

| Carrier | Required Number of Years Without Tobacco Use | | | | Special Guidelines for Other Tobacco Users | | |
|---------------------------|--|------------------------|---------------|----------|--|--|----------|
| | | | | | Unless otherwise specified, only occasional cigar use will qualify when admitted to. Use of cigarettes, chewing tobacco, pipes, e-Cigarettes, nicotine gum or patch, etc. will be given smoker rates unless otherwise specified. | | |
| | Super Preferred | Preferred | Standard Plus | Standard | Best Available Class | Description | HOS |
| American General | 5 | 3 | 1 | 1 | Preferred Best NT | 4 cigars or less per month (one a week); No current or prior use of anything other than the occasional cigars for 5 years | negative |
| AXA | 5 | 3 | 1 | 1 | Preferred Elite NT | 12 cigars or less per year | negative |
| Banner (LGA) | 3 | 2 | 1 | 1 | Preferred Plus NT | 12 cigars or less per year; Presume there is no use of tobacco products other than occasional cigars for at least 3 years | negative |
| Cincinnati Life | 5 | 3 | 1 | 1 | Preferred Plus NT | 6 cigars or less per year for Preferred+/ Preferred non tobacco and a urine specimen must be negative for nicotine. Standard Plus possible with Non-smoking tobacco. Chewing Tobacco, Cigar, Pipe, Urine Specimen may be positive for nicotine. Tobacco use must be reported on initial application. | negative |
| Global Atlantic | 3 for UL 5 for Term | 1 for UL 3 for Term | 1 for Term | 1 | Premier NT for UL | Not more than 4 celebratory cigars per month | |
| John Hancock | 5 | 2 | 1 | 1 | Super Preferred NT | 12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco, patch and Nicorette gum) are OK at Std NS rates even with a positive HOS | negative |
| Lincoln National | 3 | 2 | N/A | 1 | Preferred Plus NT | 12 cigars or less per year; Other Tobacco (cigar, pipe, chewing tobacco, patch and Nicorette gum) are OK at Std NS rates even with a positive HOS | negative |
| Mass Mutual | 1 | 1 | 1 | 1 | Ultra Preferred NT | They have Non-Tobacco and Non-Smoker class depending on product; The products offering Non-Tobacco allow up to 24 cigars per year with a neg HOS for best rates | negative |
| Minnesota Life (Securian) | 3 | 1 | 1 | 1 | Preferred Select NT | Will allow up to 12 cigars a year with neg HOS for Preferred Select Non-Tobacco; Will allow 12-24 cigars a year with neg HOS for Preferred Non-Tobacco *Inquire regarding special tobacco programs* | negative |
| Nationwide | 5 | 1 | 1 | 1 | Preferred NT | No more than 1 cigar per week or five cigars a month with neg HOS for Preferred NT at best | negative |
| North American | 5 | 3 | N/A | 1 | Super Preferred NT | 12 cigars or less per year | negative |
| Principal | 5 | 2 | 1 | 1 | Preferred NT | 12 cigars or less per year | negative |
| Protective | 5 | 2 | N/A | 1 | Select Preferred NT | Up to 6 cigars a year for Select Preferred NS, up to 12 cigars a year for Preferred NS | negative |
| Prudential | 5 | 3 | 1 | 1 | Preferred Plus NT | Up to 2 cigars per month and no tobacco in past 5 years for Pref Plus NT; Non-Smoker Plus available for other tobacco use (cigar, pipe, chew, patch & Nicorette gum) even with positive HOS* Note Vape and E-Cigs are Tobacco rates. | negative |
| Symetra | 5 | 3 | 1 | 1 | Preferred Best NT | Best class rates with less than 2 cigars per month; Presuming negative HOS and no other tobacco/nicotine use; If the client is a former cigarette smoker, would not consider the client for best class. | negative |

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| | Super Preferred | Preferred | Standard Plus | Standard | Best Available Class | Description | HOS |
| Transamerica | 5 | 2 | 2 | 2 | Preferred Plus NT for term; Select NT for UL | 12 cigars or less per year | negative |
| United of Omaha | 3 | 2 | 1 | 1 | Select Preferred NT | An occasional celebratory cigar is no more than 24 cigars per year. | negative |
| Zurich | 5 | 3 | 2 | 1 | Preferred Best NT | Will allow up to 6 cigars per year for Preferred Best NT; Will allow up to 12 cigars per year for Preferred NT; Will allow up to 24 cigars per year for Standard Plus and Standard NT | negative |