

UNDERWRITING CHEAT SHEET

TOBACCO USAGE GUIDELINES							
Carrier	Underwriting Class	Tobacco Free Period	Maximum Cigar/Alternate Tobacco Usage (Assumes negative nicotine on the exam unless stated otherwise.)				
AIG	Preferred Plus	5 Years	1-Cigar/week				
	Preferred	3 Years					
	Standard Plus	1 Year					
AXA	Preferred Elite	5 Years	12 Cigars or less per year				
	Preferred	3 Years					
	Standard Plus	1 Year					
Brighthouse Financial	Elite Plus	5 Years	None allowed				
	Elite	3 Years					
	Preferred	2 Years					
Foresters Financial	Preferred Plus	5 Years	None allowed				
	Preferred	3 Years					
	Standard Plus	1 Year					
	Tobacco Plus	NA					
Global Atlantic Permanent Only	Premier	3 Years	4 per month				
	Preferred	1 Year					
Global Atlantic Term Only	Premier	5 Years	2 per month				
	Preferred	3 Years					
	Standard Plus	1 Year					
John Hancock	Super Preferred	5 Years	12 Cigars or less per year				
	Preferred	2 Years					
	Standard Plus	1 Year					
	Standard	1 -Year (Cigarettes)					
Lincoln Financial	Preferred Plus	3 Years	12 Cigars or less per year				
	Preferred	2 Years					
	Standard	1 -Year (Cigarettes)					
Minnesota Life	Preferred Select	3 Years	12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative				
	Preferred	1 Year					
	Non-Tobacco Plus	1 Year					
Mutual of Omaha	Preferred Plus	3 Years	24 Cigars or less per year				
	Preferred	2 Years					
	Standard Plus	1 Year					
Principal Financial	Super Preferred	5 Years	12 Cigars or less per year				
	Preferred (Ages 20 - 70)	2 Years					
	Preferred (Ages 71-85)	3 Years					
	Super Standard	1 Year					
Protective Life	Select Preferred	5 Years	6 Cigars or less per year				
	Preferred	2 Years					
Symetra	Super Preferred	5 Years	12 Cigars or less per year				
	Preferred	3 Years					
	Standard Plus	1 Year					
Transamerica	Preferred Plus	5 Years	12 Cigars or less per year				
	Preferred	2 Years					
	Standard Plus	2 Years					
	Standard	2 Years					
Voya	Super Preferred	5 Years	1-Cigar/week				
	Preferred	3 Years					
Prudential	Tobacco Definition	Preferred Best Non Smoker	Preferred Non-Tobacco	Non Smoker Plus	Non Smoker	Preferred Smoker	Smoker
		No tobacco or nicotine use within last 5 years	No tobacco or nicotine use within last 3 years	No cigarettes within last 12 months (may smoke cigars, pipe or chew tobacco)	No cigarettes within last 12 months (may smoke cigars, pipe or chew tobacco)	Currently smokes cigarettes or smoked cigarettes within last 12 months	Currently smokes cigarettes or smoked cigarettes within last 12 months