

Carrier Guide

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ETOH / Substance abuse

First Colony / GE Life and Annuity Assurance Co	Best cases Standard after 4 years
Prudential	Will consider after 2 nd year. Select (old product) after 8 years if active in AA Preferred Plus (new products) after 10 years
State Life	Offer 1 year after treatment (combo of ETOH/drug = 2 year postpone) Table 4 after 1 year of ETOH; drug use – 5 year postpone and need rehab, NA and/or AA