

CIGAR SMOKERS 2012

Is this your client? Is he a social or regular cigar smoker?



Carrier	Class	Cigar Limits	Urinalysis	Convertible Period
AIG	Best Available	1 per week	Negative	Age 75
Aviva	Best Available	2 per month	Negative	Age 75
AXA	Preferred	1-2 per month	Negative	Age 70
Banner	Preferred	1 per month	Negative	Age 70
Genworth	Best Available	1 per month	Negative	First 5 years/age 74
ING	Best Available	1 per week	Negative	Age 70
John Hancock	Preferred Standard Plus	1 per month 2 per month	Negative	Age 75
Lincoln National	Preferred Plus Preferred Standard	1 per month 2 per month No Limit (all tobacco but cigarettes)	Negative Negative Positive	Age 75
Lincoln Benefit	Preferred	1 per month	Negative	Age 70
MetLife	Preferred Best	4 or Less a year	Negative	Age 70
MTL	Standard N/S	2 per month	Negative	N/A
Nationwide	Preferred	1 per month	Negative	Age 75
Protective	Best Available All other N/S	6 per year 12 per year	Negative Negative	Age 75
Prudential	Preferred Non-Smoker Plus	1-2 per month No Limit	Negative Positive	First 5 years/age 65
Sun Life	Standard N/S	3 per month	Negative	n/a UL
Transamerica	Best Available	1 per month	Negative	Age 70

****Please Note! All Pipe smokers and Tobacco Chewers will be considered smokers with all carriers EXCEPT John Hancock and Lincoln Financial where they can get a standard non-smoker rate, and Prudential where they can get a non-smoker plus rate! 01/2012**

WE WANT TO HELP YOU AND YOUR CLIENTS FIND THE BEST RATE!

HANSEN BROKERAGE SERVICES, INC.

www.hansenbrokerage.com

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