

Tobacco Usage

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



Aetna	Use of any form of tobacco or nicotine products within the last 12 months.
Aflac	Use of any form of tobacco or nicotine products within the last 12 months.
Americo	Use of any form of tobacco or nicotine products within the last 12 months.
Living Promise	Use of any form of tobacco or nicotine products within the last 12 months.
TruStage TAWL	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
Royal Neighbors	Use of any form of tobacco or nicotine products within the last 12 months
Corebridge	Use of any form of tobacco or nicotine products within the last 12 months
TransAmerica	Use of any form of tobacco or nicotine products within the last 12 months
Prudential	Use of any form of tobacco or nicotine products within the last 12 months
GTL	No impact