# Universal Life 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 | X | Ultra Pref Non-Tobacco | X |
| 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-Smoker | Select Preferred Non-Tobacco | Preferred Non-Smoker |
| X | Select No Nicotine | X | X | Select No Nicotine | X | X | X | X | X |
| X | Standard Plus No Nicotine | Standard Plus Non-Tobacco | X | Standard Plus No Nicotine | X | X | X | X | X |
| Standard Non-Tobacco | Standard No Nicotine | Standard Non-Tobacco | Non-Smoker | Standard No Nicotine | Standard Non-Tobacco | Standard Non-Tobacoo | Standard Non-Smoker | Non-Tobacco | Standard Non-Smoker |
| X | 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 Use | 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 | X | Select Preferred Tobacco | Preferred Smoker |
| 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 Smoker |
| Special Tobacco (Used for any rating) | X | X | Rated Smoker | X | X | X | X | X | X |

# Universal Life Policy Risk Classes

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

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