

*3 Mark Financial, Inc.*

## A Quick Fix to Tobacco Questions

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### Cigars

#### **Negative Specimen (approx. 4 days after last usage)**

- ◆ Preferred Best Non-Tobacco with Genworth (First Colony) if <12 cigars/year
- ◆ Preferred Best Non-Tobacco with AIG if no more than 1 cigar/week and no other tobacco use within last 5 years
- ◆ Non-Smoker Plus with Prudential, regardless of amount
- ◆ Preferred Non-Tobacco with Banner if 5 cigars/year or less
- ◆ Elite or Preferred Plus Non-Tobacco with Met Life if <4 celebratory cigars/year
- ◆ Preferred Non-Tobacco with John Hancock if <12 cigars/year and no other tobacco/nicotine usage in last 2 years

#### **Positive Specimen**

- ◆ Non-Smoker Plus with Prudential regardless of amount, as long as admitted use at time of application
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### Pipes, Chew or Dip

#### **Negative Specimen (approx. 5 days after last usage)**

- ◆ Non-Smoker Plus with Prudential

#### **Positive Specimen**

- ◆ Non-Smoker Plus with Prudential, regardless of amount
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### Nicorette

- ◆ Non-Smoker Plus with Prudential

*While we have made every effort to ensure the accuracy of the information contained herein, we cannot be held liable for any errors.*

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