

# Tobacco Usage

Last Modified on 12/10/2025 9:07 am CST

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

Tobacco Usage



**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

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