Term Policy Risk Classes

Non-Smoker Risk Classes									
American General	**American Mayflower**	**Banner**	**Empire General**	**First Colony Life**	**General American Life**	**Jefferson Pilot**	**Lincoln National**	**Mass Mutual**	**Manulife**
Pref Plus Non-Tobacco	Pref Best No Nicotine	Pref Plus Non-Tobacco	Select Pref Non-Smoker	Pref Best No Nicotine	Elite Non-Tobacco	Preferred Plus Non-Tobacco	Pref Best Non-Tobacco	Ultra Pref Non-Tobacco	Super Pref Non-Tobacco
X	X	X	X	X	X	X	X	X	X
Preferred Non-Tobacco	Preferred No Nicotine	Preferred Non-Tobacco	Preferred Non-Smoker	Preferred No Nicotine	Preferred Non-Tobacco	Preferred Non-Tobacco	Preferred Non-Tobacco	Select Preferred Non-Tobacco	Preferred Non-Tobacco
X	Select No Nicotine	X	X	Select No Nicotine	X	X	X	X	X
Standard Plus Non-Tobacco	Standard Plus No Nicotine	Standard Plus Non-Tobacco	X	Standard Plus No Nicotine	X	X	Standard Plus Non-Tobacco	X	X
Standard Non-Tobacco	Standard No Nicotine	Standard Non-Tobacco	Non-Smoker	Standard No Nicotine	Standard Non-Tobacco	Standard Non-Tobacco	Standard Non-Tobacco	Non-Tobacco	Standard Non-Tobacco
Special Non-Tobacoo (Used for any rating)	X	X	Rated Non-Smoker	X	X	X	X	X	X
X	X	X	Tobacco Use No cigarettes	X	X	X	X	X	X
X	X	X	Rated Tobacco	X	X	X	X	X	X

Smoker Risk Classes									
American General	**American Mayflower**	**Banner**	**Empire General**	**First Colony Life**	**General American Life**	**Jefferson Pilot**	**Lincoln National**	**Mass Mutual**	**Manulife**
Preferred Tobacco	Preferred Nicotine	X	X	Preferred Nicotine	Preferred Tobacco	Preferred Tobacco	Preferred Tobacco	Select Preferred Tobacco	Preferred Tobacco
X	Standard Plus Nicotine	X	X	Standard Plus Nicotine	X	X	X	X	X
Standard Tobacco	Standard Nicotine	Standard Tobacco	Smoker	Standard Nicotine	Standard Tobacco	Standard Tobacco	Standard Tobacco	Tobacco	Standard Tobacco
Special Tobacco (Used for any rating)	X	X	Rated Smoker	X	X	X	X	X	X

Term Policy Risk Classes

Non-Smoker Risk Classes					
MONY	**North American**	**Pruco Life**	**TransAmerica**	**United Of Omaha**	**West Coast Life**
Ultimate Select Non-Tobacco	X	Pref Best Non-Smoker	Preferred Plus Non-Smoker	Pref Plus Non-Tobacco	Supper Pref Non-Tobacco
X	X	Pref Plus Non-Smoker	X	X	X
Select Non-Tobacco	Preferred Non-Tobacco	Preferred Non-Smoker	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred Non-Tobacco
X	X	X	X	X	X
X	Standard Plus Non-Tobacco	X	Standard Plus Non-Smoker	Standard Plus Non-Tobacco	X
Standard Non-Smoker	Standard Non-Tobacco	Non-Smoker	Standard Non-Smoker	Standard Non-Tobacco	Standard Non-Tobacco
X	X	X	X	X	X
X	X	X	X	X	X
X	X	X	X	X	X

Smoker Risk Classes					
MONY	**North American**	**Pruco Life**	**TransAmerica**	**United Of Omaha**	**West Coast Life**
Select Tobacco	Preferred Tobacco	Preferred Plus Smoker	Preferred Smoker	X	Preferred Tobacco
X	X	X	X	Standard Plus Tobacco	X
Standard Tobacco	Standard Tobacco	Smoker	Standard Smoker	Standard Tobacco	Standard Tobacco
X	X	X	X	X	X