

**Guidelines for Each Class Rating to Qualify for  
Non-Smoker For Universal Life Insurance**

<b>Company</b>	<b>Preferred Plus Non-Smoker/ Preferred Best Non-Smoker</b>	<b>Preferred Non-Smoker</b>	<b>Select Non-Smoker</b>	<b>Standard Plus Non-Smoker</b>	<b>Standard Non-Smoker</b>
American General	5 years	3 Years	<b>X</b>	2 Years	1 Year
American MayFlower	5 Years	3 Years	2 Years	12 Months	12 Months
Banner Life	36 Months	24 Months	<b>X</b>	12 Months	12 Months
Empire General	36 Months	12 Months	<b>X</b>	<b>X</b>	12 Months
First Colony	5 Years	3 Years	2 Years	12 Months	12 Months
General American	48 Months	12 Months	<b>X</b>	<b>X</b>	12 Months
Jefferson Pilot	36 Months	12 Months	<b>X</b>	<b>X</b>	12 Months
Lincoln Life Life	<b>X</b>	12 Months	<b>X</b>	<b>X</b>	12 Months
Manulife	5 Years	2 Years	<b>X</b>	<b>X</b>	12 Months
Mass Mtutual	12 Months	12 Months	<b>X</b>	<b>X</b>	12 Months
MONY	5 Years	3 Years	<b>X</b>	<b>X</b>	1 Year

Company	Preferred Plus Non-Smoker/ Preferred Best Non-Smoker	Preferred Non-Smoker	Select Non-Smoker	Standard Plus Non-Smoker	Standard Non-Smoker
North American	<b>X</b>	24 Months (Custom Term UL) 36 Months (Custom Accumulator UL)	<b>X</b>	12 Months	12 Months (same)
Prudential Financial	5 Years Pref Best 3 Years Pref Plus	12 Months	<b>X</b>	<b>X</b>	12 Months
Travelers	5 Years	3 Years	24 Months	<b>X</b>	12 Months
United of Omaha	60 Months	60 Months	<b>X</b>	12 Months	12 Months
West Coast Life	3 Years	1 Year	<b>X</b>	1 Year	1 Year