

Tobacco Users

Legal & General America's tobacco pricing is highly competitive. After just 3 years, clients who have quit may qualify for Preferred Plus rates.



CASE STUDY 1

Male, Age 55, \$1 Million, OPTerm 20

Scenario:

- Cigarette Smoker
- Build 6' 1"
- Weight 245 lbs.
- Blood pressure 130/80
- Cholesterol 250
- Cholesterol/HDL ratio of 5.0

Underwriting Rating: Due to the build, this case would have been Standard Tobacco.

Crediting Criteria:

Underwriter utilized 3 of 6 available credit criteria:

- NT Pro BnP of 50
- Negative stress echocardiogram one year ago with excellent exercise capacity
- Both parents alive at age 90 and no sibling with onset of cancer or cardiovascular disease before age 60

Final Decision: Case can be issued **Preferred Tobacco**.

CASE STUDY 2

Female, Age 30, \$500,000, OPTerm 30

Scenario:

- Quit smoking e-cigarettes in the last 6 months
- Build 5' 6"
- Weight 140 lbs.
- Both parents alive at age 60 and no other negative health or family history

Final Decision: Case can be issued **Preferred Tobacco**. After one year of no tobacco use, the client could qualify for Standard Plus Non-tobacco rates.

Note: The tobacco credit criteria can move an eligible Standard Tobacco case to Preferred Tobacco. Not eligible for table ratings or flat extras, base class improvements only. Please refer to our underwriting guidelines for more details.

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