

Updated: November 29, 2022

All carriers shown may not be available. Please check your approved carrier list before proceeding.

AIG/Corebridge

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Standard Plus: No tobacco for 1 year
Standard Non-Tobacco: No tobacco for 1 year

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

1. Use must be admitted at the time of the application or inquiry and all case data must coincide with the admitted degree of usage.
2. No more than 1 cigar per week may be smoked.
3. No nicotine metabolites may be present in the urinalysis or any other carriers' urinalysis in the last 12 months.
4. No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry.
5. If APS is necessary, info in the records should validate the degree of smoking reported by the applicant.

**Electronic Cigarettes/Vaping – smoker rates regardless of nicotine content

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.

Allianz Life Insurance Company of North America

Preferred Plus Non-Tobacco: No tobacco in 3 years.
Preferred Non-Tobacco: No tobacco in 2 years.
Standard Non-Tobacco: No tobacco in 1 year.

Tobacco rates are charged for any tobacco/nicotine/vaping in the past 12 months. However, they have preferred exceptions that allow them to offer n/t rates (even up to preferred plus n/t) with occasional use CIGARS ONLY (no other forms) with a negative urine cotinine specimen.

**permitted number of cigars per month is not published, as each is case is "individual consideration", but 4 per month is likely OK in an otherwise clean case.

Tobacco is defined as any use of tobacco, such as cigarettes, cigars, chewing tobacco, snuff, pipe smoking, nicotine patch, nicotine gum, betel nuts, or other product containing nicotine or nicotine byproducts.

E-cigarettes/vape are tobacco rates regardless of nicotine content

American National

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Standard Plus: No tobacco for 2 years
Standard Non-Tobacco: No tobacco for 1 year

An occasional cigar smoker/smokeless tobacco user may qualify for non-tobacco rates. These rates are subject to the following:

1. No more than twice per month
2. HOS must be negative

E-cigs/vaping treated as Smoker regardless of nicotine content.



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Smoker/Non-Smoker Guidelines

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Ameritas

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 2 years
Select Non-Tobacco: No tobacco for 1 year

An occasional cigar smoker user may qualify for any of the above non-tobacco rates. These rates are subject to the following:

1. No more than 2 cigars per month
2. Urinalysis must be negative

Assurity

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Select NT (Term only): No tobacco for 1 year

Celebratory cigars OK at 12 or fewer per year w/ neg nicotine specimen

E-cigs/vape – smoker rates regardless of nicotine content

Banner Life

All tobacco/nicotine users are smokers with the exception of occasional cigar.

Preferred Plus: No tobacco or nicotine based products for 36 months*
Preferred Nonsmoker: No tobacco or nicotine based products for 24 months*
Standard Plus & Standard Nonsmoker: No tobacco or nicotine based products for 12 months*

*Occasional cigar user (up to 12 per year), with negative urine, may qualify for Preferred Plus, Preferred or Standard Plus rates. Use must be admitted up front on application/exam and there must be no use of any other tobacco/nicotine products in the last 3 years

**Electronic Cigarettes & vaping – smoker rates regardless of nicotine content, acceptance is not guaranteed, ask underwriting

Cincinnati Life

Preferred Plus: No tobacco for 5 years*
Preferred: No tobacco for 3 years*
Standard Plus: No tobacco for 1 year**

*Celebratory cigar users may qualify for Prfd Plus or Prfd if – no more than 6 cigars per year and the usage must be disclosed up front on the application and/or agent cover letter. Urinalysis must be negative for nicotine. If there was any prior use of tobacco/nicotine, only prior users of “NON-Smoking” tobacco are eligible for celebratory cigar use in Prfd/Prfd Plus. Must have quit the other tobacco 3 or 5 yrs ago to qualify.

**“Non-smoking” tobacco users (current) may qualify for Std Plus; POSITIVE urine OK

“Non-smoking” = smokeless, chew, dip, snuff, cigars, pipe

“Smoking” = all e-cigs/ vape (regardless of nicotine content), hookah, MJ, nicotine substitutes such as gum & patch



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Equitable

Preferred Elite NT (Term/Perm):	No tobacco products for 5 years and must test negative for nicotine.
Preferred NT (Term/Perm):	No tobacco products for 3 years and must test negative for nicotine.
Standard Plus (Term/Perm):	No tobacco products for 1 year and must test negative for nicotine.

- Occasional Cigar smokers up to 12 per year (1/month) with admitted use and negative urine may qualify for Nonsmoker rates (at whatever rate would otherwise qualify for even preferred rates). Greater than 12/year would be Standard nonsmoker at best.
- Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum with negative urine and admitted use would be Standard Nonsmoker at best.
- Applicant must otherwise satisfy all other underwriting criteria for each classification.
- Incentive to Stop Use of Tobacco Products: Tobacco Users will receive non-tobacco-user COI's for the first policy year as an incentive to stop using tobacco products. Tobacco-user COIs apply in policy year two and later, unless the policy owner applies and the insured is approved for non-tobacco-user rates. (Does not apply to Term products).

E-cigs/vape – smoker rates regardless of nicotine content

Global Atlantic Life

Term Products

Premier:	No tobacco for 60 months
Preferred:	No tobacco for 36 months
Standard Plus:	No tobacco for 12 months
Standard:	No tobacco for 12 months

Permanent Products

Preferred Plus/Premier:	No tobacco for 36 months
Preferred:	No tobacco for 12 months
Standard:	No tobacco for 12 months

1. No more than 4 cigars per month may be smoked.
2. Occasional cigar use must be admitted on the application, including the number and frequency of such use. The LA-23A supplemental questionnaire must be included with term applications upon initial underwriting evaluation.
3. There must be no conflicting nicotine or tobacco use information found on the application, APS, examination, MIB, or inspection.
4. Applicant's urine must test negative for the presence of nicotine.
5. Absolutely no use of other tobacco or nicotine products within the past year. This includes, but is not limited to, cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.
6. Applicant must otherwise qualify for preferred plus, preferred, or standard non-tobacco rates.

**** **STD Nonsmoker** rate with Cigar use history when the insurance exam is positive for cotinine – use must be admitted

*Electronic Cigarettes/Vaping – all types will be Nicotine rates, regardless of nicotine content, EXCEPT MJ which will fall under the MJ guidelines (and will be Non Tobacco rates)

**The company reserves the right to decline the celebratory cigar exception if, in the sole discretion of the underwriter, the occasional cigar use would pose additional mortality risk due to other health conditions of the proposed insured.



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Guardian Life insurance Company of America

Elite (term):	No nicotine for 5 years
Preferred Plus:	No nicotine for 4 years
Preferred No Tobacco	No nicotine for 2 years
Standard No Tobacco	No nicotine for 1 year

An occasional celebratory cigar smoker may qualify for best available rates subject to the following guidelines:

- Usage is admitted on the application
- Cigar use is limited to no more than 12 cigars per year
- Current Home Office Specimen (HOS) is negative for cotinine

Provided no cigarette use within the past 12 months we can consider at Standard Nontobacco (no Preferred) for use of alternate tobacco (chewing tobacco, pipe, cigars, gum, patch, lozenges, hookah, gutka) even though the HOS is positive for cotinine as long as the use is admitted on the application.

Standard Smoker rates for use of cigarettes, bidis cigarettes, clove cigarettes, electronic/vaping devices w/ nicotine, or on Chantix.

all vaping/E Cig use is a Smoker. (Which is "Standard" at Guardian)

John Hancock, John Hancock (USA), John Hancock NY

Super Preferred:	No tobacco or nicotine use in any form in the last 5 years*
Preferred Nonsmoker:	No tobacco or nicotine use in any form in the last 2 years*
Standard Plus Nonsmoker:	No tobacco or nicotine use in any form in the last 12 months**
Standard Nonsmoker:	No cigarettes or e-cigarettes in the last 12 months***

An occasional celebratory cigar smoker may qualify for Super Preferred or Preferred NS 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 (max 1/mo)
3. No use of other tobacco or nicotine products (in any form) in the last 5 years (Super Preferred) or 2 years (Preferred NS)
4. Microurinalysis is free of nicotine or its metabolites

*An occasional cigar smoker may qualify for Preferred Nonsmoker if he/she smokes less than one cigar/month and microurinalysis is free of nicotine

**An occasional cigar smoker may qualify for Standard Plus Nonsmoker if he/she smokes no more than 2 cigars/month and microurinalysis is free of nicotine

***Standard Nonsmoker classification also includes individuals who use pipes, cigars, chewing tobacco, nicotine gums, or nicotine patches AND who have not smoked cigarettes/e-cigs in the last 12 months even though the HOS is positive for cotinine, as long as the use is admitted on the application.

****Electronic Cigarettes/vape (regardless of nicotine content), cigarillos, waterpipes/hookahs, nicotine beverages – Smoker rates

Quit Smoking Incentive (available for all JH USA fixed UL and variable UL products, excluding term and traditional whole life.)

Smokers age 20-70 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 microurinalysis 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 is charged nonsmoker cost of insurance charges.



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Lincoln Life

Term and Permanent

Preferred Best: No tobacco or nicotine products in the past 36 months
Preferred: No tobacco or nicotine products in the past 24 months
Standard NT: No cigarette usage in the past 12 months; pipe, cigar, chewing tobacco acceptable*

MoneyGuard Series

Preferred: Non-smokers
Standard: Smokers

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

1. Usage is admitted on the application
2. Cigar use is limited to 12 cigars or less (Preferred Plus) or 24 cigars or less (Preferred) per year.
3. Applicant's urine must test negative for the presence of nicotine.

*Standard Nontobacco may include use of alternate tobacco (cigar, chewing tobacco, or pipe) even though the HOS is positive for cotinine as long as the use is admitted during the application and/or examination process.

**Electronic Cigarettes/Vape – Smoker rates, regardless of nicotine content

**Chantix users will receive smoker rates

** Nicotine gum ok for nonsmoker/standard rates as long as 24 months removed from smoking.

Mass Mutual

Ultra Preferred Nonsmoker: No tobacco or nicotine use in any form in the last 12 months*
Select Preferred Nonsmoker: No tobacco or nicotine use in any form in the last 12 months*

*Celebratory cigar exception – up to 24 cigars per year permitted in both preferred categories, with admitted use and negative urinalysis.

Nicotine/tobacco rates apply for all sources other than celebratory cigar (as described above), including pipe, snuff, chew, e-cigs/vaping, hookah and smoking cessation aids (whether they contain nicotine or not)

Mutual of Omaha/United of Omaha

For Fully Underwritten Products:

Preferred Plus: No nicotine use of any form in the past 36 months
Preferred: No tobacco use of any form in the past 24 months
Standard Plus & Standard Non-Tobacco: No tobacco use of any form in the past 12 months

To qualify for Preferred and Standard non-tobacco rates the urinalysis test must be completely negative.

- Occasional celebratory cigar smoker, two per month or less may qualify Preferred Plus.
- Pipe smokers, regular cigar smokers, tobacco chewers or those who use nicotine substitutes do not qualify for non-tobacco rates.
- All Electronic Cigarettes (w/ or w/o nicotine) – smoker rates apply.

National Life/Life of Southwest

Elite Preferred Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Select/Std Plus Non-Tobacco: No tobacco for 1 year

*Celebratory cigars will be considered on an individual basis and in light of health history. Urine must be neg. No specific 'number of uses' published.

All other sources of nicotine will be Smoker rates, as will e-cigs and vape even if they do NOT contain nicotine.



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Nationwide

All products EXCEPT WL:

Nontobacco Preferred Plus: No use within the past 5 years
Nontobacco Preferred: No use within the past 24 months
Nontobacco Standard Plus: No use within the past 12 months

WL ONLY:

Nontobacco Preferred Plus: No use within the past 5 years
Nontobacco Preferred: No use within the past 12 months

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

- Cigar use is limited to no more than 1 cigar per month or 12 per year.
- May qualify for Preferred Nonsmoker rates no more than 1 cigar per week or 5 per month.
- Use must be admitted up front and testing must be negative for tobacco use.
- Applicant must otherwise satisfy all other underwriting criteria for the preferred classification.

**Electronic Cigarettes – smoker rates, regardless of nicotine content

Note – Nationwide may be able to match NonSmoker rates for “other” tobacco users with positive urinalysis if we have received bona fide NonSmoker offers from two other carriers. See Offer Match Program for additional details.

North American

Super Preferred: No tobacco or nicotine use in any form in the last 5 years*
Preferred Nonsmoker: No tobacco or nicotine use in any form in the last 3 years**

*Occasional cigar users (max. of 12 per year), with negative urine, may qualify for Super Preferred, assuming all other criteria are met

**Occasional cigar users (2 max/mo), with negative urine, may qualify for Preferred NS, assuming all other criteria are met

E-cigs/vaping considered Smoker regardless of nicotine content

Pacific Life (Affluent/CPAM)

All Products (including new Elite Term):

Super Preferred: No tobacco or nicotine use in any form in the last 5 years*
Preferred NS: No tobacco or nicotine use in any form in the last 3 years*
Standard NS: No tobacco or nicotine use in any form in the last 1 years* (NO LONGER allow “other” tobacco in Std NS)

*Prfd & Super may be available for occasional cigar and PIPE smokers if use is admitted on application and exam, HOS is negative for nicotine, no cigarette use in the last 5 years and applicant otherwise meets preferred criteria. Max allowed number of cigar/pipe uses NOT disclosed by carrier – it is determined thru Individual Consideration.

E-cigarettes/vaping/hookah – considered Smoker regardless of nicotine content



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Pacific Life (Lynchburg/Promise products)

Preferred Best:	No tobacco or nicotine use in any form in the last 5 years
Preferred Nonsmoker:	No tobacco or nicotine use in any form in the last 3 years
Select Nonsmoker:	No tobacco or nicotine use in any form in the last 2 years
Standard Nonsmoker:	No tobacco or nicotine use in any form in the last 12 months

*Occasional cigar users (max. of 12 per year), with negative urine, may qualify for Preferred Best, Preferred NT or Select NT, provided all other underwriting criteria have been met. All products and ages.

E-cigarettes & vape – Smoker rates, regardless of nicotine content.

Penn Mutual

Perm Products:

Preferred Plus:	No tobacco/nicotine last 3 years
Preferred Non-tobacco:	No tobacco/nicotine last 2 years
Standard Nonsmoker:	No tobacco/nicotine for 12 months.
Tobacco:	Current/past use in prior 12 months of any tobacco including cigarettes, e-cigs, chew*, pipe, cigars**, or nicotine aids.

Term Products:

Preferred Plus:	No tobacco/nicotine last 5 years
Preferred Non-tobacco:	No tobacco/nicotine last 3 years
Select Nonsmoker:	No tobacco/nicotine last 2 years
Standard Nonsmoker:	No tobacco/nicotine for 12 months.
Tobacco:	Current/past use in prior 12 months of any tobacco including cigarettes, e-cigs, chew*, pipe, cigars**, or nicotine aids.

*Chewing tobacco use: Occasional chewing tobacco uses of 1-2 month may qualify for Preferred n/t rates (term & perm) if the microunalysis is negative for nicotine.

**Cigar use: If the microunalysis is negative for nicotine, n/s rates may apply.
Up to 12 cigars per year: best available - Preferred Plus (term & perm products).
Up to 24 cigars per year: best available – perm products Preferred Plus n/t; term products Preferred n/t
Up to 52 cigars per year: Standard n/t.

E-cigs/vape – Smoker rates regardless of nicotine content

Principal

Super Preferred:	No tobacco/nicotine last 5 years
Preferred Non-tobacco:	No tobacco/nicotine last 2 years (ages 21-70), last 3 years (ages 71+)
Super Standard Nonsmoker:	No tobacco/nicotine for 1 year (age 20-70) last 3 years (age 71-85)
Tobacco:	Current/past use in prior 12 months of any tobacco including cigarettes, cigars, pipe, chew, or nicotine aids**

Cigar use: Super preferred - 12 or fewer cigars per year with a negative urinalysis and admission on application.
Preferred, Super Standard and Standard non-tobacco - 24 or fewer cigars per year with a negative urinalysis and admission on application.

**Electronic Cigarettes/Vape – Smoker rates regardless of nicotine content.



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Protective/Protective Life and Annuity (NY)

Select Preferred:	No use of any form of tobacco within the last 60 months
Preferred:	No use of any form of tobacco within the last 24 months
Nonsmoker:	No use of any form tobacco over 12 months but less than 24 months
Smoker:	Last tobacco within 12 months

Cigar Usage - Select Preferred and Preferred rate classes can be allowed for incidental cigar use as long as the cigar usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine. Incidental cigar use is defined as follows:

- Select Preferred - 12 cigars or fewer over the past 12 months.
- Preferred - 24 cigars or fewer over the past 12 months.
- For permanent products, the Tobacco class includes persons who have not smoked cigarettes within the last 12 months but have used some other form of tobacco.
- For term products, the Preferred Tobacco (Smoker) class includes persons having used any form of tobacco who would otherwise satisfy preferred underwriting criteria. The Tobacco (Smoker) class is for any tobacco users who do not meet the preferred criteria.

**Electronic Cigarettes/vape – smoker rates regardless of nicotine content

Prudential

For new products:

Preferred Best:	No tobacco or nicotine use within the last 5 years
Preferred Non-Tobacco:	No tobacco or nicotine use within the last 3 years
Non-Smoker Plus & Non-Smoker:	No cigarettes within the last 12 months*

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

1. Use must be admitted on the application
2. Cigar use is limited to no more than 2 cigars per month
3. Urine specimen must test negative for nicotine
4. No other tobacco or nicotine products used in the last 5 years
5. No contradictory statements regarding tobacco or nicotine use in APS, MIB, other prior exams or applications
6. Otherwise qualifies for Preferred best without requiring an exception or credits

*Individuals who use pipes, cigars, chewing tobacco, hookah, nicotine patches, or nicotine gum can get Non-Smoker Plus rates provided they have not smoked cigarettes in the last 12 months even though the HOS is positive for cotinine as long as the use is admitted on the application.

**Electronic Cigarettes & vaping – Smoker rates, regardless of nicotine content; EXCEPT for vaped MJ – this would still be non-smoker rates



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Securian (Minnesota Life)

Preferred Select NS: No nicotine use of any form in the past 36 months with negative urine

- Exceptionally will allow – 12 or less cumulative tobacco uses (any type including nicotine e-cigs) per year with cotinine marker in urine **negative**

All other nonsmoker rate classes: No regular tobacco use of any form in the past 12 months with negative urine

- Will allow up to 24 cumulative tobacco uses (any type including nicotine e-cigs) per year with cotinine marker in urine **negative**

> 24 admitted tobacco uses OR **positive** nicotine markers in urine regardless of usage amount admitted:

- Combustible tobacco (cigars, cigarettes, pipes) – Tobacco rates
- Non-combustible tobacco/nicotine (chew, snuff, e-cig/vape, other nicotine delivery devices) may qualify for nonsmoker, but offer is assessed one class down (i.e. Preferred Tobacco to Standard NonTobacco; Standard Tobacco to Table B NonTobacco). No cigarette/cigars in past 10 years, Thiocyanate (tobacco combustion marker) must be negative.

E-cigs/vape with NO nicotine are still treated as tobacco and fall under all guidelines above.

EXCEPTIONS: Based on research and development and the ability to test for a marker of tobacco combustion, we can improve ratings for clients who use non-combustible tobacco, such as chewing tobacco and snuff, as well as e-cigarettes and other nicotine delivery devices.

- To qualify for this mortality credit program, a client must meet the following:
 - Non-combustible tobacco use such as chewing tobacco, snuff and nicotine delivery devices
 - No use of cigarettes or cigars in the past 10 years
 - Thiocyanate (tobacco combustion marker) is negative (NOTE: even if nicotine marker is positive)
- If client meets all of the criteria above, we will improve from tobacco to non-tobacco rates but assess a one-class downgrade:
 - Preferred Tobacco to Standard Non-Tobacco
 - Standard Tobacco to Table B Non-Tobacco
 - Table B Tobacco to Table C Non-Tobacco

Security Mutual

ALL products:

Preferred Plus Nonsmoker: No tobacco or nicotine use for 3 years

Preferred Nonsmoker: No tobacco or nicotine use for 2 years

Standard Plus NS (Term only) No tobacco or nicotine use for 1 years

Standard Nonsmoker: No tobacco or nicotine use for 1 year

An occasional cigar smoker can qualify for one of the Nonsmoker categories subject to the following guidelines for UL/WL products only:

1. Individuals who smoke no more than 2 cigars per month, admit the use on the application, and have negative cotinine (nicotine metabolite) urine measurements can qualify for the Preferred Plus classification. No MIB/APS information to the contrary.
2. Individuals who smoke no more than 4 cigars per month, admit the use on the application, and have negative cotinine (nicotine metabolite) urine measurements can qualify for the Preferred, Standard Plus or Standard Nonsmoker classifications. No MIB/APS information to the contrary



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Symetra

Super Preferred Non-Tobacco:	No tobacco or nicotine use for 5 years*
Preferred Non-Tobacco:	No tobacco or nicotine use for 3 years*
Standard Plus Non-Tobacco:	No tobacco or nicotine use for 12 months*

*Celebratory cigars – max 24 per year with negative urine and full admission, all rate classes available, all products

“Nicotine” includes – cigarettes, cigars, pipe, chew, vaping, e-cigs, any nicotine substitutes or aids; as well as any positive urine results (regardless of source). Note – e-cigs/vape will be Nicotine rates regardless of actual nicotine content.

Transamerica

Preferred Plus (Term)/Select (UL):	No tobacco or nicotine use for 60 months
Preferred Nonsmoker:	No tobacco or nicotine use for 24 months
Standard Plus Nonsmoker (Term):	No tobacco or nicotine use for 24 months
Standard Nonsmoker:	No tobacco or nicotine use for 24 months

Incidental Cigar Users criteria:

No more than 12 per year, admitted on app and/or exam, HOS negative for cotinine can qualify for Preferred Plus/Select or any other NS class

**Electronic Cigarettes – Smoker rates regardless of nicotine content

William Penn

All tobacco/nicotine users are smokers with the exception of occasional cigar.

Preferred Plus:	No tobacco or nicotine based products for 36 months*
Preferred Nonsmoker:	No tobacco or nicotine based products for 24 months*
Standard Plus & Standard Nonsmoker:	No tobacco or nicotine based products for 12 months*

*Occasional cigar user (up to 12 per year), with negative urine, may qualify for Preferred Plus, Preferred or Standard Plus rates. Use must be admitted up front on application/exam and there must be no use of any other tobacco/nicotine products in the last 3 years

**Electronic Cigarettes & vaping – smoker rates regardless of nicotine content



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