



SMOKING & NONCIGARETTE TOBACCO USE

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification

Carrier	Risk Class	Cigarette Free	Noncigarette Tobacco Use (Negative HOS unless otherwise noted)		
			Products	Max Usage	Additional Notes
Aviva (Permanent)	Premier	3 years	Cigars	48/yr	
Banner William Penn	Pref Plus	3 years	Cigars	12/yr	
AXA (Perm other than AthenaUL/IL Legacy II)	Pref Plus	3 years	None	--	
ING Companies	Super Pref	5 years	Cigars, pipe	52/yr	
American General	Pref Plus	5 years	Cigars	52/yr	all other tobacco free for 5 years
Sun Life of Canada	Super Pref	5 years	Cigars	36/yr	
American National	Pref Plus	5 years	Cigars, smokeless tobacco	24/yr	
Aviva (Term Only)	Premier	5 years	Cigars	24/yr	
Prudential	Pref Plus	5 years	Cigars	24/yr	
Genworth	Pref Plus	5 years	Cigars	12/yr	
United of Omaha Companion Life of NY	Pref Plus	5 years	Cigars	12/yr	
Hancock	Super Pref	5 years	Cigars	12/yr	
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	--	
Transamerica (Permanent)	Select	5 years	None	--	
Transamerica (Term)	Pref Plus	5 years	None	--	

Underwriting information as of 08/16/2010.

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Second Best Risk Classification

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette Free	Products	Max Usage	Additional Notes
Aviva (Permanent)	Preferred	1 year	Cigars	48/yr	
AXA (Perm other than AthenaUL/IL Legacy II)	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	Cigars, pipe, chew	Unlimited	
Sun Life of Canada	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	
Transamerica	Preferred	2 years	Cigars	12/yr	
ING Companies	Preferred	3 years	Cigars, pipe	52/yr	
American General	Preferred	3 years	Cigars	52/yr	all other tobacco free for 5 years
American National	Preferred	3 years	Cigars, smokelesstobacco	24/yr	
Aviva (Term Only)	Preferred	3 years	Cigars	24/yr	
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	3 years	Cigars	24/yr	
Prudential	Preferred	3 years	Cigars	24/yr	
Genworth	Preferred	3 years	Cigars	12/yr	
Lincoln Benefit Allstate NY	Preferred	3 years	Cigars	12/yr	
United of Omaha Companion Life of 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

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette Free	Products	Max Usage	Additional Notes
Prudential	NS Plus	1 year	All	Avid	Positive HOS accepted
MetLife (Permanent)	Standard	1 year	Cigars, pipe, chew	Unlimited	
Aviva (Permanent)	Standard	1 year	Cigars	48/yr	
Sun Life of Canada	Standard	1 year	Cigars	36/yr	NO criticism of tobacco use for the past 3 years in APS or MIB.
Aviva (Term Only)	Std Plus	1 year	Cigars	24/yr	
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	1 year	Cigars	24/yr	
Hancock	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 Life of NY	Std Plus	1 year	Cigars	12/yr	
MetLife (Term Only)	Std Plus	2 years	Cigars, pipe, chew	Unlimited	
ING Companies	Select	2 years	Cigars, pipe	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, smokeless tobacco	24/yr	
Genworth	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 AthenaUL/IL Legacy II)	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)

Noncigarette Tobacco Use (Negative HOS unless otherwise noted)

Carrier	Risk Class	Cigarette Free	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	Cigars, pipe, chew	Unlimited	
ING Companies	Standard	1 year	Cigars, pipe	52/yr	
American General	Standard	1 year	Cigars	52/yr	all other tobacco free for 5 years
Banner William Penn	Standard	1 year	Cigars	12/yr	
Genworth	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	
American National	Standard	Standard guidelines not published.			
Aviva (Term Only)	Standard	Standard guidelines not published.			
AXA (Term / Athena UL 150 / IL Legacy II)	Standard	Standard guidelines not published.			
United of Omaha Companion Life of NY	Nonsmoker	Standard guidelines not published.			

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