

CARRIER/NOTES	MEDICAL USE		RECREATIONAL USE	
	Usage/Factors	Rates	Usage/Factors	Rates
<b>AMERICAN GENERAL</b>	APS required		8x or less/month	Best Class
			9-16x/month	Table B Tobacco
			Vaping marijuana	Standard Tobacco Rates at Best
			16x/month or more	Decline
<b>CINCINNATI LIFE</b>			Age 30 and older, up to 2x/month*	Standard NS
			Age 18-29, up to 8x/month Age 30 and older, 3-8x/month	Standard SM
<b>BANNER</b>			1-2x/year	Preferred Plus Non-Tobacco
			8x/month	Standard Plus Non-Tobacco
<b>BRIGHOUSE</b> We do not offer coverage for policies owned by a marijuana related business or on the lives of people employed in the marijuana industry.		Same rating for recreational use plus any extra rating for the actual medical condition	Use up to 4 times per week, no evidence of social or occupational impairment	Any standard and preferred class that PI would otherwise qualify for
			Use 5 or more times per week, or evidence of social or occupational impairment	Table B and up
<b>FORESTERS FINANCIAL</b>			6x/week	Standard Non-Tobacco
<b>GLOBAL ATLANTIC</b> Admitted use is looked at favorably.		Only rated for the underlying case	Ages under 25	Any use is decline
			Ages 26-30	<ul style="list-style-type: none"> <li>Rare use can be as good as Premier.</li> <li>Occasional use can be as good as Standard.</li> <li>Frequent use is individual consideration.</li> </ul>
			Ages 31+	<ul style="list-style-type: none"> <li>Occasional use can be as good as Premier.</li> <li>Frequent use can be as good as Standard.</li> <li>Heavy use is individual consideration.</li> </ul>
<b>JOHN HANCOCK</b>		Depends on what client is being treated for	Case by case	Case by case
<b>LINCOLN FINANCIAL</b>	Must be in an approved state and the applicant must have a valid prescription	Ratings depend on the underlying medical condition	Assuming no prior substance abuse, no current psychiatric history and no tobacco history would offer:	
			1x monthly	Preferred Plus
			2x weekly	Preferred Non-Tobacco
			More frequent use	Standard Non-Tobacco and up
<b>MINNESOTA LIFE</b>	Subject and depends on the underlying medical condition	Best case Table D	12x or less/year with negative specimen	Preferred Select
			24x or less/year with negative specimen	Preferred Non-Tobacco
			Over 24 uses/year or a positive specimen and up to 3-8x/month	Standard Tobacco
			9+/month	Individual consideration, could be declined

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<b>MUTUAL OF OMAHA</b>	The level of marijuana in the client's system cannot exceed 500 mg	Rate for cause (i.e. the impairment being treated). Tobacco rates may apply	Must be admitted on drug questionnaire. The level of THC in labs must be consistent with admitted use and not exceed 500 mg on results.	
			Depending on admitted use and results	Rates may vary from Standard to Table 4
			Anything over 500 mg	May result in a decline
			Admitted mild use can qualify, if the levels of THC are consistent with their admitted use	Non-Tobacco
<b>NATIONWIDE</b>	Rating will be assessed on the underlying condition	Tobacco rates will apply	41 or older. Negative drug/cotinine and intermittent use up to 5x monthly	Standard Non-Tobacco
			19 or older and up to 3-4 times a week	Preferred Tobacco
<b>NORTH AMERICAN</b>	Dependent on a variable of factors including the medical condition, other medications		Users under age 21 will be declined.	
			1-2x/year with no other drug or alcohol history or other concerns	Super Preferred Non-Tobacco
			Up to 2x/month with no other drug or alcohol history or other concerns	Preferred Non-Tobacco
			3-12x/month	Standard Non-Tobacco
			Up to 13-24x/month with no other drug or alcohol history or other concern	Table 2
			24x/month or more	Decline
<b>PRINCIPAL</b>			A recreational user of marijuana with a maximum use of 1-2 times per month	May qualify for non-tobacco rates
			For increased frequency and for other types of use (medicinal, non-smoked forms, etc.)	Please contact your home office underwriter for details
<b>PROTECTIVE</b>			2x/month	Standard Tobacco
			3-8x/month	Table 3 Tobacco
			9-16x/month	Decline

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<b>PRUDENTIAL</b>		Rating will be assessed on the underlying condition	Ages under 20	Any use is decline
			Ages over 21, with admission, w/ or w/o THC:	
			3x/wk	Nonsmoker Plus
			4-6x/wk	Table B
			More than 7x/wk	Decline
			Ages over 21, without admission:	
			Positive THC in urine	Decline
<b>SECURIAN</b>			up to 3x/month	Preferred and Preferred Select
			up to 12x/month	Preferred
			more than 16 days/month	Standard to Table B Tobacco
<b>SYMETRA</b> Upfront admission is more favorable. Vaping – nicotine rating. Nonsmoker and negative nicotine – non-nicotine rates.	Medical records needed.	Offer based on history requiring marijuana prescription.	Age 19-25	At best Standard
			Users over age 26:	
			Occasional use – 2x/month	Preferred
			3-8x/month	Standard
			9-16x/month	Table B, Nicotine
			More, daily use	Table 4, Nicotine
<b>TRANSAMERICA</b> APS is required if medicinal; looks better if client admits usage if recreational.	Case by Case	Std; Smoker & Non-Smoker (depending on ingestion)	Case by case	Standard to Table B
			4x or more weekly	Decline

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