

# The Thompson Agency, Inc.

## Nonsmoker Guidelines 10/2008: Carrier Guidelines Comments

### American General

**Preferred Plus Non-Tobacco:** No tobacco for 5 years

**Preferred Non-Tobacco:** No tobacco for 3 years

**Standard Plus-** No tobacco for 2 years

**Standard Non-Tobacco:** No tobacco for 1 year

An occasional cigar smoker may qualify for AIG's best rating class if all other criteria are met.

Underwriting is willing to consider the occasional cigar smoker under the following guidelines:

1. Use must be admitted at the time of the application or inquiry and all case data must coincide with the admitted degree of usage
2. No more than 1 cigar per month may be smoked
3. No nicotine metabolites may be present in the urinalysis done for AIG or any other company within the past 12 months
4. No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry

If these guidelines are met, the cigar use will be considered a non-factor in the risk evaluation process. This will allow individuals to receive the best rating class if all other criteria are met.

### American National

**Preferred Plus Non-Tobacco:** No tobacco for 5 years

**Preferred Non-Tobacco:** No tobacco for 3 years

**Standard Plus-** No tobacco for 2 years

**Standard Non-Tobacco:** No tobacco for 1 year

All tobacco users are smokers. Cigars smokers can receive nonsmoker rates if usage is two cigars or fewer per month with a negative specimen. Applicant may qualify for Preferred Plus rates.

### Banner Life

**Preferred Plus:** No tobacco or nicotine based products for 36 months

**Preferred Nonsmoker:** No tobacco or nicotine based products for 24 months

**Standard Plus & Standard**

**Nonsmoker:** No tobacco or nicotine based products for 12 months. All tobacco users are smokers. Cigars smokers can receive nonsmoker rates if usage is one cigar per month with a negative specimen. Applicant may qualify for Preferred or Standard Plus rates.

### Genworth

**Preferred Best:** No nicotine for 5 years

**Preferred No Nicotine:** No nicotine for 3 years

**Select No Nicotine:** No nicotine for 2 years

**Standard & Custom:** No nicotine for 12 months

An occasional/celebratory cigar smoker will be considered as a "non nicotine" user subject to the following guidelines:

1. Cigar use is limited to 12 cigars or fewer per year
2. Current Home Office Specimen (HOS) is negative for cotinine (nicotine metabolite)
3. Applicant must otherwise satisfy all other underwriting criteria for the desired classification
4. One cigar/month or up to 12 per year with a negative HOS can get Preferred No Nicotine rate class

### ING

**Super Preferred:** No tobacco or nicotine based products for 5 years.

**Preferred No Tobacco:** No tobacco or nicotine based products for 3 years.

**Standard No Tobacco:** No tobacco or nicotine based products for 1 year.

All tobacco users are smokers. Cigars smokers can receive nonsmoker rates if usage is one cigar per week or less with a negative specimen. Applicant may qualify for Super Preferred rates.

## MetLife

**Elite Plus Nonsmoker, Preferred Plus Nonsmoker, Select Preferred**

**Nonsmoker, Elite Nonsmoker:** No tobacco or nicotine substitute for 5 years

**Standard Plus Nonsmoker, Preferred Nonsmoker:** No cigarette smoking or use of nicotine substitutes within 24 months.

**Standard Nonsmoker:** No cigarette smoking or use of nicotine substitutes for 12 months.

1. **Elite Plus Nonsmoker, Preferred Plus Nonsmoker, Select Preferred Nonsmoker,**

**Elite Nonsmoker:** Celebratory cigars (4 per year) with negative nicotine test, qualifies for Select Preferred, Preferred Plus and Elite, **not** Elite Plus

2. **Standard Plus Nonsmoker, Preferred Nonsmoker:**

## North American

**Preferred Non-Tobacco:** No tobacco or nicotine use in any form (including nicotine patches and gum) for the last 36 months (for Custom Term UL and Impact Plus only 24 months)

**Standard Non-Tobacco Plus:** No tobacco or nicotine use in any form (including nicotine patches and gum) for the last 12 months. Standard class for Custom Term UL.

No more than 2 cigars/month with negative HOS can qualify for Preferred Non-Tobacco.

## Prudential

**Preferred Best:** No tobacco or nicotine use within the last 5 years

**Preferred Non-Tobacco:** No tobacco or nicotine use within the last 3 years

**Non-Smoker Plus:** No cigarettes within the last 12 months (may smoke cigars, pipe or chew tobacco)

**Non-Smoker:** No cigarettes within the last 12 months (may smoke cigars, pipe or chew tobacco)

Cigar/pipe smokers, smokeless tobacco users, Nicotine patch and Nicotine gum users may qualify for Non-Smoker Plus

## Transamerica

**Preferred Plus/Select:** No tobacco or nicotine use within the last 5 years **Preferred:** No tobacco or nicotine use within the last 2 years

**Standard Plus:** No tobacco or nicotine use within the last 2 years: Incidental cigar usage available for Preferred, Standard Plus & Standard subject to: Admittance on app and/or exam, HOS negative for cotinine, No more than 1 per month

## United of Omaha

**Preferred Plus Nonsmoker:** No nicotine for the past 60 months (Priority AccumUL, Priority Max GUL, Priority Term)

**Preferred Nonsmoker:** No nicotine for the past 36 months (Priority AccumUL, Priority Max GUL, Priority Term)

**Standard Plus Nonsmoker:** No nicotine for past 12 months.

All tobacco users are smokers. Cigars smokers can receive nonsmoker rates if usage is one cigar per month with a negative specimen. Applicant may qualify for Standard Plus rates.

## West Coast Life

**Super Preferred:** No tobacco for 5 years.

**Preferred:** No tobacco for 1 year.

All tobacco users are smokers. Cigars smokers can receive nonsmoker rates if usage is six cigars or less per year with a negative specimen. Applicant may qualify for Super Preferred rates.