

Smoker/Non-Smoker Guidelines

AMERICAN GENERAL

Preferred Plus Non Tobacco	No tobacco for 5 years
Preferred Non Tobacco	No tobacco for 2 years
Standard Plus & Standard Non Tobacco	No tobacco for 1 year

An occasional cigar smoker may qualify for non-tobacco rates. These rates are subject to the following guideline

1. Use must be admitted at time of the app or inquiry and all case data must coincide with the admitted degree of usage.
2. No more than 1 cigar per week may be smoked.
3. No nicotine metabolites may be present in the urinalysis.
4. No use of tobacco products, other than occasional cigars, for at least 5 years. Prior to time of app or inquiry.

If these guidelines are met, the cigar use will be considered a non-factor in the risk evaluation process. This will allow individual to receive the best rating class if all other criteria are met.

BANNER LIFE

All tobacco users are smokers.

Preferred Plus Non Smoker	No tobacco or nicotine based products for 36 months
Preferred Non Smoker	No tobacco or nicotine based products for 24 months
Standard Plus & Standard Non Smoker	No tobacco or nicotine based products for 12 months

EMPIRE GENERAL

EG TERM SERIES ONLY

Select Preferred Non Tobacco	No tobacco use in any form for 60 months plus negative urine
Preferred Non Tobacco	No tobacco use in any form for 36 months plus negative urine

EG UNIVERSAL LIFE SERIES ONLY

Select Preferred Non Tobacco	No tobacco use in any form for 36 months plus negative urine
Preferred Non Tobacco	No tobacco use in any form for 12 months plus negative urine

An occasional cigar smoker (12 or less per year) may qualify for non smoker rates. Gum/Patch qualifies for a "tobacco user" rate class.

FIRST COLONY (GENWORTH)

Preferred Best No Nicotine	No nicotine for 5 years
Preferred No Nicotine	No nicotine for 3 years
Select No Nicotine	No nicotine for 2 years
Standard Plus & Standard No Nicotine	No nicotine for 12 months

An occasional/celebratory cigar smoker will be considered as a “non nicotine” user subject to the following guidelines.

1. Cigar use is limited to 12 cigars or less per year.
2. Current Home Office Specimen (HOS) is negative for cotinine (nicotine metabolite)
3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification.

F & G

Preferred Non Tobacco	No tobacco use for the past 24 months
Non Tobacco	No tobacco use for the past 12 month

FIRST PENN

(PERMANENT PLANS ONLY – SEE LINCOLN LIFE FOR TERM)

Preferred Best Non Tobacco	No tobacco or nicotine based products used in last 5 years
Preferred, Standard Plus, & Standard Non Tobacco	No tobacco or nicotine based products used in the last 3 years

An occasional celebratory cigar smoker can qualify for Preferred Non Tobacco rates subject to the following guidelines.

1. Cigar use is limited to 12 cigars or less per year.
2. Applicant’s urine must test negative for the presence of nicotine.

ING ReliaStar LIFE/ ING ReliaStar Life of New York

ING TermSmart

Super Preferred Non Smoker	No tobacco or nicotine products in any form within the past 5 years
Preferred Non Smoker	No tobacco or nicotine products in any form within the past 3 years
Standard Non Smoker	No tobacco or nicotine products in any form within past 3 years AND does not qualify for Preferred and does not have a ratable impairment
Preferred Smoker	Has used tobacco (less than 2 packs cigarettes per day) within last 3 years and qualified medically for Preferred class

Select Design/Premier Design/GPUL/GPSUL Design UL 2002/Select Design (NY) Estate Choice/Estate Choice SE

Super Preferred Non Smoker	No tobacco or nicotine products in any form within the past 5 years
Preferred Non Tobacco	No tobacco or nicotine products in any form within the past 2 years
Standard Non Tobacco	No cigarette use within the past 2 years but Uses alternate tobacco products
Preferred Tobacco	Smokes less than 2 packs cigarettes per day (within last 3 years) and qualifies medically for Preferred

JEFFERSON PILOT

Preferred Plus Non Smoker	No tobacco or nicotine use in any form in past 36 months
Preferred & Standard Non Smoker	No tobacco or nicotine use in any form in past 12 months

An occasional cigar smoker may qualify for preferred non smoker rates, provided the following criteria is met:

1. No more than 1 cigar per week may be smoked.
2. Applicant's urine must test negative for the presence of nicotine.
3. No use of cigarettes within the past 5 years.
4. Applicant must otherwise satisfy all other underwriting criteria for preferred classification.

Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum are rated as smokers (or tobacco users)

LINCOLN BENEFIT LIFE

Preferred Elite: Face amounts \geq \$3,000,000	No use of tobacco products or nicotine substitutes for at least the past 5 years
Preferred Elite and Preferred: Face amounts $<$ \$3,000,000	No use of tobacco products or nicotine substitutes for at least the past 3 years
Standard Select	No use of all tobacco products or nicotine substitutes for at least the past 2 years
Standard No Tobacco	No use of all tobacco products or nicotine substitutes for at least the past 12 months
Preferred Smoker	Current cigarette use within the last 12 months must be limited and not exceed 1 pack (20) cigarettes daily. The proposed insured must satisfy all other preferred criteria.

LINCOLN NATIONAL LIFE

All permanent products

Preferred Non Smoker	No tobacco or nicotine substitute use within the past 12 months
Standard Non Smoker	No cigarette use for 12 months*

- Standard Non smoker classification may also include other tobacco use (chewing tobacco or pipe) WITH nicotine present in the urine.

GTO/STO Term

Preferred Best	No tobacco or nicotine based products used in last 5 years
Preferred, Standard Plus, & Standard Non Tobacco	No tobacco or nicotine based products used in last 3 years

An occasional/celebratory cigar smoker may qualify for Preferred Non Smoker rates subject to the following guidelines.

1. Usage is admitted on the application.
2. Cigar use is limited to 12 cigars or less per year.
3. Applicant's urine must test negative for the presence of nicotine.

MANULIFE FINANCIAL

Super Preferred Non Smoker	No tobacco or nicotine use in any form in the last 5 years
Preferred Non Smoker	No tobacco or nicotine use in any form in the last 2 years
Standard Non Smoker	No cigarettes in the last 12 months*

*Standard Non smoker classification also includes individuals who use pipes, cigars, chewing tobacco, nicotine gums, or nicotine patches AND who have not smoked cigarettes in the last 12 months

An occasional celebratory cigar smoker may qualify for Preferred Non Smoker rates subject to the following guidelines.

1. Usage is admitted on the application.
2. Cigar use is limited to no more than 12 cigars per year.
3. No use of other tobacco or nicotine products (in any form) in the last 2 years.
4. Microurialysis is free of nicotine or its metabolites.

Quit Smoking Incentives (available for all individual permanent products – except PWL in NJ – plus Manulife SUL 2000 and 2002.

Smokes age 20-90 receive standard nonsmoker cost of insurance rates for the first 3 years. A policyowner who then quits smoking for at least 12 months and provides a non smoker declaration (plus a microurialysis for face amounts over \$500,000 on individual products, \$1,000,000 on Survivorship UL) will continue to be charged standard non smoker cost of insurance rates. Should the insured(s) fail to quite smoking, smoker cost of insurance rates will become effective starting in policy year 4 for the life of the insured. A new 7-pay test period starts when a smoker becomes a non smoker and is charged non smoker cost of insurance charges.

MASS MUTUAL

Ultra Preferred Non Tobacco	No nicotine use for 2 years.
Select Preferred Non Tobacco & Non Tobacco	No nicotine use for 12 months

Cigar smoking will be permitted as follows, provided that the urine specimen is negative:

Ultra Preferred	Up to 12 cigars per year
Select Preferred	Up to 24 cigars per year

Typically pipe users are considered standard smokers, but they may qualify for preferred smoker ratings provided all other underwriting criteria has been met. Occasional pipe users may qualify for standard non smoker rates on those products without the Ultra Preferred classification.

MONY

Ultimate Select Non Tobacco	No nicotine use for 5 years*
Select Non Tobacco	No nicotine use for 3 years
Standard Non Tobacco	No nicotine use for 1 year

*An occasional cigar smoker (10 or less per year) may qualify for Ultimate Select rates provided the urine specimen is negative and all other underwriting criteria is satisfied.

Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum are rated as smokers (or tobacco users)

PRUDENTIAL

Standard classifications are for cigarette smokers. All cigarette smokers are considered non-select (COLI product).

For New products:

Preferred Best Non Smoker	No tobacco or nicotine use within the last 5 years
Preferred Plus Non Smoker	No tobacco or nicotine use within the last 3 years
Preferred & Non Smoker	No cigarettes within the last 12 months*

* Individuals who use pipes, cigars, chewing tobacco, nicotine patches, or nicotine gum can get Preferred Non Smoker rates provided they have not smoked cigarettes in the last 12 months and use is admitted on application.

An occasional celebratory cigar smoker can qualify for the Preferred Plus category subject to the following guidelines.

1. Use must be admitted on the application.
2. Cigar use is limited to no more than 1 cigar per month.

TRANSAMERICA

Preferred Plus Non Smoker	No tobacco use of any kind in past 5 years
Preferred Non Smoker	No tobacco use of any kind in past 3 years
Standard Plus Non Smoker	No tobacco use of any kind in past 1 year with health underwriting for Standard Plus
Standard Non Smoker	No tobacco use of any kind in past 1 year with health underwriting for Standard
Preferred Smoker	Current use of any type tobacco and qualifies preferred medically
Standard Smoker	Current use of any type tobacco and qualified standard medically

TRAVELERS

Preferred Plus	No use of any form of tobacco within the past 5 years
Preferred Non Tobacco	No use of any form of tobacco within the past 3 years
Select Non Tobacco	No use of any form of tobacco within the past 24 months
Standard Non Tobacco	No use of any form of tobacco within the past 12 months

UNITED OF OMAHA

Priority Max UL; Priority Ultra UL; Priority Term

Preferred Plus and Preferred Non Tobacco	No tobacco use of any form in the past 60 months
Standard Plus & Standard Non Tobacco	No tobacco use of any form in the past 12 months*

*Alternate tobacco users (cigar, pipe, and chewing tobacco) may qualify for standard plus or standard non tobacco rates if the urine is negative for cotinine.

Flexible Premium VUL; Priority Survivor; Priority Reward 30

Preferred Plus Non Tobacco	No tobacco use of any form in the past 60 months
Preferred & Standard Non Tobacco	No tobacco use of any form in the past 12 months*

*Alternate tobacco users (cigar, pipe, and chewing tobacco) may qualify for standard plus or standard non tobacco rates if the urine is negative for cotinine.

U S FINANCIAL

Preferred Non Smoker	No more than 2 cigarettes per day; all other tobacco usage regardless of specimen to include nicotine gums and/or nicotine patches Must qualify medically for preferred
Super Standard Non Smoker	Same tobacco criteria as Preferred but slightly less than preferred health
Preferred Smoker	Not to exceed 1 pack per day
Standard Smoker	Exceeds 1 pack per day