CARRIER TOBACCO USAGE GUIDELINES

Carrier	Underwriting Class	Tobacco Free Period	Maximum Cigar/Alternate Tobacco Usage (Assumes negative nicotine on the exam unless stated otherwise.)
AIG	Preferred Plus	5 Years	1-Cigar/week
	Preferred	3 Years	1-Cigar/week
	Standard Plus	1 Year	1-Cigar/week
AXA	Preferred Elite	5 Years	12 Cigars or less per year
	Preferred	3 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
Global Atlantic Permanent Only	Premier	3 Years	4 per month
	Preferred	1 Year	4 per month
Global Atlantic Term Only	Premier	5 Years	2 per month
	Preferred	3 Years	2 per month
	Standard Plus	1 Year	2 per month
John Hancock	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	1 Year	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
Lincoln Financial	Preferred Plus	3 Years	12 Cigars or less per year
	Preferred	2 Years	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
MetLife	Elite Plus	5 Years	None allowed
	Elite	3 Years	4 Cigars or less Per Year and no e-cigs or other nicotine substitutes like gum, patch, etc.
	Preferred	2 Years	Any amount as long as the nicotine specimen is negative. No e-cigs or other nicotine substitutes like gum, patch, etc.
Minnesota Life	Preferred Select	3 Years	12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Preferred	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Non-Tobacco Plus	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
Mutual of Omaha	Preferred Plus	3 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
Principal Financial	Super Preferred	5 Years	None allowed
	Preferred (Ages 20 - 70)	2 Years	12 Cigars or less per year
	Preferred (Ages 71-85)	3 Years	12 Cigars or less per year
	Super Standard	1 Year	12 Cigars or less per year
Protective Life	Select Preferred	5 Years	6 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
Symetra	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	3 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
Transamerica	Preferred Plus	5 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	2 Years	12 Cigars or less per year
	Standard	2 Years	12 Cigars or less per year
Voya	Super Preferred	5 Years	1-Cigar/week
	Preferred	3 Years	1-Cigar/week
	Select	2 Years	1-Cigar/week

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.