

Tobacco Usage

Updated November 2010

Carrier	Number of Years Not Using Tobacco				Description
	Super Preferred	Preferred	Standard Plus	Standard	
American General	5	3	2	1	</= 1 cigar per week, admitted on app, negative HOS done for AIG or any other company within the last 12 months; no tobacco products other than occasional cigar for at least 5 years prior to application.
ANICO	5	3	2	1	</=2 per month - negative HOS; Occasional Smokeless Tobacco users and cigar smokers can now be considered for Preferred Plus
Aviva	3	1		1	</=2 per month - negative HOS - can qualify for preferred
AXA	5	3	1	1	</=12 cigars per year - negative HOS - can qualify for preferred
Banner	3	2	1	1	</=12 cigars per year - negative HOS - can qualify for preferred
Columbus Life	5	1	1	1	</=12 cigars per year - negative HOS - can qualify for preferred
Genworth	5	3	2	1	</=12 cigars per year - negative HOS - can qualify for preferred
ING	5	3	2	1	</= 1 cigar per week - negative HOS - Super Preferred
John Hancock	5	2	1	1	<12 cigars/year negative HOS - Super Preferred NT; <24 cigars/year - negative HOS - Standard + NT; chewing tobacco - Std NT
Lincoln Benefit	5	3	2	1	</=12 cigars per year - negative HOS - can qualify for preferred
Lincoln Financial	3	2	1	1	</=12 cigars per year - negative HOS- can qualify for preferred plus; dipper - negative HOS; STD NT - can test positive for nicotine for chewer or dipper
Met Life	5	3	2	1	>= 4 cigars per year with negative HOS - Preferred + and/or Elite NS; or cigar, pipe or smokeless tobacco - Preferred NS or Standard + NS
Mutual of Omaha	5	3	1	1	</=12 cigars per year - negative HOS, can qualify for the best rates
Nationwide	5	1	1	1	</=12 cigars per year - negative HOS - can qualify for preferred
New York Life	5	5			
North American	5	3	2	1	</= 1 cigars per month - negative HOS - can qualify for preferred
Pacific Life	5	2		1	negative HOS can qualify for SuperPreferred
Principal	5	1	1	1	</= 12 cigars per year - negative HOS, admitted on application - can qualify for all classes
Protective	5	1		1	</= 6 cigars per year - negative HOS (Select Pref NS) </= 12 cigars per year - negative HOS (Preferred NS)
Prudential	5	3	1	1	</=2 cigars per month - negative HOS - can qualify for preferred best; pipes, cigars, chewing tobacco, nicotine patches or nicotine gum can get non-smoker plus rates as long as they haven't smoked a cigarette in the past 12 months.
SBLI	5	3	2	2	
Sun Life	5	2	1	1	</=3 cigars monthly - negative HOS - can qualify for preferred
Transamerica	5	2	2	2	</= 1 cigars per month - negative HOS - can qualify for preferred
West Coast Life	5	1		1	</= 6 cigars per year - negative HOS (Select Pref NS) </= 12 cigars per year - negative HOS (Preferred NS)
Western Reserve	5	2		2	</= 12 cigars per year - negative HOS, admitted on application - can qualify for preferred