tobacco Applicant must have no tobacco or nicotine use within the last 36 months .

Nonsmoker Plus and Non-Smoker to qualify applicant must have smoked no cigarettes within the last 12 months (may smoke cigars and/or pipe or chewing tobacco) this is also the minimum requirement for Non-Tobacco ratings.

Symetra

- **Super Preferred Non-Nicotine:** No use of nicotine products within 60 months.
- **Preferred Non-Nicotine:** No use of nicotine products within 36 months.
- **Standard Plus Non-Nicotine:** No use of nicotine products within 12 months.
- **Preferred Nicotine:** Nicotine use OK.

Occasional cigar use applies to all preferred classes, generally 2-3x's per month with a negative urine specimen for non-nicotine rates.

SBLI

Preferred Plus Non-Nicotine applicant must have no tobacco or nicotine use within the last 60 months.

Preferred Non-Nicotine rating requires at least 36 months of no tobacco or nicotine use.

Select Non-Nicotine rating requires at least 24 months of no tobacco or nicotine use.

Standard Non-Nicotine rating requires at least 12 months of no tobacco or nicotine use, the minimum requirement for Non-Nicotine ratings.

Occasional cigar use can be considered Non-Nicotine if they smoke 12 or less per year, fully admit it to on the application and current nicotine test is negative.

Transamerica

The below rating classes have different names depending on what life product is purchased by the client.

Preferred Plus, applicants need to have not consumed tobacco or nicotine products in at least 60 months prior to application to qualify for this class.

Non-Tobacco classes applicant must have consumed no nicotine within the last 24 months to qualify for Non-Tobacco rating, this allows them to qualify for all other rating classes up until best case scenario Preferred Non-Smoker.

Occasional cigar use can be considered Non-Tobacco if they smoke 12 or less per year, fully admit it to on the application and current nicotine test is negative.

Voya Financial (ING)

Applicant will be considered a smoker if any tobacco is smoked (excluding occasional cigars and pipe tobacco see below) or if any nicotine supplement is used in the past 12 months.

Super Preferred rating requires a minimum of 60 months with no nicotine usage.

Preferred rating requires a minimum of 36 months with no nicotine usage.

Select Non-Tobacco rating requires a minimum of 24 months with no nicotine usage.

Standard Non-Tobacco rating requires a minimum of 12 months with no nicotine usage; this is also the minimum requirement to be considered for Non-Tobacco ratings.

Only exception to no tobacco rule is cigar and pipe tobacco which may be disregarded if use is less than once a week and usage is fully admitted on the application and backed by a negative urine specimen for nicotine.

Zurich

Non-Tobacco ratings require no tobacco use in any form currently or in the previous 12 months.

Preferred Best candidates qualify with no nicotine use in at least the last 60 months, with the exception of 6 yearly cigars.

Preferred Non-Tobacco candidates qualify with no nicotine use in at least the last 36 months with the exception of 12 yearly cigars.

Standard Plus Non-Tobacco candidates qualify with no nicotine use in at least the last 24 months with the exception of 24 yearly cigars.

Standard Non-Tobacco candidates qualify with no nicotine use in at least the last 12 months with the exception of 24 yearly cigars.