

MARIJUANA USAGE GUIDELINES

| CARRIER | USAGE FREQUENCY | RISK CLASS | IS A THC PANEL RUN ON INSURANCE LABS? |
|--|--|--|---------------------------------------|
| Corebridge | 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 | < 1 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. | |
| F & G Annuities & Life | Daily Use or + THC | Table B at best, Non-Tobacco apply assuming they otherwise qualify for Non-Tobacco rates. | Yes |
| | 2x/month or less | Preferred Non Tobacco possible | |
| Foresters Financial | 2x/week or less | Standard Non Tobacco possible | Yes |
| | ≤ 6 Times / Week | Standard - Preferred Non-Tobacco @ underwriters discretion | |
| Global Atlantic (Age 25 & Under) | Daily Use | Individual Consideration | No |
| | Any amount | Decline | |
| Global Atlantic (Age 26 - 30) | 1 Time / Week | Premier Non-Tobacco | No |
| | 3 Times / Week | Standard Non-Tobacco | |
| | > 3 Times / Week | Decline | |
| Global Atlantic (Ages 31 +) | 3 Times / Week | Premier Non-Tobacco | No |
| | 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 | No |
| | 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 | |
| MassMutual | ≤ 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 | |

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| | Daily | Table D Non-Tobacco | |
| 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 | |
| Prudential (Under Age 21) | More than 16x/month | Table B at best, Tobacco rates if smoked/vaped | No |
| | Any amount | Decline | |
| 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 | No |
| | 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 | |