

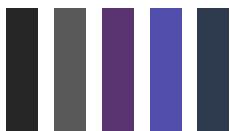


CIGAR SMOKERS & CHEWING TOBACCO

QUICK REFERENCE GUIDE

Carrier	Class	Cigar Limits	Urinalysis
American General	Best Available	1 per week	Negative
Equitable	Preferred	1 per month	Negative
Global Atlantic	Best Available	4 or less per month	Negative
John Hancock	Best Available	1 per month	Negative
Legal & General America	Best Available	1 per month	Negative
Lincoln Financial	Preferred Plus	1 per month	Negative
	Preferred	1 per month	Negative
	Standard	2 per month	Negative
Nationwide	Preferred Plus	1 per month	Negative
	Preferred	5 per month	Negative
Principal	Preferred	1 per month	Negative
Protective	Select Preferred	6 per year	Negative
	Preferred & Standard	12 per year	Negative
Prudential	Preferred Best Class	1-2 per month	Negative
	Nonsmoker Plus	No limit	Positive
Securian	Preferred Select	12 or less per year	Negative
	Preferred & Standard	24 or less per year	Negative
Symetra	Nonsmoker	12 cigars or less per year	Negative
Transamerica	Best Available	1 per month	Negative

Although the information contained here is presented in good faith, it is General in nature and may require additional consideration of other matters. This report is for informational purposes only. AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage.



CIGAR SMOKERS & CHEWING TOBACCO

QUICK REFERENCE GUIDE

Carrier	Class	Chewing Tobacco Limits	Urinalysis
American General	Tobacco/Smoker		
Global Atlantic	Tobacco Smoker		
John Hancock	Standard Nonsmoker	No cigarettes or e-cigarettes in past 12 months	
Legal & General America	Tobacco/Smoker		
Lincoln Financial	Standard Nonsmoker	Excludes cigarette and e-cigarette	Positive
Nationwide	Tobacco/Smoker		
Pacific Life	Term/GUL-smoker		
	Perm-Nonsmoker	If admitted-if not admitted will be smoker rates	Negative
Principal	Tobacco/Smoker		
Protective	Tobacco/Smoker		
Prudential	Nonsmoker Plus		Positive
Securian	Improve Ratings	See mortality credit program	Negative thiocyanate marker
Symetra	Tobacco/Smoker		
Transamerica	Tobacco/Smoker		

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