



## When is a Tobacco User Not a Tobacco User?

*"I smoke, so I know life insurance will be too expensive."*

Using tobacco is something your clients may enjoy. Whether it's a hobby or habit, tobacco use has been said to relax the mind and help de-stress the body. Some carriers look at tobacco use a different way – they use it to potentially charge higher premiums by giving your clients 'tobacco' rates. These rates can average 25% to 30% higher than non-tobacco users' rates.

However, some carriers will look at how your client is using tobacco and may even provide 'non-tobacco' pricing. When you meet with your client who uses tobacco, ask these questions:

How regularly does the client use tobacco?

What type of tobacco is being used? Smoking? Chewing? Vaping?

In the case of cigarette or cigar use, does the client only smoke during a celebration?

### Do you have clients like these?

Our team can help you **grow your practice** and **grow your bottom-line revenue**.

Contact us to learn how to get the most favorable outcome for your clients.

**(800) 283-TERM (8376)**



**Demographics:** Male, age 60  
**Tobacco use:** Cigars  
**Frequency:** Daily  
**Policy:** Term  
**Coverage:** \$5 million  
**Underwriting offer:** Standard Plus Nonsmoker (urine can be positive for nicotine)



**Demographics:** Female, age 45  
**Tobacco use:** Vaping  
**Frequency:** Less than 12 times per year  
**Policy:** Universal Life  
**Coverage:** \$500,000  
**Underwriting offer:** Select Preferred Nonsmoker (urine must be negative for nicotine)



**Demographics:** Male, age 54  
**Tobacco use:** Chewing tobacco  
**Frequency:** Daily  
**Policy:** Term  
**Coverage:** \$1 million  
**Underwriting offer:** Standard Plus Nonsmoker (urine can be positive for nicotine)



**Demographics:** Female, age 34  
**Tobacco use:** Cigarette user  
**Frequency:** Social, less than 24 times per year  
**Policy:** Universal Life  
**Coverage:** \$2 million  
**Underwriting offer:** Preferred Nonsmoker (urine must be negative for nicotine)



**Demographics:** Male, age 47  
**Tobacco use:** Cigars  
**Frequency:** Social, less than 12 per year  
**Policy:** Term  
**Coverage:** \$1 million  
**Underwriting offer:** Preferred Best Nonsmoker (urine must be negative for nicotine)