

Medical use – life insurance

We will underwrite for both the marijuana use and the related medical condition.

Recreational use – life insurance

Intermittent use

- Will not be rated.
- Can be considered for Standard Nontobacco rates.
- Preferred consideration is possible for best cases, based on the overall circumstances and histories of the case as a whole.

Moderate to heavy use

- Tobacco rates. May be Standard Tobacco or rated with Tobacco classification.

Approved paramedical companies

APPS (American Para Professional Systems) – www.appslive.com

ExamOne – www.examone.com

Single life retention*

Ages	Preferred Plus a/Preferred Select/Standard	Table A D Flat Extras Up to \$7.50	Table E P Flat Extras Over \$7.50
0-65	\$5,000,000	\$4,000,000	\$1,000,000
66-75	4,000,000	2,500,000	1,000,000
76-80	2,500,000	1,000,000	500,000
81-85	1,000,000	250,000	0

* If Option C is chosen on UL, retention is 50% of the amount shown in the table above.

** Foreign Nationals: See the retention chart under Residence and Travel.

Single life automatic binding including retention**

Ages	Preferred Plus a/Preferred Select/Standard	Table A D Flat Extras Up to \$7.50	Table E P Flat Extras Over \$7.50
0-65	\$50,000,000	\$40,000,000	\$15,000,000
66-75	40,000,000	25,000,000	10,000,000
76-80	25,000,000	10,000,000	2,000,000
81-85	5,000,000	2,000,000	0

** Professional athletes and entertainers: we can offer up to \$2 million automatically.

** Foreign nationals: See the retention chart under Residence and Travel.

Jumbo limits***

Ages	Through Table D	Table E P
0-80	\$65,000,000	\$65,000,000
81-85	40,000,000	0

***Foreign national jumbo limit is \$50 million. The maximum age is 65.