

## Guidelines for Alternative Tobacco Usage

Company	Alternative Tobacco Usage
American General	<p>An occasional cigar smoker may qualify for non-tobacco rates subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Use must be admitted at time of application or inquiry and case data must coincide with admitted degree of usage</li> <li>2. No more than 1 cigar a week may be smoked</li> <li>3. No nicotine present in urinalysis</li> <li>4. No use of tobacco products, other than occasional cigars, for the past 5 years prior to application or inquiry.</li> </ol> <p>If these guidelines are met, the cigar use will be considered a non-factor in the risk evaluation process. This will allow individuals to receive the best rating class if all other criteria are met.</p>
American MayFlower	<p>An occasional cigar smoker can qualify for any of the nonsmoker classes subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Cigar use is limited to 12 cigars or less per year.</li> <li>2. Current HOS is negative for nicotine</li> <li>3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification.</li> </ol>
Banner Life	All tobacco users are smokers
Empire General	<p>* An occasional cigar smoker (12 or less per year) may qualify for nonsmoker rates</p> <p>Use of pipes, cigars, chewing tobacco, dip, snuff, a nicotine patch or gum are considered Tobacco Rating</p>
First Colony	<p>An occasional cigar smoker can qualify for any of the nonsmoker classes subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Cigar use is limited to 12 cigars or less per year</li> <li>2. Current HOS is negative for cotinine</li> <li>3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification</li> </ol>
General American	Any Positive HOS will be considered for smoker rates only.
Jefferson Pilot	<p>An occasional cigar smoker (1 cigar/week) can qualify for preferred Non-Tobacco if urine specimen is negative for nicotine.</p> <p>No use of cigarettes within the past 5 years</p>
Lincoln Life Life (Term)	<p>An occasional cigar smoker can qualify for Preferred Nonsmoker rates subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Cigar use is limited to 12 cigars or less per year</li> <li>2. Applicant's urine must test negative for presence of nicotine</li> <li>3. Usage is admitted on the application</li> </ol> <p>Standard Nonsmoker classification may also include other tobacco use (chewing tobacco or pipe) WITH nicotine present in urine</p>

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Manulife	<p>An occasional cigar smoker may qualify for Preferred Nonsmoker rates subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Usage is admitted on the application</li> <li>2. Cigar use is limited to no more than 12 cigars per year</li> <li>3. Micro urinalysis is free of nicotine or its metabolites</li> </ol> <p>* Standard Nonsmoker classification also includes individuals who use pipes, cigars, chewing tobacco, nicotine gums, or nicotine patches AND who have not smoked cigarettes in the last 12 months. Quit Smoking Incentive (available for all individual permanent products plus Manulife SUL 2000 and 2002):</p> <p>**Smokers age 20-90 receive standard nonsmoker cost of insurance rates for the first 3 years. A policy owner who then quits smoking for at least 12 months and provides a nonsmoker declaration (plus a microurinalysis for face amounts over \$500,000 on individual products, \$1,000,000 on Survivorship UL) will continue to be charged standard nonsmoker cost of insurance rates. Should the insured(s) fail to quit smoking, smoker cost of insurance rates will become effective starting in policy year 4 for the life of the insured. A new 7-Pay test period starts when a smoker becomes a nonsmoker and it charged nonsmoker cost of insurance charges.</p> <p>** Not available for PWL in New Jersey</p>
Mass Mtutual	<p>Cigar smoking will be permitted as follows, provided the urine specimen is negative:</p> <p>Ultra Preferred: up to 24 cigars per year  Select Preferred: up to 24 cigars per year</p> <p>Typically, pipe users are considered standard smokers, but they may qualify for preferred smoker ratings provided all other underwriting criteria has been met. Occasional pipe users may qualify for standard nonsmoker rates on those products without Ultra Preferred classification</p>
MONY	<p>*An occasional cigar smoker (1 or 2 per month) may qualify fir Select NT or Preferred NT rates provided the client admits to smoking cigars, urine specimen is negative at time of application, and all other underwriting criteria is satisfied.</p> <p>Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum are rated as smokers (or tobacco users)</p>
North American	<p>* Occasional cigar users (max of 2 per month), with negative urine, may qualify for Premier NT (UL) or Preferred NT (term), provided all other underwriting criteria has been met.</p>

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Prudential Financial	<p>An occasional cigar smoker can qualify for the Preferred Plus category subject to the following guidelines:</p> <ol style="list-style-type: none"> <li>1. Cigar use must be admitted on the application</li> <li>2. Cigar use is limited to no more than 1 cigar a month</li> </ol> <p>Individuals who use pipes, cigars, chewing tobacco, or nicotine gum can get Preferred Nonsmoker rates provided they have not smoked cigarettes in the last 12 months and the use is admitted on the application.</p>
Travelers	<p style="text-align: center;">Anything like cigar, pipe, chewing tobacco or patch is considered for smoker rates. If cigar is used occasional (2 times a year) they might be able to get Non-Smoker rates with a letter explaining usage for the underwriter to review</p>
United of Omaha	<p>* Alternative tobacco users (pipe, cigar, chewing tobacco) may qualify for Standard PNT or Standard Non-Tobacco rates if the urine is negative for cotinine.</p>
West Coast Life	<p>In order to qualify for Non-Tobacco use Rates, the proposed insured must have not have used tobacco or nicotine products in any form (gum, patches, cigars, etc) within on year prior to the application.</p> <p>All current positive continine (nicotine metabolite) results will be treated as tobacco usage</p>