

Not for use with the public. Broker use only.

## Underwriting Guidelines for Tobacco/Nicotine Use

CARRIER	Min for PBNS	Min for PNS	Min for SNS+	Min for SNS	NOTES
<b>AMERICAN GENERAL</b>	5 years	3 years	1 years	1 year	Will allow an occ cigar, up to 1/wk, must admit & neg HOS, as well as no cigarette use in past 5 yrs
<b>AMERICAN NATIONAL</b>	5 years	3 years	2 years		Cigar or smokeless tobacco use of no more than 2 per month and neg HOS
<b>ASSURITY</b>	5 years	3 years	n/a	1 year	will allow an occ cigar, up to 12/yr, must admit & neg HOS—best class avail SNS
<b>AVIVA</b>	5 years	3 years	1 year		Perm products are 3yrs for PBNS and 1 yr for PNS; will allow 4 cigars/mo w/ neg HOS (only 2/mo for term)
<b>BANNER</b>	3 years	2 years	1 year	1 year	Will allow an occ cigar, up to 1/mo, must admit & neg HOS
<b>BRIGHTHOUSE</b>	<i>Elite Plus</i> 5 years	<i>Elite</i> 3 years	<i>Prfd</i> 2 years	1 year	Will allow an occ cigar, up to 4/yr, must admit & neg HOS for Elite; cigar, pipe, & chew (not e-cig, gum/patch) OK Prfd—but must show neg in HOS
<b>CINCINNATI LIFE</b>	5 years	3 years	1 year	1 year	Will allow up to 6 cigars/year—admitted and negative; other forms of tob OK for SNS+ (cigar, chew, pipe—not gum, patch or e-cig) must admit and OK to be pos;
<b>EQUITABLE</b>	5 Years	3 Years	1 year	1 year	will allow an occ cigar, up to 12/yr, must admit & neg HOS
<b>FIDELITY</b>	N/A	N/A	(Select) 2 year	1 year	Will allow an occasional cigar
<b>FORESTERS</b>	5 years	3 years	1 year	1 year	Will allow 12 cigars/yr for PNS, admitted and neg Tobacco Plus: ≤ 1 pack/day
<b>JOHN HANCOCK</b>	5 years	2 years	1 year	1 year OK for all other forms of TOB*	will allow an occ cigar, up to 12/yr, must admit & neg HOS; 24/yr for SNS+;* no e-cig, cigarillo, water pipe/hookah for n/s consideration
<b>LINCOLN FINANCIAL</b>	3 years	2 years	N/A	1 year OK for other forms of tob	will allow an occ cigar, up to 12/yr (24/yr for Prfd), must admit & neg HOS; OK to be HOS + for other forms (pipe, chew, cigar, gum, patch) in SNS class; no e-cig for n/s

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<b>MUTUAL OF OMAHA</b>	3 years	2 years	1 year	1 year	will allow an occ cigar, up to 24/yr, must admit & neg HOS
<b>NATIONWIDE</b>	5 years	1 year	N/A	1 year	Will allow an occ cigar, up to 1/mo, must admit & neg HOS—for PBNS, 1/wk(5/mo) for PNS; (See guide for guidelines for NLG UL II product)
<b>NORTH AMERICAN</b>	5 years	3 yrs	N/A	1 year	will allow an occ cigar, up to 12/yr, must admit & neg HOS; 24/yr for PNS
<b>PACIFIC LIFE</b>	5 years	3 years	2 years	1 year	Will allow occ cigar up to 12 per year and neg HOS
<b>PRINCIPAL FINANCIAL</b>	5 years A20-80	2 years A20-70 3 yrs A71-85	1 year A20-70 3 yrs A71-85	1 year A20-70 3 yrs A71-85	Will allow cigar up to 12/yr w/ neg HOS for PBNS; 24/yr for PNS or SNS+
<b>PROTECTIVE</b>	5 years	2 years	1 year	1 year	will allow an occ cigar, up to 12/yr for PBNS and 24/yr for PNS, must admit & neg HOS
<b>PRUDENTIAL</b>	5 years	3 yrs	No cigs in past 12 mos; OK for other forms of Tob	No cigs in past 12 mos; OK for other forms of Tob	All other forms of tob OK for SNS+ class, and OK to be pos in HOS; will allow Prfd classes w/ the occ cigar (1/mo), admitted and neg HOS; e-cigs are now at smoker rates
<b>SAGICOR (fully u/w)</b>	5 years	3 years	N/A	N/A	Tobacco classification for any use of tobacco products, including cigars
<b>SAGICOR (Accelewriting)</b>	5 years	2 years	N/A	2 years	Tobacco classification for any use of tobacco products, including cigars
<b>SBLI</b>	5 years	3 years	2 years	1 years	will allow an occ cigar, up to 12/yr, must admit & neg HOS
<b>SECURIAN</b>	3 years	1 year	1 year	1year	Will allow cumulative 12 uses/yr of tob/nic (including cigarettes), with neg HOS, in PBNS—and 24/yr at PNS; snuff and chew for n/s consideration ( <a href="#">see guidelines</a> ); e-cig OK for SNS w/ no other combustible use in 10+ yrs and neg for Thiocyanate
<b>SYMETRA</b>	5 years	3 years	1 year	1 year	
<b>TRANSAMERICA</b>	5 years	2 years	2 year	2 year	Will allow an occ cigar, up to 1/mo, must admit & neg HOS
<b>VOYA</b>	5 years	3 years	2 year	1 year	Will allow 1 cigar/pipe a week with negative HOS

CARRIER	Min for PBNS	Min for PNS	Min for SNS+	Min for SNS	NOTES
<b>ZURICH</b>	5 years +	3-5 years	2-3 years	1-2 years	Will allow 6X year cigar or pipe (use w/ neg HOS) for PBNS, 1/mo for PNS, 2/mo for SNS+ and SNS

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