

Vape Use Underwriting Guidelines*				As of 9/25
Carrier	Type/Duration	Rate Classification	Underwriter Notes	
American General	Vaping every day with nicotine in the vape material	Tobacco rates apply. Possible Preferred Tobacco if otherwise qualifies subject to complete review	For applicants aged 70 and under, meeting the qualification criteria for one or more of our crediting programs may allow for a more favorable rating or rate-class once full underwriting review has been completed. Subject to age and amount requirements.	
Banner	Vaping every day with nicotine in the vape material	Tobacco rates apply	Subject to review of the formal application, current age/amount requirements and Alcohol & Drug Use Questionnaire.	
John Hancock	Vaping every day with nicotine in the vape material	Smoker rates apply	Subject to age and amount requirements.	
Lincoln	Vaping every day with nicotine in the vape material	Preferred Tobacco if they qualify for preferred medically	Subject to age and amount requirements.	
Mass Mutual	Any form of nicotine vaping	Tobacco rates apply	Marijuana vaping - 3 to 4 times a week may qualify for Non-tobacco rates. Depending on age, may qualify for preffered non-tobacco rates.	
Minnesota/Securian	E-cigarettes with no use of cigarettes or cigars in the past 10 years	From tobacco to non-tobacco rates; one class downgrade (Pref Tobacco to Std Non-Tobacco)	Nicotine marker may be acceptable; thiocyanate marker must be negative.	
North American	Those under age 21 will be charged tobacco rates for vaporizing	From tobacco to non-tobacco rates; one class downgrade (Pref Tobacco to Std Non-Tobacco)	Subject to age and amount requirements.	
Principal	Vaping every day with nicotine in the vape material	Tobacco rates apply	Subject to age and amount requirements.	
Protective	Vaping every day with nicotine in the vape material	Tobacco rates apply	Subject to age and amount requirements.	
Prudential	Vaping every day with nicotine in the vape material	Smoker rates apply	Subject to underwriting review	
Transamerica	Vaping every day with nicotine in the vape material	Tobacco rates apply	Subject to age and amount requirements.	
United of Omaha	Vaping every day with nicotine in the vape material	Tobacco rates apply	Subject to age and amount requirements	
*These guidelines are subject to change without notice. Check with your MVP Financial representative for the most current information.				