

UNDERWRITING NAVIGATOR*

Marijuana Usage

Carrier	Medical Use		Recreational Use		Other Info
	Usage/Factors	Rates	Usage/Factors	Rate	
American General			Less than 2x/year -- best class 2x/month - Standard NT More often: Tobacco rates, and may be rated Table B or higher More than 2x/month -- Tobacco Rates Daily use - decline		
Assurity	For Term, assuming no uninsurable risks(drug/alcohol abuse, depression/anxiety, etc)		Occasional use(1-3x per week) standard tobacco Moderate use(4-6x per week) table 2 tobacco Frequent use(7-10x per week) table 4 tobacco Heavy use(more than 10x per week) decline		
Banner			<ul style="list-style-type: none"> •Preferred Plus NT for very infrequent use of 1-2x per year •Standard Plus NT for recreational use up to 8x per month •More frequent use will be reviewed for individual consideration 		For those who test positive, a delay of a few days may be expected while a confirmation second screening using existing blood work is conducted.
Brighthouse	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.		We do not offer coverage for policies owned by a marijuana related business or on the lives of people employed in the marijuana industry
		Use 5 or more times per week, or evidence of social or occupational impairment	Table B and Up		
Global Atlantic	only rated for the underlying case		<u>Ages under 25:</u> Any use is decline. <u>Ages 26-30:</u> Rare use can be as good as premier Occasional Use can be as good as standard Frequent use is individual consideration <u>Ages 31+:</u> Occasional use can be as good as Premier Frequent use can be as good as Standard Heavy use is individual consideration		admitted use is looked at favorably
John Hancock	Depends on what it's being treated for.		Case by Case	Case by Case	

Lincoln Financial	Must be in an approved state and the applicant must have a valid prescription. Ratings depend on the underlying medical condition		All states: Assuming no prior substance abuse, no current psychiatric history and no tobacco history would offer Preferred Plus for 1x monthly, Preferred Non to bacco for 2x weekly and Standard Non Tobacco and up for more frequent use.	
Minnesota Life/Securian	Preferred and Preferred Select available for occasional use (up to 3 times per month) Preferred available for experimental or intermittent use (up to 12 times a month) Tobacco rates apply to heavy inhalation cannabis use only		12x or less/year with negative specimen = Preferred Select 24x or less/year with negative specimen -- Preferred Non-Tobacco 24+ uses/year or a positive specimen and up to 3-8x/month will be- Std Tobacco 9+/month -- individual consideration - could be declined	
Mutual of Omaha	Rate for casue (i.e. the impairment being treated), and then the level of marijuana in the clients system cannot exceed 500mg. 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 500mg on results. Rates may vary from Standard to Table 4 depending on admitted use and reulsts. Anything over 500mg may result in a decline. Admitted Mild use canqualify for Non-Tobacco rates if the levels of THC are consistent with their admitted use.	
Nationwide	rating will be assessed on the underlying condition and tobacco rates will apply		For SNT must be 41 or older. Negative drug/cotinine and intermitten use up to 5x monthly. For Preferred Tobacco must be 19 or older and up to 3-4 times a week	
North American	Preferred and Super Preferred are not available. Depending on the frequency and purpose of use, a rating may be required.		Marijuana Users qualify for non-tobacco rates starting at age 21. Those under age 21 will be charged tobacco rates for smoking or vaporizing.	Please complete a marijuana questionnaire
Pacific Life	case by case	most conditions, minimum Table 2, some rated higher and some declined	Pref Best: No history of cannabis or nicotine use for 5 years. Intermittent use okay Standard No Nicotine. Unadmitted cannabis use with a urine positive for THC is a Decline. Applicants who admit to current cannabis use on a limited, recreational basis or who have used recreational cannabis in the past 5 years on a limited basis may qualify for Preferred/Select/Standard Non-Nicotine rates.	Completed Drug Use Supplement (unless details of quantity & frequency of use are provided on Part 2)
Principal	Start at Table 4 and do not apply credits		1-2 times a month= NT/Super Preferred 3-4 times a month = NT/ Preferred 5-8 times a month= NT/ Super Standard 9-11 times a month= NT/ Standard 12-16 times a month- Tobacco/Standard Over 16 times a month- Tobacco rates and ratings apply Vaping= Tobacco rates if used > 2x a month	
Protective			2x/month -- Std Tobacco 3-8x/month -- Table 3 Tobacco 9-16x/month -- decline	

Prudential	rating will be assessed on the underlying condition		<u>Ages under 20:</u> Any use is decline. <u>Ages over 21, with admission, w/ or w/o THC:</u> 3x/wk -- Nonsmoker Plus 4-6x/wk -- Table B More than 7x/wk -- Decline <u>Ages over 21, without admission:</u> Positive TCH in urine -- Decline		
Transamerica	Case by Case	Std; Smoker & Non-Smoker (depending on ingestion)	Case by Case	Standard to Table B. Decline if using 4 times or more weekly.	APS is required if medicinal; looks better if client admits usage if recreational

*These guidelines are subject to change without notice. Check with your MVP Solutions Associate for the most current information.



MVP Financial Services, Inc.