



Underwriting Navigator #2

Cigar Smokers

CARRIER NAME	Class	Cigar Limits	Urinalysis
American General	Best Available	1 per week	Negative
AVIVA	Best Available - Permanent Only	4 per month	Negative
AXA	Preferred	1 per month	Negative
Genworth	Best Available	1 per month	Negative
ING	Best Available	1 per week	Negative
John Hancock	Best Available	1 per month	Negative
Legal and General America	Best Available	1 per month	Negative
Lincoln Financial	Preferred Plus	1 per month	Negative
	Preferred	2 per month	Negative
	Standard	No limit (all tobacco but cigarettes)	Positive
MetLife	Preferred Plus Elite	4 or less per year	Negative
Minnesota Life	Preferred Select	12 or less per year	Negative
	Preferred Standard	24 or less per year	
Principal	Preferred	1 per month	Negative
Protective	Select Preferred	6 per year	Negative
	Preferred and Standard	12 per year	
Prudential	Preferred Best Class	1 - 2 per month	Negative
	Nonsmoker Plus	No limit	Positive
Transamerica	Best Available	1 per month	Negative