

Have you ever wondered:
 “How long before my client can
 qualify for non-tobacco rates?”
 The answer to that question is right
 here!



Carrier	Standard NS	Standard Plus	Preferred NS	Preferred Plus
AXA Equitable	1 year		3 years	5 years
Banner	1 year	1 year	2 years	3 years
Genworth	1 year	2 years	3 years	5 years
ING	1 year		3 years	5 years
John Hancock*	1 year	1 year	2 years	5 years
Lincoln Benefit	1 year		3 years	5 years
Lincoln National	1 year		2 years	3 years
MetLife	13-24 months	2 years	5 years	5 years
Prudential*	1 year	1 year	3 years	5 years
Transamerica	2 years		2 years	5 years
West Coast Life	1 year		1 year	5 years

For further details on each carrier’s specific criteria for non-tobacco rates, please contact Driesbach Financial Group at 800-229-8109 or at www.indytrans.com today!

John Hancock will allow a Standard Non Smoker rating if no cigarette use in the last 12 months but used other tobacco products and Prudential will allow a Non Smoker Plus rating for the same.



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