

TOBACCO USE GUIDELINES

January 2014



Carrier	Required Number of Years Without Tobacco Use				Special Guidelines for Other Tobacco Users		HOS
	Super Preferred	Preferred	Standard Plus	Standard	Best available class	Description	
American General	5	3	1	1	Preferred Best NT	4 or less cigars per month (one a week). No current or prior use of anything other than the occasional cigars for 5 years.	negative
Aviva	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 P	negative
AXA	5	3	1	1	Preferred Elite NT	12 cigars or less per year and a negative specimen	negative
Banner	3	2	1	1	Preferred Plus NT	No more than 1 cigar per month (must be admitted on app)	negative
Genworth	5	3	2	1	Preferred Best NT	12 cigars or less per year	negative
ING/Relliaslar	5	3	2	1	Super Preferred NT	4 or less cigars per month (one a week) No tobacco or nicotine products in any form within the past 3 years.	negative
John Hancock	5	2	1	1	Super Preferred NT	12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco 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 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	2	2	1	Preferred for UL/Std Plus for term	Preferred for UL/Std Plus for term best class available with 12 or less cigars/year and neg HOS. However, will allow Preferred Plus NT (2nd tier down after Elite Plus) with 4 or less cigars (only) per year and neg	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	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 & 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
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	NT: Will allow up to 24 cigars per year for Standard Plus and Standard NT	negative

*Check directly with Prudential's Underwriting Team for their stance re: e-cigarette use; Non Smoker Plus MAY be available depending on details