

MARIJUANA USAGE GUIDELINES

CARRIER	USAGE FREQUENCY	RISK CLASS	IS A THC PANEL RUN ON INSURANCE LABS?
AIG	Up to 8 Times/Month (Non-Vaping)	Preferred Plus	No
	Up to 8 Times / Month (Vaping)	Standard Tobacco	
	9 - 16 Times / Month	Table B Tobacco	
	> 16 Times / Month	Decline	
Equitable	<2 Times / Month	All Preferred categories assuming they otherwise qualify for Non-Tobacco rates.	No
	2 - 8 Times / Month	Standard Plus is available if certain criteria are met; otherwise Standard Non-Tobacco	
	More than 8 Times / Month but less than daily (or positive THC screen)	Standard Non-Tobacco assuming they otherwise qualify for Non-Tobacco rates.	
	Daily Use	Table B at best, Non-Tobacco apply assuming they otherwise qualify for Non-Tobacco rates.	
F & G Annuities & Life	2x/month or less	Preferred Non Tobacco possible	Yes
	2x/week or less	Standard Non Tobacco possible	
Foresters Financial	≤ 6 Times / Week	Standard - Preferred Non-Tobacco @ underwriters discretion	Yes
Global Atlantic (Age 25 & Under)	Daily Use	Individual Consideration	No
	Any amount	Decline	
	1 Time / Week	Premier Non-Tobacco	
	3 Times / Week	Standard Non-Tobacco	
Global Atlantic (Age 26 - 30)	> 3 Times / Week	Decline	No
	3 Times/ Week	Premier Non-Tobacco	
	Daily Use	Standard Non-Tobacco, subject to balance of underwriting details	
John Hancock - Smoked or Vaporized	Occasional, once per month or less	Preferred Non-Smoker assuming a negative THC	Yes
	Occasional, up to 2 times per week	Preferred Smoker	
	Regular use, up to 4 times per week	Standard Smoker	
	Regular use, more than 4 times per week	Individual Consideration	
	Daily Use	Decline	
John Hancock - Ingested	Occasional, once per month or less	Preferred Non-Smoker assuming a negative THC	Yes
	Regular use, up to 4 times per week	Standard Non-Smoker	
	Regular use, more than 4 times per week	Individual Consideration	
	Daily Use	Decline/Individual Consideration	
John Hancock - Medical Marijuana Use	Smoked or Vaporized	Preferred Smoker	
	Ingested	Preferred Non-Smoker	
Legal and General	Any Amount	Non-tobacco rates will apply. Substandard rates may apply depending on frequency and other factors, such as marijuana for medicinal use.	No
Lincoln Financial	1 Time / Month	Preferred Plus Non-Tobacco	No
	1 - 3 Times / Week	Preferred Non-Tobacco	
	4 - 6 Times / Week	Standard to Table B Non-Tobacco	
	Daily Age 21-35	Table C	
	Daily Ages 36-50	Table B	
	Daily Ages over 50	Standard	
Mutual Of Omaha	≤ 8 Times / Month	Preferred Non-Tobacco Possible	No
	9 - 12 Times / Month	STD Non-Tobacco	
	13 - 16 Times / Month	Table 2 Non-Tobacco	
	17 - 20 Times / Month	Table 4 Non-Tobacco	
	Over 20 Times/Month	Decline	
Nationwide (Ages 21 - 34) Important: Vaping of MJ will require a tobacco rate	2 Times/month	Preferred Non-Tobacco	No
	6 Times / Month	Standard Plus Non-Tobacco	
	11 Times/Month	Standard Non-Tobacco	
	24 Times/ Month	Table D Non-Tobacco	
	Daily	Table F Non-Tobacco	
Nationwide (Ages 35+) Important: Vaping of MJ will require a tobacco rate	2 Times/month	Preferred Plus Non-Tobacco	No
	6 Times / Month	Preferred Non-Tobacco	
	11 Times/Month	Standard Plus Non-Tobacco	
	24 Times/ Month	Table B Non-Tobacco	
	Daily	Table D Non-Tobacco	

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New York Life	Any Amount	Standard Non-Tobacco at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	Yes
North American	0-2 times / month	preferred non-tobacco	No
	0-2 times / year	super preferred	
	ages <21 any use	decline	
Principal - Non-Smoked	1 - 8 Times / Month	Standard Non-Tobacco, regardless of labs	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	9 - 16 Times / Month	Ages 19 - 25: Table 3 Non-Tobacco, Ages 26+: Table 2 Non-Tobacco, regardless of labs	
	17+ Times / Month	Decline	
	Insured Age ≤ 18	Declined with any usage	
Principal - Smoked	1 - 2 Times / Month	Negative Labs: Standard Non-Tobacco, Positive Labs: Standard Tobacco	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	3 - 8 Times / Month	Standard Tobacco	
	9 - 16 Times / Month	Ages 19 - 25: Table 3 Tobacco, Ages 26+: Table 2 Tobacco	
	17+ Times / Month	Decline	
	Insured Age ≤ 18	Declined with any usage	
Protective	Rare (no more than 1-2x/year)	Best Class	No
	Occasional (Less than 12 days/month, any method)	Standard Non-tobacco	
	12-16 days a month (edibles only)	Standard Non-tobacco	
	12-16 days a month (smoking/vaping)	Standard Tobacco	
	More than 16x/month	Table B at best, Tobacco rates if smoked/vaped	
Prudential (Under Age 21)	Any amount	Decline	No
Prudential (Ages 21+)	≤ 3 Times / Week	Non-Smoker Plus	For cause on face amounts \$10,000,000 and up
	4 - 7 Times / Week	Table B	
	8+ / Week	Decline	NA
All cases without admission and a positive THC test will be declined			
Sagicor	up to 8 times per month	Non tobacco Rates	yes
Securian Financial	≤ 3 Times / Month	Preferred Select (negative specimen)	For cause only
	2 Times / week	Preferred Non-Tobacco (negative specimen)	
	4 Times / week	Standard Plus Non-Tobacco	
	5-7 Times / week	Table B at Best (tobacco rates if inhalation use)	
Symetra	1 - 2 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	Must admit usage on app; Positive THC ok but best class not available with positive results; tobacco rates now only apply to co nicotine use subject to frequency of usage. Call your underwriter for any possible consideration.
	3 - 8 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	
	< 16 Times / Month	Ages 19 - 39: Standard possible Age 40+: Preferred possible	
	Anything over 16 Times/Month	Age 19: Table B Smoker at best	
Transamerica	≤ 8 Times / Month	Standard Non-Tobacco	No
	8+ Times / Month	Smoker Rates	
	4 - 6 Times / Week	Table B Smoker	
	Daily	Table D - Decline	
Zurich	1 - 2 Times / week	Preferred Non-Tobacco	No
	3 Times / Week	Standard Plus Non-Tobacco	
	4 Times / Week	Standard Non-Tobacco	
	5 Times / Week	Table B Non-Tobacco	
	6 Times / Week	Table D Non-Tobacco	
	Daily	Decline	