

## Smoker / Non-Smoker Guidelines

### American General

Preferred Plus NS	No tobacco use for 5 years
Preferred NS	No tobacco use for 3 years
Standard Plus NS	No tobacco use for 2 years
Standard NS	No tobacco use for 1 year

An occasional cigar smoker may qualify for non-tobacco rates subject to the following guidelines:

1. Use must be admitted at time of application or inquiry and case data must coincide with admitted degree of usage
2. No more than 1 cigar a week may be smoked
3. No nicotine present in urinalysis
4. No use of tobacco products, other than occasional cigars, for the past 5 years prior to application or inquiry

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.

### American Mayflower

Preferred Best	No nicotine for 5 years
Preferred No Nicotine	No nicotine for 3 years
Select No Nicotine	No nicotine for 2 years
Standard Plus & Standard No Nicotine	No Nicotine for 12 months

An occasional cigar smoker can qualify for any of the nonsmoker classes subject to the following guidelines:

1. Cigar use is limited to 12 cigars or less per year.
2. Current HOS is negative for nicotine
3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification.

### Banner Life

All tobacco users are smokers

Preferred Plus	No tobacco for 36 months
Preferred Nonsmoker	No tobacco for 24 months
Standard Plus	No tobacco for 12 months
Standard Nonsmoker	No tobacco for 12 months

### Empire General

**EG universal Life  
series Only**

Select Preferred	No tobacco use for 36 months plus negative urine
Preferred	No tobacco use for 12 months plus negative urine
Nonsmoker	No tobacco use in any form for last 12 months *
Tobacco	Use of pipes, cigars, chewing tobacco, dip, snuff, a nicotine patch or gum
Smoker	Use of cigarettes in the last 12 months

**EG term series Only**

Select Preferred	No tobacco use for 60 months plus negative urine
Preferred	No tobacco use for 36 months plus negative urine

\* An occasional cigar smoker (12 or less per year) may qualify for nonsmoker rates

### First Colony

Preferred Best	No nicotine use for past 5 years
Preferred No Nicotine	No nicotine use for past 3 years
Select No Nicotine	No nicotine use for past 2 years
Standard Plus	No nicotine use for past 12 months
Standard No Nicotine	No nicotine use for past 12 months

An occasional cigar smoker can qualify for any of the nonsmoker classes subject to the following guidelines:

1. Cigar use is limited to 12 cigars or less per year
2. Current HOS is negative for cotinine
3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification

## First Penn

Preferred Best Non-Tobacco	No tobacco or nicotine based products used in the last 5 years
Preferred Non-Tobacco	No tobacco or nicotine based products used in the last 3 years
Standard Plus Non-Tobacco	No tobacco or nicotine based products used in the last 3 years
Standard Non-Tobacco	No tobacco or nicotine based products used in the last 3 years

An occasional cigar smoker can qualify for Preferred Non-Tobacco rates subject to the following guidelines:

1. Cigar use is limited to 12 cigars or less per year
2. Applicant's urine must test negative for the presence of nicotine

## General American

Elite Nonsmoker	No use of nicotine of any kind for 48 months (including patches, gum, inhaler)
Preferred Nonsmoker	No use of cigarettes within past 12 months; negative HOS

Any Positive HOS will be considered for smoker rates only.

## Jefferson Pilot

Preferred Plus Non-Tobacco	No tobacco or nicotine based products used in the last 36 months
Preferred Non-Tobacco	No tobacco or nicotine based products used in the last 12 months
Standard Non-Tobacco	No tobacco or nicotine based products used in the last 12 months

An occasional cigar smoker (1 cigar/week) can qualify for preferred Non-Tobacco if urine specimen is negative for nicotine. No use of cigarettes within the past 5 years

## Lincoln Life

### GTO/STO term

Preferred Best NS	No tobacco or nicotine substitute use within the past 5 years
Preferred NS	No tobacco or nicotine substitute use within the past 3 years
Standard Plus NS	No tobacco or nicotine substitute use within the past 3 years
Standard Nonsmoker	No tobacco or nicotine substitute use within the past 3 years

### All Permanent products

Preferred NS	No tobacco or nicotine substitute use within the past 12 months
Standard NS	No cigarette use for 12 months *

An occasional cigar smoker can qualify for Preferred Nonsmoker rates subject to the following guidelines:

1. Cigar use is limited to 12 cigars or less per year
2. Applicant's urine must test negative for presence of nicotine
3. Usage is admitted on the application

Standard Nonsmoker classification may also include other tobacco use (chewing tobacco or pipe) WITH nicotine present in urine

## Manulife

Super Preferred	No tobacco use for the last 5 years
Preferred Nonsmoker	No tobacco use for the last 2 years
Standard Nonsmoker	No cigarette use for the last 12 months *

An occasional cigar smoker may qualify for Preferred Nonsmoker rates subject to the following guidelines:

1. Usage is admitted on the application
2. Cigar use is limited to no more than 12 cigars per year
3. Micro urinalysis is free of nicotine or its metabolites

\* 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): \*\***

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 microunalysis 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.

\*\* Not available for PWL in New Jersey

## Mass Mutual

Ultra Preferred	No nicotine use for 2 years
Select Preferred Non-tobacco	No nicotine use for 12 months
Non-tobacco	No nicotine use for 12 months

Cigar smoking will be permitted as follows, provided the urine specimen is negative:

Ultra Preferred: up to 12 cigars per year

Select Preferred: up to 24 cigars per year

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

## MONY

Ultimate Select NT	No nicotine use for 5 years
Select NT	No nicotine use for 3 years*
Standard NT	No nicotine use for 1 year
Preferred NS (whole life)	No cigarette use for 1 year*

\*An occasional cigar smoker (1 or 2 per month) may qualify for 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.

Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum are rated as smokers (or tobacco users)

## New York Life

Select Preferred	No nicotine use for 5 years
Preferred	No nicotine use for 5 years
Non-Smoker	Occasional pipe or cigar use with negative urine
Select Standard	Nicotine user who is otherwise preferred
Standard	Nicotine use

Nicotine gum and nicotine patch users will generally be treated as smokers.

## North American

Custom Term UL

Premier NT	No Tobacco or nicotine use in any form (including nicotine patches and gum) for the last 36 months. *
Preferred NT	No Tobacco or nicotine use in any form (including nicotine patches and gum) for the last 24 months.
Standard NT	No Tobacco or nicotine use in any form (including nicotine patches and gum) for the last 12 months.

Impact Term/Custom Accumulator UL

Preferred NT	No Tobacco or nicotine use in any form (including nicotine patches and gum) for the last 36 months.
Standard Plus	No Tobacco or nicotine use in any form (including nicotine patches and gum) for the last 12 months.

\* 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.

## Prudential

Preferred Best	No nicotine for 5 years
Preferred Plus	No nicotine for 3 years
Preferred Nonsmoker	No cigarettes for 12 months
Nonsmoker	No cigarettes for 12 months *

An occasional cigar smoker can qualify for the Preferred Plus category subject to the following guidelines:

1. Cigar use must be admitted on the application
2. Cigar use is limited to no more than 1 cigar a month
  - 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.

## United of Omaha

### Priority Max UL

### Priority Ultra UL

### Priority Term

Preferred Plus	No tobacco use of any form in last 60 months
Preferred Non-Tobacco	No tobacco use of any form in last 60 months
Standard Plus	No tobacco use for 12 months*
Standard Non-Tobacco	No tobacco use for 12 months*

\* Alternative tobacco users (pipe, cigar, chewing tobacco) may qualify for Standard PNT or Standard Non-Tobacco rates if the urine is negative for cotinine.

### Priority Survivor

### Priority Reward 30

Preferred Plus	No tobacco use of any form in last 60 months
Preferred Non-Tobacco	No tobacco use for 12 months*
Standard Non-Tobacco	No tobacco use for 12 months*

\* Alternative tobacco users (pipe, cigar, chewing tobacco) may qualify for Standard PNT or Standard Non-Tobacco rates if the urine is negative for cotinine.