LIFE INSURANCE | DISABILITY INSURANCE | LONG-TERM CARE INSURANCE

UNDERWRITING CHEAT SHEET

			TC	BACC	COU	SAGE GUI	DELINES			
	Tobacco Free			Maximum Cigar/Alternate Tobacco Usage (Assumes negative nicotine on the examunless						
Carrier	Underwriting Class		Period		stated otherwise.)					
	Preferred Plus Preferred Standard Plus		5 Years 3 Years 1 Year		1-Cigar/week					
AIG										
AXA	Preferred Elite		5 Years 3 Years 1 Year		12 Cigars or less per year					
	Preferred Standard Plus									
Brighthouse Financial	Elite Plus		5 Years		None allowed					
	Elite		3 Years		4 Cigars or less Per Year and no e-cigs or other nicotine substitutes like gum, patch, etc.					
	Preferred		2 Years		gum, patch, etc.					
Foresters Financial	Preferred Plus		5 Years		None allowed					
	Preferred		3 Years		12 Cigars or less per year					
	Standard Plus		1 Year		12 Cigars or less per year					
	Tobacco Plus			NA	NA					
Global Atlantic	Premier		3	Years	4 per mo	er month				
Permanent Only	Preferred		1 Year		4 per month					
	Premier			Years		per month				
Global Atlantic Term Only John Hancock	1 10-10111-1		3 Years		2 per month					
	Standard Plus		1 Year		2 per month					
	Super Preferred		5 Years		12 Cigars or less per year					
	Preferred		2 Years		12 Cigars or less per year					
	Standard Plus		1 Year		24 Cigars or less per year					
	Standard				Any non-cigarette product as long as it is admitted (Positive nicotine is okay)					
	Preferred Plus			Years	12 Cigars or less per year					
Lincoln Financial	Preferred		2 Years		24 Cigars or less per year					
	Standard				V=//	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)				
	Januara		1-Tear			12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years				
Minnesota Life	Preferred Select		3	3 Years		and nicotine (cotinine) marker on urine specimen is negative				
	Preferred		1 Year		12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative					
	Non-Tobacco Plus		1 Year		12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and					
	1 11-11 1 F18-1-1 1 F - 11-11-1		5 6 5 - 25		nicotine (cotinine) marker on urine specimen is negative					
Mutual of Omaha	Preferred Plus		3 Years			24 Cigars or less per year				
	Preferred		2 Years		24 Cigar					
	Standard Plus		1 Year							
Principal Financial	Super Preferred		5 Years		12 Cigars or less per year					
	Preferred (Ages 20 - 70)		2 Years		24 Cigars or less per year					
	Preferred (Ages 71-85)		3 Years		24 Cigars or less per year					
	Super Standard		1 Year		24 Cigars or less per year					
Protective Life	Select Preferred		5 Years		6 Cigars or less per year					
	Preferred		2 Years		12 Cigars or less per year					
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							
Varia	Super Preferred		5 Years		1-Cigar/week					
Voya	Preferred		3 Years							
		Smoker Tobacco No tobacco or nicotine No tobacco		Preferred N Tobacco	on-	Non Smoker Plus	Non Smoker	Preferred Smoker	Smoker	
Prudential	Tobacco Definition			No tobacco o use within las		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	