

Tobacco Use Guidelines for Cigar Smokers*

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Carrier	Type/Duration	Rate Classification	Underwriter Notes
American General	No more than 1 cigar per week Occasional nicotine gum	non-tobacco rates Would consider nicotine gum as tobacco use if used within the last 12 months.	If use is admitted at the time of application/inquiry and all case data coincides with the admitted degree of usage. No nicotine metabolites (cotinine) are present in the urinalysis. There is no use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry.
Banner	<u>1 celebratory cigar per month</u> All other nicotine products	<u>Preferred Nontobacco</u> Tobacco Rates apply	HOS must be neg for nicotine. If positive for nicotine, tobacco rates apply.
John Hancock	<u>12 cigars or less per year</u> Nicotine Gum only	<u>Super Preferred Nontobacco</u> Standard Nontobacco	micro urinalysis must be free of nicotine
	No more than 24 cigars per year Cigars and Chew in any amount are fine. Even with positive urine.	Standard Plus Standard Non Smoker (means no cigarettes)	micro urinalysis is free of nicotine KEY Point: client needs to tell us up-front reason for nicotine in urine. If no comment on app we assume nicotine in urinalysis was cigarettes.
Lincoln	<u>Cigar use of up to 24 cigars/year</u> cigars, pipes, chewing tobacco, and other nicotine products	<u>Preferred Nontobacco</u> Standard Nontobacco	if urine specimen negative for nicotine, must be admitted on app if urine specimen positive for nicotine, must be admitted on app
	chewing tobacco, snuff and nicotine delivery devices, with no use of cigarettes or cigars in the past 10 years	from tobacco to non-tobacco rates but assess a one-class downgrade (i.e. Pref Tobacco to Std Non-Tobacco)	tobacco marker must be negative, must be admitted on app
Pacific Life	All nicotine products	Nicotine rates apply	use of any nicotine products is considered nicotine use. <u>Occasional cigar use</u> considered non-nicotine if 12 or fewer per year and current nicotine test is negative.
Principal	<u>12 or fewer cigars per year</u>	<u>Super Preferred Nontobacco</u>	negative urinalysis test and must meet all other underwriting criteria for each class.
	24 or fewer cigars per year	Preferred Nontobacco	If positive for nicotine tobacco rates apply
Protective	12 or less cigars per year	Select Preferred, ages 20-70	...if use admitted and HOS neg. If HOS is positive for nicotine, regardless of nicotine product used, would be issued with tobacco rates
	24 or less cigars per year	Preferred, ages 71-85	
	25+ cigars per year	Tobacco rates apply	
Prudential	<u>Celebratory cigars (2 cigars or less per month)</u>	<u>Preferred Plus or Preferred Nonsmoker</u>	<u>No nicotine in urinalysis (assumes no other prior tobacco use)</u>
	Admitted tobacco/nicotine gum use (other than cigarettes)	Non Smoker Plus	OK if nicotine in HOS-tobacco use must be admitted on app
Transamerica	No more than 1 cigar per month	Preferred Plus	Admitted on app and exam-HOS neg cotinine. For all other nicotine contained products, smoker/tobacco rates will apply.

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

