




WILL THE CIGAR SMOKERS PLEASE IDENTIFY THEMSELVES?

LATEST UPDATE:
UNDERWRITING
INFORMATION



CATEGORY	PREVIOUS NAME	NEW NAME
Preferred	Preferred Best	Preferred Best
	Preferred Plus	Preferred Non-Tobacco
Standard	Preferred Non-Smoker	Non-Smoker Plus 
	Non-Smoker	Non-Smoker
Smoker	Preferred Plus Smoker	Preferred Smoker
	Smoker	Smoker

While Prudential has recently undergone a change in its underwriting category names, the Rock still remains steady when it comes to underwriting smokers.

Many of your clients may regularly enjoy a cigar, pinch of smokeless tobacco or even a relaxing puff on a pipe. Many insurers may offer these individuals "smoker" rates, but with Prudential, they still can qualify for up to **Non-Smoker Plus** depending on their individual circumstances!

Reminder: This category was previously named "Preferred Non-Smoker."

If you have any questions on Prudential's new underwriting category names or on how Prudential can still offer smokers a Plus, please contact:

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