



2017 TBA Tobacco Guidelines

CIGARS		PIPE/CHEW/DIP	NICORETTE	CIGARETTES
	POS SPECIMEN	NEG SPECIMEN		
American General		PB if no more than 1/week and no other tobacco use in last 5 years		
Accordia		PB – no more than 4/month		
AXA		PNT – up to 12/year		
John Hancock		PB – less than 12/year and no other tobacco use in last 2 years. SNT – more than 12/year	SNT	
Legal & General		PB – up to 12/year		
Lincoln Financial	SNT	PB – up to 12/year	SNT	
Met Life		PB – less than 4/year	PNT (neg specimen)	
Minnesota Life		PB – 12 or less/year	SNT (Neg) – no combustible smoking in last 10 yrs	PB – less than 12/year (neg) PNT – less than 24/year (neg)
Nationwide		PNT – less than 12/year		
North American		PNT – less than 12/year		
Principal		PNT – less than 12/year		
Protective		PB – less than 6/year and PNT less than 12/year		
Prudential	NSP	PB – less than 24/year	NSP	NSP (includes e-cigarettes)
United of Omaha		PB – less than 12/year		
SBLI		PB – less than 12/year		Preferred Smoker – Less than 1 ppd
Transamerica		PNT – no more than 1/month		

PB – Preferred Best NSP – Non-Smoker Plus
 PNT – Preferred NT SNT – Standard NT

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