



**NON-TOBACCO QUALIFICATIONS AND CIGAR CRITERIA( Page 2)**

Company	1 Year	2 Years	3 Years	5 Years	Other	
*****						
<b>Met Investors</b>	*****	*****	*****	*****	*****	*****
Elite Pfd/Sel Pfd					4 yrs	
Preferred Plus					4 yrs	
Standard Plus/PFD	●					Cigars & All Smokeless Tobacco
<b>Phoenix Life</b>	*****	*****	*****	*****	*****	*****
Preferred	●					
Standard	●					Cigars & All Smokeless Tobacco *Positive Specimen OK*
<b>Principal Life</b>	*****	*****	*****	*****	*****	*****
Super Preferred				●		1 Cigar a month
Preferred	●		X(71-85)			1 Cigar a month
Sns	●					Cigars & All Smokeless Tobacco
<b>Protective Life</b>	*****	*****	*****	*****	*****	*****
Select Pfd				●		4 Cigars a Year
Preferred			●			1 Cigar a Month
Standard	●					1 Cigar a Month
<b>Prudential</b>	*****	*****	*****	*****	*****	*****
Preferred Best				●		2 Cigars a month (negative specimen)
Preferred			●			2 Cigars a month (negative specimen)
Stan Plus	●					Cigars & All Smokeless Tobacco *Positive Specimen OK*
<b>North American</b>	*****	*****	*****	*****	*****	*****
Premier			●			2 Cigars a month
Preferred		●				2 Cigars a month
Stan Plus	●					2 Cigars a month
Sns	●					2 Cigars a month
<b>Reliastar ING</b>	*****	*****	*****	*****	*****	*****
Super Pfd				●		1 Cigar a Week
Preferred		X(UL)	●			1 Cigar a Week
Sns		X(UL)	●			(all but GTE UL)
<b>Savings Bank MA</b>	*****	*****	*****	*****	*****	*****
Pfd Plus				●		2 Cigars a month (negative specimen)
Preferred			●			2 Cigars a month (negative specimen)
Select / SNS		●				2 Cigars a month (negative specimen)
<b>Sun Life</b>	*****	*****	*****	*****	*****	*****
Preferred	●					3 Cigars a Month
Standard	●					
<b>TransAmerica</b>	*****	*****	*****	*****	*****	*****
PfdPlus/Select				●		
Preferred		●				1 Cigar a month
<b>United of Omaha</b>	*****	*****	*****	*****	*****	*****
Preferred Plus				●		12 Cigars a year (negative urinalysis)
Preferred				●		12 Cigars a year (negative urinalysis)
Sns & SnsPlus	●					12 Cigars a year (negative urinalysis)
<b>West Coast</b>	*****	*****	*****	*****	*****	*****
Preferred Plus				●		6 Cigars a Year
Preferred	●					12 cigars a year
*****						