

TOBACCO USAGE GUIDELINES

Carrier	Underwriting Class	Tobacco Free Period	Maximum Cigar/Alternate Tobacco Usage (Assumes negative nicotine on the exam unless stated otherwise.)
AIG	Preferred Plus	5 Years	1-Cigar/week
	Preferred	3 Years	
	Standard Plus	1 Year	
AXA	Preferred Elite	5 Years	12 Cigars or less per year
	Preferred	3 Years	
	Standard Plus	1 Year	
	Standard	1 Year	Nicotine products other than cigarettes, e-cigs or hookah, Standard Non-tobacco up to AXA retention with negative nicotine.
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Foresters Financial	Preferred Plus	5 Years	None allowed
	Preferred	3 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
	Tobacco Plus	NA	NA
Global Atlantic: Permanent Only	Premier	3 Years	4 cigars per month
	Preferred	1 Year	
Global Atlantic: Term Only	Premier	5 Years	
	Preferred	3 Years	
	Standard Plus	1 Year	
John Hancock	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	1 Year	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
	E-Cigs will be considered at tobacco rates		
Lincoln Financial	Preferred Plus	3 Years	12 Cigars or less per year
	Preferred	2 Years	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
	E-Cigs will be considered at tobacco rates		
Mutual of Omaha	Preferred Plus	3 Years	24 Cigars or less per year
	Preferred	2 Years	
	Standard Plus	1 Year	
Nationwide	Preferred Plus	5 Years	12 Cigars or less per year
	Preferred	1 Year	5 cigars or less per month
New York Life	Select Preferred	5 Years	None allowed
	Preferred	5 Years	Occasional cigar with negative nicotine screening.

Updated 10/29/19

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

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Principal Financial	Super Preferred	5 Years	12 Cigars or less per year
	Preferred (Ages 20 - 70)	2 Years	24 Cigars or less per year
	Preferred (Ages 71-85)	3 Years	24 Cigars or less per year
	Super Standard	1 Year	24 Cigars or less per year
Protective Life	Select Preferred	5 Years	6 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
Prudential	Preferred Best	5 Years	≤ 2 cigars per month and negative urinalysis for nicotine
	Preferred	3 Years	≤ 2 cigars per month and negative urinalysis for nicotine
	Non-Smoker Plus	1 Year	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
Securian Financial	Preferred Select	3 Years	12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Preferred	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Non-Tobacco Plus	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
Symetra	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	3 Years	
	Standard Plus	1 Year	
Transamerica	Preferred Plus	5 Years	12 Cigars or less per year
	Preferred	2 Years	
	Standard Plus	2 Years	
	Standard	2 Years	
Zurich	Preferred Best	5 Years	6 Cigars or less per year
	Preferred	3 Years	12 Cigars or less per year
	STD Plus	2 years	24 Cigars or less per year

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