

Tobacco & Nicotine Usage Guidelines

CARRIER	UNDERWRITING CLASS	TOBACCO FREE	MAXIMUM CIGAR / ALTERNATE TOBACCO USAGE (ASSUMES NEGATIVE NICOTINE ON EXAM UNLESS STATED OTHERWISE)
AuguStar	Super Preferred	5 Years	1 Per Month
	Preferred	2 Years	
	Select	1 Year	
Banner Life family of companies	Preferred Plus	3 Years	12 Cigars or less / Year
	Preferred	2 Years	
	Standard Plus	1 Year	
Corebridge	Preferred Plus	5 Years	1 Cigar / Week
	Preferred	3 Years	
	Standard Plus	1 Year	
Equitable	Preferred Elite	5 Years	< 12 Cigars / Year
	Preferred	3 Years	
	Standard Plus	1 Year	
	Standard	1 Year	Nicotine products other than cigarettes, e-cigs or hookah, Standard Non-tobacco up to Equitable retention with negative nicotine.
F&G	Preferred	2 Years	< 1 Cigar / month
Foresters Financial	Preferred Plus	5 Years	None allowed
	Preferred	3 Years	< 12 Cigars / Year
	Standard Plus	1 Year	
	Tobacco Plus	NA	NA
John Hancock	Super Preferred	5 Years	< 12 Cigars / Year
	Preferred	2 Years	
	Standard Plus	1 Year	< 24 Cigars / Year
	Standard	1 Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
	E-Cigs and Hookah will be considered at tobacco rates		
Lincoln Financial	Preferred Plus	3 Years	< 12 Cigars / Year
	Preferred	2 Years	24 Cigars / Year
	Standard	1 Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
	E-Cigs will be considered at tobacco rates/Chantix use in the past year is also tobacco rates		
MassMutual	Ultra Preferred	1 Year	24 Cigars / Year, admitted up front and negative urine
	Select Preferred	1 Year	
Mutual of Omaha	Preferred Plus	3 Years	24 Cigars / Year
	Preferred	2 Years	
	Standard Plus	1 Year	
Nationwide	Preferred Plus	5 Years	12 Cigars or less / Year
	Preferred	2 Years	
	STD Plus	1 Year	

Tobacco & Nicotine Usage Guidelines

CARRIER	UNDERWRITING CLASS	TOBACCO FREE	MAXIMUM CIGAR / ALTERNATE TOBACCO USAGE (ASSUMES NEGATIVE NICOTINE ON EXAM UNLESS STATED OTHERWISE)
New York Life	Select Preferred	5 Years	None allowed
	Preferred	5 Years	Occasional cigar (up to 12 per year) is allowed if admitted on the application and the urine contains no nicotine
	Preferred II	2 Years	
North American	Super Preferred	5 years	Occasional cigar (up to 12 per year) is allowed if admitted on the application with negative urinalysis
	Preferred	3 years	Occasional cigar (up to 24 per year) is allowed if admitted on the application with negative urinalysis
	Non-tobacco	12 months	Must not have used tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum, or patches) in any form within the last 12 months. Occasional cigar (up to 24 per year) is allowed if admitted on the application with negative urinalysis.
Principal Financial	Super Preferred	5 Years	< 12 Cigars / Year (requires a negative Nicotine Screen)
	Preferred (Ages 20 - 70)	2 Years	< 24 Cigars / Year (requires a negative Nicotine Screen)
	Preferred (Ages 71 - 85)	3 Years	
	Super Standard (Ages 20-70)	1 Year	
	Standard NT Zyn (Requires additional underwriting consideration)		
Protective Life	Select Preferred	5 Years	Up to 12 Cigars (Select PFD) or 24 (PFD) / Year Must be admitted on app or paramed and urine negative for cotinine/nicotine
	Preferred	2 Years	
Prudential	Preferred Best	5 Years	2 cigars per month and negative urinalysis for nicotine
	Preferred	3 Years	
	Non - Smoker Plus	1 Year	Any non-cigarette product as long as it is admitted (Positive nicotine is okay) ((E-Cigs are considered tobacco rates))
SBLI	Preferred Elite	5 Years	Occasional cigar up to 24 a year allowed
	Preferred	3 Years	
	Standard Plus	2 Year	
	Standard	1 Year	
Securian Financial	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	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	
Security Mutual Life	Preferred Plus	3 Years	2 cigars per month with negative cotinine
	Preferred	2 Years	4 cigars per month with negative cotinine
	Standard Plus	1 Year	
Symetra	Super Preferred	5 Years	< or equal 24 Cigars / Year
	Preferred	3 Years	
	Standard Plus	1 Year	
Transamerica	Preferred Plus	5 Years	< 12 Cigars / Year
	Preferred	2 Years	
	Standard Plus	2 Years	
	Standard	2 Years	

Have a nicotine-use case?

Contact your MVP Financial representative for underwriting guidance.