

# Tobacco/Non-Tobacco Guidelines



Foresters		CFG	Phoenix
Smoker	Non-Smoker	Smoker Definition:	Smoker Definition:
Strong Foundation: Applicants who have not smoked cigarettes or e-cigarettes within the past 12 months and occasional marijuana usage	Allows use of cigar, pipe, chewing tobacco, nicotine patches, and other substitutes.	Any form of tobacco or nicotine within the past 12 months qualifies smoker rate.	Use of tobacco or nicotine products, including e-cigarettes with the exception of occasional cigar or pipe use (less than 6 times a year).
	SMART UL & Advantage Plus: Applicants who have not used any product containing nicotine or tobacco within the past 12 months.		



American Amicable		Mutual of Omaha	United Home Life
Smoker Definition:	Chew and Snuff	Smoker Definition:	Smoker Definition:
All products-Smoker: Any form of Tobacco use in the past 12 months is considered as smoker (including e-cigs with or without nicotine)	Oral tobacco is considered its own category of tobacco classing.	All products- Smoker: Any form of Tobacco in the past 12 months use is considered as smoker (including e-cigs) Allows occasional cigar usage (Up to 12 per year)	Nicotine or tobacco product use for past 12 months



Oxford Life	TransAmerica
Smoker Definition:	Smoker Definition:
All products-Smoker: Within the past 12 months used any nicotine based products, any form of electronic cigarette (including nicotine-free electronic cigarettes), or marijuana	Any form of tobacco use in the past 12 months