

Tobacco Use Guidelines for AIMCOR Core & Affiliate Carriers

Updated: February 2026



Banner Life	Preferred Plus Non-Tobacco	Preferred Non Tobacco	Standard Plus Non-Tobacco	Standard Non-Tobacco
	No use of tobacco or nicotine-based products in last 36 months. One cigar allowed per month with HO specimen negative for cotinine.	No use of tobacco or nicotine-based products in last 24 months. One cigar allowed per month with HO specimen negative for cotinine.	No use of tobacco or nicotine-based products in the last 12 months. One cigar allowed per month with HO specimen negative for cotinine.	No use of tobacco or nicotine-based products in the last 12 months. One cigar allowed per month with HO specimen negative for cotinine.
Corebridge Financial	Preferred Plus Non Tobacco	Preferred Non Tobacco	Standard Non Tobacco	
	None in last 5 years	None in last 3 years	None in last 12 months (Term Only)	
John Hancock	Super Preferred Non-Smoker	Preferred Non-Smoker	Standard Plus Non Smoker	
	Has not used any form of tobacco or nicotine products within the last 5 years. Limited cigar use: an occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smoke 12 cigars or less per year and micourinalysis is free of nicotine.	Has not used any form of tobacco or nicotine products within the last 2 years. Limited Cigar Use: An occasional cigar smoker may qualify for Preferred-Smoker rates if he/she smokes 12 cigars or less per year and micourinalysis is free of nicotine.	No tobacco or nicotine products in the past 12 months. Limited Cigar use: an occasional cigar smoker may qualify for Standard Plus Non-smoker rates if he/she smokes 24 cigars or less per year and micourinalysis is free of nicotine.	No cigarette or e-cigarette/vaping use with the last 12 months and either: 1. Does not meet all the Preferred or Standard Plus criteria, or 2. Uses other tobacco or nictone products.
Lincoln National	Preferred Plus	Preferred Non-Tobacco	Standard Non Tobacco	
	No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars a year with a urine specimen negative for nicotine.	No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars a year with a urine specimen negative for nicotine.	This class includes applicants who use cigars, pipes, chewing tobacco and other tobacco products, and who may test positive for nicotine. Excludes cigarette and e-cigarette smokers.	
Minnesota Life	Preferred Select Non-Tobacco	Preferred Non-Tobacco	Non-Tobacco Plus	Standard Non-Smoker
	No tobacco use in last 36 months - includes cigarettes, cigars, pipe tobacco, chewing tobacco and nicotine surrogates such as gum, patch or medication. Nicotine reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative	No tobacco use in last 12 months - includes cigarettes, cigars, pipe tobacco, chewing tobacco and nicotine surrogates such as gum, patch or medication. Nicotine reading on specimen must be negative.	Standard risk and used no form of tobacco in last 12 months. Nicotine Ready on specimen must be negative.
Nationwide	Preferred Plus Non Tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Nontobacco
	No use within the past 5 years	No use within the past 24 months	Use with the past 12 months	No use within the past 12 months
Pacific Life	Preferred Best No Nicotine	Preferred No Nicotine	Select No Nicotine	Standard No Nicotine
	No use of nicotine or nicotine substitutes in last five (5) years. Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative.	No use of nicotine or nicotine substitutes: in last three (3) years or may be Nicotine Use class. Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative.	No use of nicotine or nicotine substitutes: in last two (2) years. Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative.	No use of nicotine or nicotine substitutes in last 12 months or may be Nicotine Use class. Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative.

Principal Life	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Super Standard Non-Tobacco	
	Tobacco use includes any tobacco or nicotine product (i.e. cigar, patch, gum & marijuana) No tobacco use for five years, all ages	Tobacco use includes any tobacco or nicotine product (i.e. cigar, patch, gum & marijuana) No tobacco use for 24-60 months ages 20-70; 36-60 months, ages 71-85 Exception - 12 or fewer cigars per year with a negative urine	Tobacco use includes any tobacco or nicotine product (i.e. cigar, patch, gum & marijuana) No tobacco use for 12-24 months ages 20-70; 36-60 months, ages 71-85	Tobacco use includes any tobacco or nicotine product (i.e. cigar, patch, gum & marijuana). No tobacco use in any form currently or in the prior 12 months. Exception - 12 or fewer cigars per year with a negative urine
Protective Life	Select Preferred	Preferred		
	Through Age 70 No nicotine use for the past 5 years (urine nicotine negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.	Through Age 70 No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.		
	Over Age 70 No nicotine use for the past 5 years (urine nicotine negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine	Over Age 70 No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.		
Prudential	Preferred Best Non Smoker	Preferred Non-Tobacco	Non Smoker Plus	Non Smoker
	No tobacco or nicotine use within last 5 years	No tobacco or nicotine use within last 3 years	No use of cigarettes, e-cigarettes or vaping products within the last 12 months (may smoke cigars and/or pipe or chew tobacco).	No use of cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months (may smoke cigars and/or pipe or chew tobacco).
Symetra Life	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	
	No use of nicotine products within 60 months	No use of tobacco products or nicotine products within 36 months	No use of tobacco products or nicotine products within 12 months	
Transamerica	Preferred Elite / Preferred Plus (Term)	Preferred Nonsmoker	Standard Plus Non Smoker	Standard Non-Smoker
	None in the past 5 years. Incidental cigar usage available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	None if the past 2 years. Incidental cigar usage available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month.	None in the past 2 years. Incidental cigar usage available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month.	None in the past 2 years. Incidental cigar usage available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month.

Although the information contained here is presented in good faith, it is General in nature 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.