

# TOBACCO USAGE GUIDELINES

CARRIER	UNDERWRITING CLASS	1 YEAR TOBACCO FREE	MAXIMUM CIGAR/ALTERNATE TOBACCO USAGE (ASSUMES NEGATIVE NICOTINE ON THE EXAM UNLESS STATED OTHERWISE)
ANICO	Preferred plus non-nicotine	Preferred plus non-nicotine	Cigar or smokeless tobacco use of no more than 2 times per month and negative urine specimen considered non-nicotine
	Preferred non-nicotine	Preferred non-nicotine	Vaping will be classified as nicotine user
	Standard Plus non-nicotine	Standard Plus non-nicotine	NA
	Standard Non-nicotine Nicotine rates	Standard Non-nicotine Nicotine rates	
Corebridge	Preferred Plus	5 Years	1 Cigar / Week
	Preferred	3 Years	
	Standard Plus	1 Year	
Equitable	Preferred Elite	5 Years	< 12 Cigars / Year
	Preferred	3 Years	
	Standard Plus	1 Year	Nicotine products other than cigarettes, e-cigs or hookah, Standard Non-tobacco up to Equitable retention with negative nicotine.
	Standard	1 Year	
F&G	Preferred	2 Years	< 1 Cigar / month
Foresters Financial	Preferred Plus	5 Years	None allowed
	Preferred	3 Years	< 12 Cigars / Year
	Standard Plus	1 Year	< 12 Cigars / Year
	Tobacco Plus	NA	NA
John Hancock	Super Preferred	5 Years	< 12 Cigars / Year
	Preferred	2 Years	< 12 Cigars / Year
	Standard Plus	1 Year	< 24 Cigars / Year
	Standard	1 Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay) <i>E-Cigs and Hookah will be considered at tobacco rates</i>
Legal and General	Preferred Plus	3 Years	12 Cigars or less / Year
	Preferred	2 Years	
	Standard Plus	1 Year	
Lincoln Financial	Preferred Plus	3 Years	< 12 Cigars / Year
	Preferred	2 Years	24 Cigars / Year
	Standard	1 Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay) <i>E-Cigs will be considered at tobacco rates/Chantix use in the past year is also tobacco rates</i>
MassMutual	Ultra Preferred	2	24 Cigars / Year, admitted up front and negative urine
	Select Preferred	2	24 Cigars / Year, admitted up front and negative urine
Mutual of Omaha	Preferred Plus	3 Years	24 Cigars / Year
	Preferred	2 Years	
	Standard Plus	1 Year	
Nationwide	Preferred Plus	5 Years	12 Cigars or less / Year
	Preferred	2 Years	
	STD Plus	1 Year	
New York Life	Select Preferred	5 Years	None allowed
	Preferred	5 Years	Occasional cigar (up to 12 per year) is allowed if admitted on the application and the urine contains no nicotine
	Preferred II	2 Years	Occasional cigar (up to 12 per year) is allowed if admitted on the application and the urine contains no nicotine

Updated 7/6/24

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

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North American	Super Preferred	5 years	Occasional cigar (up to 12 per year) is allowed if admitted on the application with negative urinalysis
	Preferred	3 years	Occasional cigar (up to 24 per year) is allowed if admitted on the application with negative urinalysis
	Non-tobacco	12 months	Must not have used tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum, or patches) in any form within the last 12 months. Occasional cigar (up to 24 per year) is allowed if admitted on the application with negative urinalysis.
Principal Financial	Super Preferred	5 Years	< 12 Cigars / Year
	Preferred (Ages 20 - 70)	2 Years	< 24 Cigars / Year
	Preferred (Ages 71 - 85)	3 Years	< 24 Cigars / Year
	Super Standard (Ages 20-70)	1 Year	< 24 Cigars / Year
	Super Standard (Ages 71 - 85)	3 Year	< 24 Cigars / Year
Protective Life	Select Preferred	5 Years	Up to 12 Cigars (Select PFD) or 24 (PFD) / Year Must be admitted on app or paramed and urine negative for cotinine/nicotine
	Preferred	2 Years	
Prudential	Preferred Best	5 Years	≤ 2 cigars per month and negative urinalysis for nicotine
	Preferred	3 Years	≤ 2 cigars per month and negative urinalysis for nicotine
	Non - Smoker Plus	1 Year	Any non-cigarette product as long as it is admitted (Positive nicotine is okay) ((E-Cigs are considered tobacco rates))
Securian Financial	Preferred Select	3 Years	12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Preferred	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Non-Tobacco Plus	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
Symetra	Super Preferred	5 Years	< or equal 24 Cigars / Year
	Preferred	3 Years	
	Standard Plus	1 Year	
Transamerica	Preferred Plus	5 Years	< 12 Cigars / Year
	Preferred	2 Years	
	Standard Plus	2 Years	
	Standard	2 Years	