



SMOKING & NONCIGARETTE TOBACCO USE

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification

Carrier	Risk Class	Cigarette Free	<u>Noncigarette Tobacco (Negative HOS unless otherwise noted)</u>		
			Products	Max Usage	Additional Notes
Banner/William Penn	Pref Plus	3 years	Cigars	12/yr	
AXA (Perm other than Athena UL 150/IL Legacy II)	Pref Plus	3 years	None	--	
AVIVA (Permanent)	Premier	4 years	Cigars	24/yr	
ING Companies	Super Pref	5 years	Cigars	52/yr	
American General	Pref Plus	5 years	Cigars	52/yr	all other tobacco free for 5 years
American National	Pref Plus	5 years	Cigars	24/yr	
AVIVA (Term)	Premier	5 years	Cigars	24/yr	
Prudential	Pref Plus	5 years	Cigars	24/yr	
Genworth Companies	Pref Plus	5 years	Cigars	12/yr	
United of Omaha/Companion NY	Pref Plus	5 years	Cigars	12/yr	
Hancock	Super Pref	5 years	Cigars	12/yr	all other tobacco free for 5 years
West Coast	Super Pref	5 years	Cigars	6/yr	
MetLife (Permanent)	Elite NS	5 years	Cigars	4/yr	
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	5 years	None	--	
Lincoln Benefit/Allstate NY	Pref Elite	5 years	None	--	
MetLife (Term)	Pref Plus	5 years	None	--	
Nationwide	Pref Plus	5 years	None	--	
Sun Life (< age 71)	Super Pref	5 years	None	--	
Transamerica (Permanent)	Select	5 years	None	--	
Transamerica (Term)	Pref Plus	5 years	None	--	
Sun Life (ages 71+)	Super Pref	10 years	None	--	

Underwriting information as of 10.15.2009.

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Second Best Risk Classification

Carrier	Risk Class	Cigarette Free	Noncigarette Tobacco (Negative HOS unless otherwise noted)		
			Products	Max Usage	Additional Notes
AXA (Perm other than Athena UL 150/IL Legacy II)	Preferred	1 year	Cigars	24/yr	
AVIVA (Permanent)	Preferred	1 year	Cigars	24/yr	
Nationwide	Preferred	1 year	Cigars	12/yr	
West Coast	Preferred	1 year	Cigars	12/yr	
MetLife (Permanent)	Preferred	2 years	Cigar, pipe, chew	Unlimited	
Sun Life (< age 71)	Preferred	2 years	Cigars	36/yr	NO criticism of tobacco use for the past 3 years in APS or MIB.
Banner/William Penn	Preferred	2 years	Cigars	12/yr	
Hancock	Preferred	2 years	Cigars	12/yr	all other tobacco free for 2 years
Transamerica	Preferred	2 years	Cigars	12/yr	
ING Companies	Preferred	3 years	Cigars	52/yr	
American General	Preferred	3 years	Cigars	52/yr	all other tobacco free for 5 years
Sun Life (ages 71+)	Preferred	2 years	Cigars	36/yr	NO criticism of tobacco use for the past 3 years in APS or MIB.
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	3 years	Cigars	24/yr	
American National	Preferred	3 years	Cigars	24/yr	
Prudential	Preferred	3 years	Cigars	24/yr	
AVIVA (Term)	Preferred	3 years	Cigars	24/yr	
Genworth Companies	Preferred	3 years	Cigars	12/yr	
Lincoln Benefit/Allstate NY	Preferred	3 years	Cigars	12/yr	
United of Omaha/Companion NY	Preferred	3 years	Cigars	12/yr	
MetLife (Term Only)	Pref Plus	5 years	Cigars	4/yr	

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Third Best Risk Classification

Carrier	Risk Class	Cigarette Free	Noncigarette Tobacco (Negative HOS unless otherwise noted)		
			Products	Max Usage	Additional Notes
Prudential	NS Plus	1 year	All	Avid Positive HOS accepted	
MetLife (Permanent)	Standard	1 year	Cigar, pipe, chew	Unlimited	
Sun Life	Standard	1 year	Cigars	36/yr	NO criticism of tobacco use for the past 3 years in APS or MIB.
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	1 year	Cigars	24/yr	
Hancock	Std Plus	1 year	Cigars	24/yr	
AVIVA (Term)	Std Plus	1 year	Cigars	24/yr	
Banner/William Penn	Std Plus	1 year	Cigars	12/yr	
Lincoln Benefit/Allstate NY (Permanent)	Standard	1 year	Cigars	12/yr	
United of Omaha/Companion NY	Std Plus	1 year	Cigars	12/yr	
MetLife (Term Only)	Std Plus	2 years	Cigar, pipe, chew	Unlimited	
ING Companies	Select	2 years	Cigars	52/yr	
American General	Std Plus	2 years	Cigars	52/yr	all other tobacco free for 5 years
American National	Std Plus	2 years	Cigars	24/yr	
Genworth Companies	Select	2 years	Cigars	12/yr	
Lincoln Benefit/Allstate NY (Term Only)	Std Select	2 years	Cigars	12/yr	
Transamerica (Permanent)	Standard	2 years	Cigars	12/yr	
Transamerica (Term Only)	Std Plus	2 years	Cigars	12/yr	
AXA (Perm other than Athena UL 150/IL Legacy II)	Standard	Standard guidelines not published.			
AVIVA (Permanent)	Standard	Standard guidelines not published.			
Nationwide	Nonsmoker	Standard guidelines not published.			
West Coast	Standard	Standard guidelines not published.			

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Fourth Best Risk Classification (where available)

Carrier	Risk Class	Cigarette Free	Noncigarette Tobacco (Negative HOS unless otherwise noted)		
			Products	Max Usage	Additional Notes
Hancock	Standard	1 year	All		Avid Positive HOS accepted
Prudential	Nonsmoker	1 year	All		Avid Positive HOS accepted
MetLife (Term Only)	Standard	1 year	Cigar, pipe, chew	Unlimited	
ING Companies	Standard	1 year	Cigars	52/yr	
American General	Standard	1 year	Cigars	52/yr	all other tobacco free for 5 years
American National	Standard	1 year	Cigars	24/yr	
Banner/William Penn	Standard	1 year	Cigars	12/yr	
Genworth Companies	Standard	1 year	Cigars	12/yr	
Lincoln Benefit/Allstate NY (Term Only)	Standard	1 year	Cigars	12/yr	
Transamerica (Term Only)	Standard	2 years	Cigars	12/yr	
AXA (Term / Athena UL 150 / IL Legacy II)	Standard				Standard guidelines not published.
AVIVA (Term)	Standard				Standard guidelines not published.
United of Omaha/Companion (Permanent)	Standard				Standard guidelines not published.

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