

# Tobacco Usage

Last Modified on 02/13/2026 12:48 pm CST

**Tobacco Usage** Carriers will have both Tobacco and Non-Tobacco rates for underwritten policies. These are the criteria for tobacco usage with our carriers



**TruStage** exception of up to 12 cigars in a 12 month period for non-tobacco rates

Any form of tobacco usage within the last 12 months counts for all other carriers  
**Americo** should also be marked YES if PI has *smoked* marijuana

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| <b>Aetna</b>                            | Use of any form of tobacco or nicotine products within the last 12 months.   |
| <b>Aflac</b>                            | Use of any form of tobacco or nicotine products within the last 12 months.   |
| <b>Americo</b>                          | Use of any form of tobacco or nicotine products within the last 12 months.   |
| <b>Living Promise</b>                   | Use of any form of tobacco or nicotine products within the last 12 months.   |
| <b>TruStage TAWL</b>                    | Use of any form of tobacco or nicotine products within the last 12 months, excluding cigar usage up to 12 in the last 12 months                |
| <b>Royal Neighbors</b>                  | Use of any form of tobacco or nicotine products within the last 12 months  |
| <b>Corebridge</b>                       | Use of any form of tobacco or nicotine products within the last 12 months  |
| <b>TransAmerica</b>                     | Use of any form of tobacco or nicotine products within the last 12 months  |
| <b>Prudential</b>                       | Use of any form of tobacco or nicotine products within the last 12 months  |
| <b>American<br/>Amicable/Occidental</b> | Use of any form of tobacco or nicotine products within the last 12 months, excluding occasional cigar or pipe usage (4 times or less per year) |
| <b>GTL</b>                              | No impact  |