

CARRIER	CLASS	CIGAR LIMITS	URINALYSIS
AMERICAN GENERAL	Best Available	1 per week	Negative
BRIGHTHOUSE	Elite	4 or less per year	Negative
CINCINNATI LIFE	Preferred Plus & Preferred NT	6 per year	Negative
EQUITABLE	Preferred	1 per month	Negative
FORESTERS*	Standard	Not Applicable	Not Applicable
GLOBAL ATLANTIC	Best Available	4 or less per month	Negative
JOHN HANCOCK	Best Available	1 per month	Negative
LEGAL & GENERAL AMERICA	Best Available	1 per month	Negative
LINCOLN FINANCIAL	Preferred Plus	1 per month	Negative
	Preferred	2 per month	Negative
	Standard	No limit (all tobacco but cigarettes/e-cig)	Positive
NATIONWIDE	Preferred Plus	1 per month	Negative
	Preferred	5 per month	Negative
PRINCIPAL	Preferred	1 per month	Negative
PROTECTIVE	Select Preferred	6 per year	Negative
	Preferred & Standard	12 per year	Negative
PRUDENTIAL	Preferred Best Class	1-2 per month	Negative
	Nonsmoker Plus	No limit	Positive
SECURIAN	Preferred Select	12 or less per year	Negative
	Preferred & Standard	24 or less per year	Negative
SYMETRA	Nonsmoker	12 cigars or less per year	Negative
TRANSAMERICA	Best Available	1 per month	Negative

*Limited product availability.

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Cigar Smokers & Chewing Tobacco Guidelines/RevC/3-1-22/Page 1 of 2

CARRIER	CLASS	CHEWING TOBACCO LIMITS	URINALYSIS
AMERICAN GENERAL	Tobacco/Smoker		
CINCINNATI LIFE	Preferred Plus	No use for 5 years, Celebratory cigar allowed	Positive
	Preferred	No use for 3 years, Celebratory cigar allowed	Positive
	Standard Plus	Eligible	Positive
	Standard NS	Eligible	Positive
GLOBAL ATLANTIC	Tobacco/Smoker		
JOHN HANCOCK	Standard Nonsmoker	No cigarettes or e-cigarettes in past 12 months	
LEGAL & GENERAL AMERICA	Tobacco/Smoker		
LINCOLN FINANCIAL	Standard Nonsmoker	Excludes cigarette and e-cigarette	Positive
NATIONWIDE	Tobacco/Smoker		
PACIFIC LIFE	Term/GUL-smoker		
	Perm-Nonsmoker	If admitted - if not admitted will be smoker rates	Negative
PRINCIPAL	Tobacco/Smoker		
PROTECTIVE	Tobacco/Smoker		
PRUDENTIAL	Nonsmoker Plus		Positive
SECURIAN	Improve Ratings	See mortality credit program here	Negative thiocyanate marker
SYMETRA	Tobacco/Smoker		
TRANSAMERICA	Tobacco/Smoker		