

**Underwriting Classes regarding Tobacco Use:**

**Non-Tobacco** – No tobacco product for the last 12 months.

**Tobacco** – Smoked cigarettes or frequent user of any tobacco products in the last 12 months.

**Other Tobacco** – Occasional user of tobacco products other than cigarettes (cigar, pipe, etc...) in the last 12 months. The rate is a 25% over the Non- tobacco rate. Subject to the following guidelines:

1. Type and frequency of tobacco use must be fully and accurately disclosed on the application.
2. Application must not be a former cigarette smoker who has discontinued cigarette smoking in the past 24 months.

All cotinine measurements must be .7 or less indicating the occasional user.