

Does your client occasionally celebrate with a cigar?
 Did you know that even though they might sometimes indulge, your client could still qualify for the best class a carrier has to offer? Let us help you find your client the best rate!



Carrier	Class	Cigar Limits	Urinalysis
AXA Equitable	Preferred	1 per month	Negative
Banner	Preferred	1 per month	Negative
Genworth	Best Available	1 per month	Negative
ING	Best Available	2 per month	Negative
John Hancock**	Best Available	1 per month	Negative
	Standard Plus	2 per month	Negative
Lincoln Benefit	Preferred	1 per month	Negative
Lincoln National**	Preferred Plus	1 per month	Negative
	Preferred	2 per month	Negative
	Standard Plus	No Limit *	Positive
MetLife	Preferred Best	4 per year	Negative
Prudential**	Preferred Best	1 per month	Negative
	Non Smoker Plus	No Limit*	Positive
Transamerica	Best Available	1 per month	Negative
West Coast Life	Best Available	6 per year	Negative
	All other NS classes	12 per year	Negative



800-229-8109
 www.indytrans.com

*No cigarettes but can currently use other tobacco products.
 **John Hancock and Lincoln National will allow a Standard Non Smoker rating for pipe smokers and tobacco chewers. Prudential will allow a Non Smoker Plus rating for the same.

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