



TOBACCO USE

Best Risk Classification

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

CARRIER	RISK CLASS	CIGARETTE FREE	PRODUCTS	MAX USAGE	ADDITIONAL NOTES
Accordia (Permanent)	Premier	3 years	Cigars	48/yr	
Legal & General America	Pref Plus	3 years	Cigars	12/yr	
Lincoln Financial	Pref Plus	3 years	Cigars	12/yr	
MetLife (Permanent)	Elite	3 years	Cigars	4/yr	
Minnesota Life	Pref Select	3 years	Cigar, pipe, chew, cigarettes	12/yr	
Mutual of Omaha	Pref Plus	3 years	Cigars	12/yr	
AXA	Pref Elite	5 years	Cigars	12/yr	
American General	Pref Plus	5 years	Cigars	52/yr	All other tobacco free for 5 years
Accordia (Term Only)	Premier	5 years	Cigars	24/yr	
American National	Pref Plus	5 years	Cigars/Smokless Tobacco	24/yr	
Prudential	Pref Best	5 years	Cigars	24/yr	
Genworth	Pref Best	5 years	Cigars	12/yr	
John Hancock	Super Pref	5 years	Cigars	12/yr	
SBLI	Pref Plus	5 years	Cigars	12/yr	
Transamerica (IUL)	Pref Elite	5 years	Cigars	12/yr	
Transamerica (UL)	Select	5 years	Cigars	12/yr	
Transamerica (Term)	Pref Plus	5 years	Cigars	12/yr	
Nationwide	Pref Plus	5 years	Cigars	12/yr	
Protective	Select Pref	5 years	Cigars	6/yr	
MetLife (Term)	Elite Plus	5 years	None	--	
Principal	Super Pref	5 years	None	--	
Liberty	Elite	3 years	--	--	
Symetra	Super Pref	5 years	--	--	

NOT FOR CONSUMER USE



TOBACCO USE

2nd Best Risk Classification

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

CARRIER	RISK CLASS	CIGARETTE FREE	PRODUCTS	MAX USAGE	ADDITIONAL NOTES
Accordia (Permanent)	Preferred	1 year	Cigars	48/yr	
Principal	Preferred	2 year	Cigars	12/yr	Ages 20-70
Nationwide	Preferred	1 year	Cigars	60/yr	
Minnesota Life	Preferred	1 year	Cigars, pipe, chew, cigarettes	24/yr	
MetLife	Preferred	2 years	Cigars, pipe, chew	Unlimited	
Lincoln Financial	Preferred	2 years	Cigars	24/yr	
Legal & General America	Preferred	2 years	Cigars	12/yr	
John Hancock	Preferred	2 years	Cigars	12/yr	
Mutual of Omaha	Preferred	2 years	Cigars	12/yr	
Protective	Preferred	2 years	Cigars	12/yr	
Transamerica (IUL)	Pref Plus	2 years	Cigars	12/yr	
Transamerica (Term, UL)	Preferred	2 years	Cigars	12/yr	
American General	Preferred	3 years	Cigars	52/yr	All other tobacco free for 5 years
Accordia (Term Only)	Preferred	3 years	Cigars	24/yr	
American National	Preferred	3 years	Cigars, smokeless tobacco	24/yr	
AXA	Preferred	3 years	Cigars	12/yr	
Prudential	Preferred	3 years	Cigars	24/yr	
Genworth	Preferred	3 years	Cigars	12/yr	
Mutual of Omaha	Preferred	3 years	Cigars	12/yr	
Principal	Preferred	3 years	Cigars	12/yr	Ages 71-85 only
SBLI	Preferred	3 years	Cigars	12/yr	
Liberty	Preferred	1 year	--	--	
Symetra	Preferred	3 years	--	--	

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3rd Best Risk Classification

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

CARRIER	RISK CLASS	CIGARETTE FREE	PRODUCTS	MAX USAGE	ADDITIONAL NOTES
Prudential	NS Plus	1 year	All except cigarettes	Avid	Positive HOS accepted. Must admit use on app. E-Cigarettes considered non-tobacco.
Lincoln Financial	Standard	1 year	Cigars, pipe, chew	Unlimited	Positive HOS accepted
MetLife	Standard	1 year	Cigars, pipe, chew	Unlimited	
American General	Std Plus	1 year	Cigars	52/yr	All other tobacco free for 5 years
Accordia (Term Only)	Std Plus	1 year	Cigars	24/yr	
Minnesota Life	Non-Tobacco Plus	1 year	Cigars, pipe, chew, cigarettes	24/yr	
AXA	Std Plus	1 year	Cigars	12/yr	
John Hancock	Std Plus	1 year	Cigars	24/yr	
Legal & General America	Std Plus	1 year	Cigars	12/yr	
Mutual of Omaha	Std Plus	1 year	Cigars	12/yr	
Principal	Super Std	1 year	Cigars	12/yr	Ages 20-70
American National	Std Plus	2 years	Cigars, smokeless tobacco	24/yr	
Genworth	Select	2 years	Cigars	12/yr	
SBLI	Select	2 years	Cigars	12/yr	
Transamerica (IUL)	Preferred	2 years	Cigars	12/yr	
Transamerica (UL)	Standard	2 years	Cigars	12/yr	
Transamerica (Term Only)	Std Plus	2 years	Cigars	12/yr	
Principal	Super Std	3 years	Cigars	12/yr	Ages 71-85
Symetra	Std Plus	1 year	--	--	
Accordia (Permanent)	Standard				Standard guidelines not published.
Liberty	Standard				Standard guidelines not published.
Nationwide	Nonsmoker				Standard guidelines not published.
Protective	Standard				Standard guidelines not published.

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TOBACCO USE

4th Best Risk Classification

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

CARRIER	RISK CLASS	CIGARETTE FREE	PRODUCTS	MAX USAGE	ADDITIONAL NOTES
John Hancock	Standard	1 year	All except cigarettes	Avid	Positive HOS accepted
Prudential	Nonsmoker	1 year	All except cigarettes	Avid	Positive HOS accepted
American General	Standard	1 year	Cigars	52/yr	All other tobacco free for 5 years
Legal & General America	Standard	1 year	Cigars	12/yr	
Genworth	Standard	1 year	Cigars	12/yr	
SBLI	Standard	1 year	Cigars	12/yr	
Transamerica (IUL Only)	Non Tobacco	2 years	Cigars	12/yr	
Transamerica (Term Only)	Standard	2 years	Cigars	12/yr	
Minnesota Life	Standard	--	--	--	Special criteria for e-cigarette use
American National	Standard				Standard guidelines not published.
Accordia (Term Only)	Standard				Standard guidelines not published.
AXA	Standard				Standard guidelines not published.
Mutual of Omaha	Nonsmoker				Standard guidelines not published.
Principal	Standard				Standard guidelines not published.
Symetra	Standard				Standard guidelines not published.

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