

Carrier	Non-Tobacco Rate Class Guidelines	Comments
Accordia	<p>Premier NT (Permanent): No tobacco use in past 36 months</p> <p>Premier NT (Term): No tobacco use in past 60 months</p> <p>Preferred NT (Permanent): No tobacco use in past 12 months</p> <p>Preferred NT (Term): No tobacco use in past 36 months</p> <p>Standard Plus NT (Term): No tobacco use in past 12 months</p>	<p>Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than 4 cigars per month for UL, IUL & SUL plans and not more than 2 cigars a month for term plans as well as the following:</p> <ul style="list-style-type: none"> • Applicant must admit to use, including number and frequency. • There must not be any conflicting nicotine or tobacco use information in the APS, exam, MIB, or inspection. • Urine must test negative for presence of nicotine (cotinine). • No use of other tobacco or nicotine products within past year. This includes cigarettes, pipes, chewing tobacco, snuff or any nicotine substitutes. <p>Rate reconsideration: after 12 months. Upon request, the client will receive a letter and tobacco questionnaire to complete and return. An Application for Policy Change must be completed as well. The home office will arrange for a paramed appointment.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
AIG	<p>Preferred Plus: No tobacco for 5 years</p> <p>Preferred Non-Tobacco: No tobacco for 3 years</p> <p>Standard Plus: No tobacco for 1 year</p> <p>Standard Non-Tobacco: No tobacco for 1 year</p>	<p>An occasional cigar smoker may qualify for best rating class if all other criteria are met. Underwriting is willing to consider the occasional cigar smoker under the following guidelines:</p> <ul style="list-style-type: none"> • Use must be admitted at the time of the application/inquiry and all case data must coincide with the admitted degree of usage. • No more than 1 cigar per week may be smoked. • No nicotine metabolites (cotinine) may be present in the urinalysis. • No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry. <p>Rate reconsideration: after first policy anniversary; complete Inforce Change Application. HOS required. AIG covers HOS lab charge.</p> <p>Electronic cigarettes considered at smoker rate class.</p>

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<p>John Hancock</p>	<p>Super Preferred: No use of tobacco or nicotine in the last 5 years. Preferred : No use of tobacco or nicotine in the last 2 years. Standard Plus: No tobacco or nicotine in the past 12 months. Limited Cigar Use: For all of the above, an occasional cigar smoker may qualify if he/she smokes 12 cigars or less per year. Standard: No cigarette use within the last 12 months and either: 1. Does not meet all Preferred of Standard Plus criteria or, 2. Uses other tobacco or nicotine products.</p>	<p>1. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best. The earliest JH will consider an improved rate classification is on or after the first policy anniversary and is subject to full underwriting. Consult underwriter for further requirements. 2. Chewing tobacco, nicotine gum, or the use of patches is considered Standard Non-Smoker for underwriting purposes. 3. Refer to the specific product technical guide to determine the availability of Standard Plus and for the ages where Standard Plus rates are available.</p> <p>Note: Consult with your underwriter regarding our approach to proposed insureds who smoke or use marijuana in any other form (e.g., via vaporizer, oral consumption).</p>
<p>Legal & General America</p>	<p>Preferred Plus: No tobacco or nicotine products for 36 months. Preferred: No tobacco or nicotine products for 24 months. Standard Plus & Standard: No tobacco or nicotine for 12 months.</p>	<p>All tobacco users are smokers. Preferred and Standard Plus are available for cigar smokers if use is 1 per month and a negative specimen. Rate reconsideration: after 12 months; submit Additional Coverage Application. Insured is responsible for HOS lab charge. Electronic cigarettes considered at smoker rate class.</p>
<p>Lincoln</p>	<p>Preferred Plus: No tobacco/nicotine products in 36 months. Preferred: No tobacco/nicotine products in 24 months.</p>	<p>Occasional cigar use of up to 12 cigars a year with negative specimen can qualify for Preferred Plus rates; up to 24 cigars a year with negative specimen can qualify for Preferred rates. Cigar/Pipe/Chewers can qualify for Standard Non Tobacco rates even with positive HOS as long as disclosed on application. Rate reconsideration: after 24 months on the annual policy anniversary; for term will need to reapply and on permanent would need policy change request & HOS. Lincoln would cover the cost of HOS. Electronic cigarettes considered at smoker rate class.</p>

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Elite Plus Nonsmoker: No nicotine use (any form) for past 60 months and negative nicotine test

Elite Nonsmoker: No nicotine use (any form) for past 36 months and negative nicotine test

MetLife

Preferred Nonsmoker: No cigarettes/tobacco substitutes in the past 24 months and negative nicotine test

Standard Nonsmoker: No cigarette smoking or use of nicotine substitutes within 12 months of app and negative nicotine test or no testing required.

Regardless of admission of usage on application, urinalysis positive for nicotine and/or cigarette smoking and/or use of nicotine substitutes* within 12 months of application will be assigned the appropriate smoker class. Celebratory cigars, no more than 4 per year, may qualify for Elite at best. Alternate forms of tobacco use (cigar usage of greater than 4 per year, pipe or smokeless tobacco) currently or in the past may qualify for Preferred Nonsmoker at best.

Rate reconsideration: 12 months from Policy Issue date, subject to underwriting. The insured must qualify for the better premium rate in effect at the time of the better class change request in all aspects, not just tobacco use. Policy change form including fully completed Part II required (EPC-6-02, state specific). MetLife orders requirements and pays for them.

Electronic cigarettes considered at smoker rate class.

Minnesota Life

Preferred Select : No tobacco or nicotine use in the past 36 months*

Preferred Non-tobacco: No tobacco or nicotine use in the past 12 months*

Non-tobacco Plus (not available on all products): No tobacco or nicotine use in the past 12 months*

*Nicotine (cotinine) reading on specimen must be negative.

Cigar smokers can receive non-tobacco rates if use is 2 cigars per month or less with negative urine specimen.

Infrequent tobacco usage (includes cigarettes) can receive Preferred Non-tobacco rates if use is 24 or fewer per year; admits to usage on app with a negative urine specimen. Can also receive Preferred Select if use is 12 or fewer per year; admits to usage on app with a negative urine specimen.

Rate reconsideration: after 12 months; HOS, change form and Part II must be completed. Minnesota Life covers charge for HOS lab charge.

Electronic cigarettes considered at smoker rate class.

North American

Super Preferred Non-Tobacco:

Ages 70 & under: No tobacco or nicotine for the last 3 years.

Ages 71 & over: No tobacco or nicotine for the last 5 years.

(ADDvantage & Custom Guarantee – all ages – for the past 5 years)

Preferred Non-Tobacco:

Ages 70 & under: No tobacco or nicotine for the last 2 years.

Ages 71 & over: No tobacco or nicotine for the past 3 years.

(ADDvantage & Custom Guarantee – all ages – for the past 3 years)

Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.

Rate reconsideration: after 12 months; must contact policy change department at: 877-872-0757. HOS required; North American will cover HOS lab charges. If additional tests, labs or records are required the insured may be responsible for those charges.

Electronic cigarettes considered at smoker rate class.

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Protective	<p>Select Preferred: No nicotine for 5 years</p> <p>Preferred: No nicotine use of any kind during the last 24 months</p>	<p>In order to qualify for non-nicotine use rates, the proposed insured must not have used tobacco or nicotine products in any form (gum, patches, cigars, etc.) within one year prior to the application. All current positive cotinine (nicotine) results will be treated as nicotine usage. Will allow celebratory cigars, if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine - 6 per year for Select Preferred & 12 per year for Preferred.</p> <p>Rate reconsideration: The insured must be free of any/all tobacco use (including all tobacco substitute product use) for at least 1 year, the policy must have been in force for at least a year and current urinalysis must be negative for nicotine. Protective Life covers the lab.</p> <p>Electronic cigarettes considered at smoker rate class.</p>
Prudential	<p>Preferred Best: No tobacco or nicotine use for 5 years.</p> <p>Preferred Non-Tobacco: No tobacco or nicotine for 3 years.</p> <p>Non-Smoker Plus & Non-Smoker: No cigarettes for 12 months (may smoke cigars, pipe or chew tobacco)</p>	<p>Pipe smokers, smokeless tobacco users, Nicotine patch and Nicotine gum users may qualify for Non-Smoker Plus – must disclose on application. Cigar users (no more than 2 per month) may qualify for Preferred with a negative HOS – must disclose on application.</p> <p>Rate reconsideration: policy must be in force for 1 year and the insured must be nicotine free for 1 year. Prudential covers HOS lab charge. 1 year: non-smoker plus (can be using nicotine patch, gum, etc.) 3 years: Preferred Non-Tobacco (completely nicotine free) 5 years: Preferred Best (completely nicotine free)</p> <p>Electronic cigarettes considered at Nonsmoker Plus rate class.</p>
SBLI	<p>Preferred Plus Non-Nicotine: No tobacco or nicotine for 5 years.</p> <p>Preferred Non-Nicotine: No tobacco or nicotine for 3 years.</p> <p>Select Non-Nicotine: No tobacco or nicotine for 2 years.</p> <p>Standard Non-Tobacco: No nicotine for 1 year.</p>	<p>Occasional cigar use can be considered non-nicotine if 12 or less per year, is fully admitted to on the application and current nicotine test is negative.</p> <p>Rate reconsideration: After One year; a policy change form and HOS must be completed; if necessary, medical records. Health history has to be equal or better than originally issued before they will make a change and reduce any premium. SBLI covers HOS lab charge.</p> <p>Electronic cigarettes considered at smoker rate class.</p>

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Occasional cigar is acceptable if admitted on the application and urine specimen is negative for nicotine by-products.

Rate reconsideration: If an insured has quit using nicotine for the appropriate length of time (product dependent) a fully completed part II is required to reconsider. May also be required to submit Nicotine Use Questionnaire and/or HOS. If there has been any smoking related change in health such as emphysema, heart disease, oral cancer, etc., nicotine rates will remain even if the insured no longer uses nicotine products.

Electronic cigarettes considered at smoker rate class.

Super Preferred Non-Nicotine: No use of nicotine within 60 months.

Symetra Preferred Non-Nicotine: No use of nicotine within 36 months.

Standard Plus Non-Nicotine: No use of nicotine within 12 months.

Incidental cigar usage available for Preferred Elite, Preferred Plus, Select, Preferred, Standard Plus, Standard & Preferred Choice (Trendsetter Express & LB) subject to: Admittance on app and/or exam, HOS negative for cotinine, and no more than 1 per month.

Rate reconsideration: 2 years; will require full underwriting and a completed Change Request form; underwriter may require labs to be conducted. Transamerica covers HOS lab charge.

Electronic cigarettes considered at smoker rate class.

Occasional cigar users (one per month or less) can qualify for Preferred Plus, Preferred & Standard Plus non-tobacco rates if there is a negative urinalysis test.

Rate reconsideration: will consider after the policy is in force for 12 months. A fully completed application and cover letter is required. An underwriter will review and determine what other requirements, if any, are necessary.

Electronic cigarettes considered at smoker rate class.

Preferred Elite (IUL), Preferred Plus (Term) & Select (UL): No tobacco or nicotine use within the last 5 years.

Preferred Plus (IUL), Preferred, Standard Plus & Standard: No tobacco or nicotine use within the last 2 years.

Trendsetter Express & LB:

Preferred Choice: No tobacco or nicotine use in the past 3 years

Non-med Standard & Standard Express Nonsmoker: No tobacco or nicotine use in the past year.

Transamerica

Preferred Plus Nonsmoker: No nicotine for the past 60 months.

United of Omaha Preferred Nonsmoker: No nicotine for the past 36 months.

Standard Plus Nonsmoker & Standard : No nicotine for past 12 months.