

MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC on Insurance labs?
AIG	2 Times/Year	Preferred Plus	No
	2 Times/Month	Standard Nontobacco	
	More than 2 times/month	Standard Tobacco at best	
AXA	Variable	STD Plus NT to Table B NT assuming no nicotine use	No
Brighthouse Financial	1 time per month	Preferred Nontobacco	No
	1-2 times per week	Preferred Nontobacco	
	3-4 times per week	Recreational use - PFD Nontobacco	
	Daily	Table B to D, assuming no social or occupational impairment	
Global Atlantic (Age 25 and under)	Any amount	Decline	No
Global Atlantic (Age 26 - 30)	1 time per week	Premier	
	3 times per week	Standard	
Global Atlantic (ages 31 +)	More than 3 times per week	Decline	
	3 times per week	Preferred	
Foresters Financial	Daily Use	Standard, subject to balance of underwriting details	No
	1 time per week	STD - PFD NT	
	More than 1 time per week	Varies Rated Tobacco - Decline	
John Hancock	Daily Use	Decline	Yes
	"Occasional Use"	Standard - PFD Nontobacco with negative THC	
	"Occasional Use"	Standard Tobacco with positive THC	
	More than "Occasional Use"	Table B and up with negative THC	
Lincoln Financial	More than "Occasional Use"	Highly rated to Decline with positive THC	No
	1 time per month	Preferred Plus Nontobacco	
	1-2 times per week	Preferred Nontobacco	
	3-4 times per week	Standard to Table B Nontobacco	
	4-6 times per week	Table B to Table D Nontobacco	
Minnesota Life	Daily	Decline	For Cause Only
	1 time or fewer per month	Preferred Select (negative specimen)	
	1-2 uses per month	Preferred Nontobacco (negative specimen)	
Mutual Of Omaha	3 or more uses per month	Table Rated (Tobacco) to Decline	Yes, must be consistent with admitted use
	3 times or less per month	Standard Nontobacco	
	4-8 times per month	Rated Tobacco	
Principal	More than 8 times per month	Individual consideration to Decline	No
	7 times a month	Standard Nontobacco (Edible Only)/Smoked - Tobacco Class	
	8-12 times a month	Table B Nontobacco (Edible Only)/Smoked - Tobacco Class	
Protective	13 or more times a month	Decline	No
	Any amount	Standard Tobacco at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	
Symetra	Please Contact AIN Underwriting for details	STD - Preferred Nontobacco Possible	No
Transamerica	No more than 12 x per year	Standard Nontobacco	No
	13 or more times a year	Smoker Rates	
	9-16 times a month	Table B - C Smoker	
	More than 16 a month	Decline	
Voya	Less than 2 times per month	Age 26+ - Standard Nontobacco	For cause only
	2-4 times per month	Age 26+ - Table B NT	
	1-4 times per week	Age 26+ - Table B Tobacco	