



**To qualify for this mortality credit program, a client must meet the following:**

- Non-combustible tobacco use such as e-cigarettes.
- No use of cigarettes or cigars in the past 10 years.
- Thiocyanate (tobacco combustion marker) is negative.

**If client meets all of the criteria above, we will improve from tobacco to non-tobacco rates but assess a one class downgrade:**

- Preferred Tobacco to Standard Non-Tobacco.
- Standard Tobacco to Table B Non-Tobacco.
- Table B Tobacco to Table C Non-Tobacco.

## Examples

- **Female, 28 years old, qualifies for Standard Tobacco rates:**

- Uses e-cigarette on weekends.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker.

**Rating improvement:** Standard Tobacco rates change to Table B Non-Tobacco.

- **Male, 48 years old, qualifies for Preferred Tobacco rates:**

- Uses e-cigarettes about 15 times per month.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker.

**Rating improvement:** Preferred Tobacco rates change to Standard Non-Tobacco.

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about our competitive advantage,  
call 1-888-413-7860, option 2.

Innovative underwriting gets you to  
the top. Research and development  
keep you there.



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