

Marijuana Guidelines	
Carrier	Comments
<div><div>AIG / Corebridge Financial</div><div>As of 4/2023</div></div>	<div><div><div>Marijuana Use:</div><div><ul style="list-style-type: none">Adult (18+) use 8 or less days per month may qualify for best class.Vaping will be Standard Tobacco rates at best.Use 9-16 days/month: Table B tobacco at best.Use >16 days/month or 4 days/week: DeclineMedicinal Use: APS required (decision will be based on history requiring this prescription).</div></div><div><div>Industry Employees:</div><div>They will not offer coverage to individuals (or groups, or groups of individuals) involved in marijuana businesses even if legal to conduct in the state in which the coverage is written or proposed.</div></div></div>

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<div>American National</div> <div>As of 4/2023</div>	<p><u>Marijuana/Cannabis:</u></p> <p>Recreational:</p> <ul style="list-style-type: none">• <18years old = decline• Intermittent to moderate use (up to 3-4 days per week) = +0.• Heavy use (4+days per week) = +50. <p>Medicinal:</p> <ul style="list-style-type: none">• With a valid prescription = rate for cause.• Without a valid prescription or if smoked = rate as recreational as noted above. <p>Non-nicotine user rates allowed for ALL marijuana users who, a) test negative for cotinine, and b) declare that they have not used any nicotine product for the past 12 months. For Non-medically examined business, we will need a drug questionnaire with urine specimen/drug screen.</p> <p>For consideration of Preferred NNU rates:</p> <ul style="list-style-type: none">• Over age 25.• Full disclosure.• Use of 2 times per month or less.• No history of substance abuse of any kind.• No criminal history.• Blood Alcohol on insurance lab 0%.• Full Drug panel (other than +Marijuana) must be negative.• No more than 2 moving violations in 5 years AND no history EVER of DWI/DUI.• No history of treatment for chronic pain or psychiatric issues (situational/temporary minor psych meds >3 years ago, ok).• Stable employment.• No Tobacco/nicotine use in past 3-years.• Otherwise qualifies for preferred NNU rates. If otherwise meets standard plus guidelines, okay to allow standard plus. <p>Note that current nicotine-use or use within past 3 years will require standard rates. No Preferred Nicotine-User consideration. No Preferred Plus.</p> <p>Considerations for those involved in the HEMP or Cannabis industry:</p> <ul style="list-style-type: none">• Business coverage for Industrial Hemp farms/companies (these are regulated by states and produce no or small amount THC cannabis) is acceptable for insurance.• Insurance coverage for all other cannabis business owners is a decline for business and personal coverage. Coverage is also not acceptable for employees of a cannabis business.

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<div>Global Atlantic</div> <div>As of 4/2023</div>	<p><u>Recreational Use:</u></p> <ul style="list-style-type: none">• Ages 25 and under – Decline• Ages 26 and up - Individual consideration given – final offer will depend on frequency of use, quantity, and overall picture. <p><u>Medicinal / Prescription Use:</u></p> <ul style="list-style-type: none">• Ages 25 and under – Decline• Ages 26 and up - Will rate the underlying condition. <p>Will consider Non-Tobacco rates if no use of nicotine.</p> <p>The applicant must have multiple sources of income outside the marijuana industry and the premiums must come from one of these other sources. If the sole source of income is from the marijuana industry, we would have to decline the risk.</p> <p><u>Industry Employees:</u></p> <p>It does need to be for personal coverage only and not business coverage. A cover letter including the following is required:</p> <ul style="list-style-type: none">• An overview of the business to include function, year established, if it has its own bank account (i.e., if it is a cash only business), and any other pertinent information.• The proposed insured’s role within the company, including any ownership.• Purpose of insurance with clear indication that this is for personal coverage only and confirmation that the business has not been and will not be involved in the coverage at all (i.e., cannot be a party to the policy, including payor).• Source of premium payments and confirmation that all premiums will be paid from a personal account that has no commingled business funds.• If the proposed insured has never used marijuana, will need an explanation as to why the client works in this industry but has never tried the product.• Drug Questionnaire• Medical records from the primary care physician. If s/he has a medical marijuana card, need records from the doctor who provides the recommendation, if different.• Financial Questionnaire• Applicant must have multiple sources of income outside of the marijuana industry. If their sole source of income is only from the marijuana industry, we would not be able to participate.• Copies of the last two years of personal tax returns• Normal requirements otherwise

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<div>John Hancock</div> <div>As of 4/2023</div>	Recreational Marijuana Use	Column1
	Smoked or vaporized	
	Super Preferred Non-Smoker*	Occasional, once per month or less
	Preferred Smoker	Occasional, up to 2 times per week
	standard Smoker	Regular use, up to 4 times per week
	Decline/individual Consideration	daily use
	Ingested	
	Super Preferred Non-Smoker *	Occasional, once per month or less
	Preferred Non- Smoker	Occasional, up to 2 times per week
	standard Smoker	Regular use up to 4 times per week
	Individual Consideration	Regular use, more than 4 times per week
	Decline/individual Consideration	daily use
	Medicinal Marijuana Use	
	With prescription card	
	Preferred Smoker*	Smoked or vaporized
	Preferred Non-Smoker	Ingested
<div>Legal & General America</div> <div>As of 4/2023</div>	<p>Recreational Use: 1-2X per year – Preferred Plus NT Up to 8x per month – Standard Plus NT **9 to 15 x per month +50/up. **greater than 15x a month RMD.</p> <p>E-cigarette use of Marijuana (THC), Cannabidiol (CBD) or Vit E is a Decline.</p> <p>Medicinal use – with medical authorization and current regular medical care is using for a rateable condition: LGA would rate for that condition only. IF taking for a NON-rateable condition: LGA would rate as recreational use.</p> <p><u>Decline for related business operators, owners, growers, and/or distributors of marijuana or related products containing THC.</u></p>	

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<div>Lincoln Financial Group</div> <div>As of 4/2023</div>	<p><u>Recreational Use:</u> Will need to know the frequency of use and any other associated conditions which might be of concern such as alcohol use, other drug use or any psychiatric conditions such as depression.</p> <ul style="list-style-type: none">• Social use, up to 3 times per week - Preferred Non-Tobacco rates (No other psychiatric or drug use concerns)• Social use up to once a month - Preferred Plus (No other psychiatric or drug use concerns) <p><u>Medicinal / Prescription Use:</u> The rating will be associated with the underlying medical condition.</p> <p><u>Industry Employees:</u> Does not allow consideration for any person deriving income from the marijuana business</p>
<div>Nationwide</div> <div>As of 4/2023</div>	<p>Recreational marijuana users may qualify for Nontobacco Preferred classes depending on the age of the client and the frequency of use (regardless of the method of delivery):</p> <ul style="list-style-type: none">•Clients 35 or older who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred Plus•Clients ages 21 to 34 who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred <p>Subject to the following restrictions:</p> <ul style="list-style-type: none">•The marijuana use must be disclosed on the application•There can be no alcohol or other drug abuse history•There can be no current use of other drugs of abuse, including controlled substances prescribed by a physician•There can be no complications related to marijuana use•There can be no current medical or psychiatric disorders•There can be no criminal history or significant motor vehicle violations•The client must have a stable environment, lifestyle, and occupation <p>Medical marijuana may be considered depending on the underlying impairment</p> <p>Industry Employees: Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p> <p>*The legal age for recreational marijuana use is 21. Marijuana use under the age of 21 is a decline; however, history of past experimental use does not preclude possible consideration.</p> <p>*Synthetic marijuana use, man-made chemicals similar to THC is a decline if used within past 2 years.</p> <p>*Nontobacco classes are available unless the case requires a Tobacco rating for nicotine use or vaping of any product including marijuana.</p>







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<div>North American</div> <div>As of 4/2023</div>	<p><u>Preferred & Super Preferred:</u> Available Depending on Frequency of use. Depending on frequency and purpose of use – A rating may be required (or could be declined).</p> <p><u>Up to age 21:</u> Only people age 21 or older can legally possess marijuana. Applicants who use marijuana below the age 21 should typically be declined. Please consult your underwriting manager for individual consideration cases.</p> <p><u>Ages 21& Up:</u> May qualify for non-tobacco rates.</p> <p><u>Recreational use:</u> is defines as those who do not use marijuana medically (not prescribed by medical practitioner). Recreational use can be on an experimental, occasional, intermittent, moderate, or heavy basis.</p> <p><u>Medicinal Use:</u> Medical marijuana, hemp oil, and CBD oil users will be underwritten based on the medical condition they are being treated for.</p> <p>A marijuana questionnaire (ICC17L3219) should be completed when applicant is using or has used marijuana in past. If client is in California – or uses any other drugs other than marijuana, the drug questionnaire (ICC13L3113A) should be used.</p> <p><u>Industry Employees:</u> Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution, or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil and CBD oil business.</p>
<div>OneAmerica</div> <div>As of 4/2023</div>	<p><u>Recreational Use:</u> Consideration based on frequency of use, age, and any evidence of legal/social issues from usage.</p> <p><u>Medicinal/Prescription Use:</u> Will need to know reason for it.</p> <p><u>Industry Employees:</u> Unable to consider.</p>

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Pacific Life As of 4/2023	<p>Medicinal is rated on the underlying condition Recreational use – < age 21 - decline last used >1 yrs ago possible Preferred Best NN 1x per week is Preferred NN 2 days per week or 8 days per month is Select NN 3-4 days per week or 12-16 days per mo is Standard NN 4+ days per week or more than 16 days per week or unadmitted with +THC on labs (done by another co) is Table B NN</p> <p><u>Industry Employees:</u> Unfortunately, selling life insurance to a person or company where the known source of funds is marijuana – even where the activity is legal under state law – could be considered as anti-money laundering violation. So, we are unable to offer a policy even for a personal or business insurance.</p>
Protective Life As of 4/2023	<p>Rare use, no more than 2 times per year, eligible for preferred/select preferred, as otherwise qualifies.</p> <p>Experimental or intermittent use, 12 or less times per month, standard non-tobacco.</p> <p>Moderate use, 13-16 days per month, standard tobacco.</p> <p>Heavy use, more than 16 times per month, Table 2 tobacco.</p> <p>Note: Assuming all factors surrounding the marijuana, use are non-ratable; many conditions underlying medical marijuana use are significant to overall mortality and may be ratable or declined.</p> <p><u>Industry Employees:</u> Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p>
Prudential As of 4/2023	Please refer to Prudential’s Underwriting Guide found on www.pruxpress.com .

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage’s Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

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<div>SBLI</div> <div>As of 4/2023</div>	<p>Admitted - Recreational Use: Under age 18: RNA Experimental/Occasional use up to 4x monthly (Once a week): Preferred Plus Non-Nicotine Intermittent use up to 5-11 times monthly: SENN Moderate use 12 to 16 (3-4x a week): PNIC Heavy: (16-24x a month): Table B Nicotine Daily use: IC</p> <p>Ingestion should be noted as always Non-Nicotine, otherwise treat based on usage (Heavy Table B Non-Nicotine) Vaping MJ: Non-Nicotine rates (Excluding Moderate/Heavy/Daily)</p> <p>Medicinal / Prescription Use: Rate for cause – Use criteria above along with the cause (refer to Swiss Re)</p> <p>CBD with No THC: Rate as qualifies</p> <p>Past use: Experimental/Intermittent/Moderate: After 1 year. Prior to 1 year, treat as current use. Heavy/Daily use: After 2 years +0. Prior to 2 years treat as current use.</p>
<div>Securian Financial</div> <div>As of 4/2023</div>	<p><u>Recreational:</u> Up to 3x per month (36 per year) and negative marijuana screen – preferred select rates. Up to 3x-12x per month and negative marijuana screen – Preferred/NT rates. Up to 12x-16x per month and marker can be positive – Standard/NT plus rates. More than 16x per month – table B tobacco rates.</p> <p><u>Medicinal Marijuana:</u> Will rate for underlying impairment (i.e., chronic pain) and apply marijuana use guidelines.</p> <p><u>Industry Employees:</u> Has not been participating in these scenarios.</p>

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<p>Symetra As of 4/2023</p>	<p>  The “tobacco” definition from “occasional” and “intermittent” user categories has been eliminated. Tobacco rates now only apply to co-nicotine use (use of both marijuana and tobacco products). Frequency of use categories are defined internally. </p> <p>  Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are ages 26 and above, and may include “occasional” use candidates. </p> <p>  At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class. </p> <p>  THC metabolite testing is now conducted for all formal case submissions. A negative test result is required to qualify for Symetra’s best rate class. </p> <p>  Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment. </p> <p>  We will be offering educational, cannabis-related underwriting webinars. </p> <p>These changes are limited to Symetra’s fully underwritten life insurance applications. Additional guidelines are available for those using marijuana more frequently and for medicinal purposes.</p> <p>Usage rates: Smoker rates apply for moderate or heavy use</p> <ul style="list-style-type: none"> - Occasional/Intermittent: Up to 12 days a month (1 to 2 days a week) - Moderate: 12 to 16 days a month (1 to 2 days a week) - Heavy: More than 16 days a month (3 to 4 days a week) <p>If usage rate is occasional/intermittent and the applicant has provided a full admission, the applicant is eligible for PFD, STD Plus or STD classes regardless of lab results.</p>
<p>Transamerica As of 4/2023</p>	<p>Recreational: Smoker vs Nonsmoker dependent on frequency and method of use. Standard* to decline, depending on frequency of use.</p> <p>Medicinal: Smoker vs Nonsmoker dependent on frequency and method of use. Standard to decline, depending on reason for use.</p> <p><i>*Preferred may be considered in limited scenarios.</i></p> <p>Industry Employees: Does not offer coverage on marijuana industry workers and will decline this risk.</p>

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<div>United of Omaha</div> <div>As of 4/2023</div>	<p><u>Preferred NT & Standard Plus Rates:</u></p> <ul style="list-style-type: none">- Experimental, occasional, and intermittent use considered 3-8X monthly & (+0).- Preferred NT or Standard Plus rates are NOT available with current treatment for any depressive order, history of unstable environment including employment and lifestyle, history of major accident or motor vehicle offenses, or substance abuse history.- CBD Oil use allowed if no debits (+0) for chronic pain. <p><u>Recreational Use:</u></p> <ul style="list-style-type: none">- Under age 18: RNA- Mild use up to 12X monthly: Standard NT- Moderate use up to 16X monthly: Table 2 NT- Excessive use up to 20X monthly: Table 4 NT- Over 20X monthly: RNA (history of unstable environment including employment & lifestyle, history of major accident or motor vehicle offenses, or substance abuse history). <p><u>Medicinal / Prescription Use:</u></p> <ul style="list-style-type: none">- Rate for cause – generally minimum Table 4 rate class. <p><u>Industry Employees:</u></p> <ul style="list-style-type: none">- Unable to consider these individuals within their internal guidelines.