



Pipes, Chewing Tobacco, Nicotine Gum Guidelines**

AEGIS FINANCIAL
LEADING THE WAY

Carrier	Types Allowed for Non Smoker Classes	U/W Class Allowed	Nicotine in Labs	Other Conditions
Allianz	Not Allowed			
American General	Not Allowed			
AXA	Not Allowed			
Banner	Not Allowed			
Global Atlantic	Not Allowed			
John Hancock	All ok	Standard NT	Positive Nicotine OK	No Cigarette Use in Past Year
Lincoln	All ok including Hookah	Standard NT	Positive Nicotine OK	No Cigarette Use in Past Year
MetLife	Pipe Users and Smokeless Tobacco	Preferred NT (perm) and Standard Plus NT (term)	Must be Negative	No other Nicotine Use In Past Year
Minnesota Life*	Call MN Life Underwriting and see below. Some exceptions provided but must be negative nicotine in labs.			
Mutual of Omaha	Not Allowed			
Nationwide	Not Allowed			
North American	Not Allowed			
Protective	Not Allowed			
Prudential*	All ok - including cigarillos	Non Smoker Plus	Positive Nicotine OK	No Cigarette Use in Past Year
SBLI	Not Allowed			
Transamerica	Not Allowed			
Voya	Pipe user, 1 time per week	Preferred NT	Must be Negative	No other Nicotine Use in Past 5 Years

* E-cigarettes are treated as tobacco users with most carriers- MN Life will follow smokeless tobacco guidelines & if there is no cigarette use in past 10 yrs then they can apply their NS rates. PRU has stated smokeless electronic cigarettes that do not heat tobacco are considered at nonsmoker rates. If the E-cig heats tobacco (i.e. eclipse & clove cigarettes) then smoker rates will apply. PRU needs to know the brand name of the cigarette, if the e-cig uses heat or ultrasonics to vaporize and if the e-cig uses a pod of liquid solution or a pod of tobacco*

Please consult with individual carriers prior to acting on enclosed information. Information is believed to be accurate but IDA and it's Member Agencies are not responsible for misrepresentations.