



# LIFE INSURANCE RISK GUIDE

## MARIJUANA GUIDELINES

Carrier	Usage Type	Recommended Carriers
American General	Recreational	Rare usage, such as 2x a year, is of no underwriting concern & can be approved up to preferred plus. 2x a month: No better than Standard Nonsmoker. Usage more than 2 x's month will receive tobacco rates & will be rated starting at a table 3 or up.
	Medicinal	Nonsmoker rates may be possible if ingested any other way than smoking. No additional rating but will rate for underlying medical condition which usually starts at a table D for cause.
	Additional Notes	Currently does not do a drug screen for MJ. At this time they do not require a copy of medical card but underwriter may request a copy if they feel it is necessary.
Banner	Recreational	Occasional use: Standard Smoker Regular use will be rated at least table 2 smoker or up.
	Medicinal	Will rate for underlying condition-smoker rates will be given. Underlying condition usually requires a rating & these are case by case for final outcome.
Brighthouse Financial	Recreational	5x a week or less: Can qualify for any non-smoker rating Anything higher: Age 25 or less Table D. Table B if they are older.
	Medicinal	Will receive nonsmoker rates if they otherwise qualify. Will rate for underlying cause requiring medical MJ. Would prefer to have a copy of script card on file but it's not necessary. Ratings will depend on frequency of use & any social or occupational impairment
John Hancock	Recreational Medicinal	Underwritten on a case by case basis no general standards or regulations other than use is not a guaranteed decline
Lincoln	Recreational	1x a month: Up to Preferred Plus 2x per week: Up to Preferred with no other psychiatric or drug use concerns Anything higher: most cases qualify for standard non-smoker Ratings could also differ given alcohol consumption or if a history of depression. The doctor's records would need to confirm the usage. Daily users will be declined
	Medicinal	Will be given nonsmoker rates. Would need to confirm in aps records for medical use & determine cause for medicinal use. Depending on the specific impairment we may go outside our rating guidelines to the specific impairment section for rating. Ex. Used for chronic pain will rate based on chronic pain guidelines

PIMSCO has made reasonable effort to ensure accuracy. All agents are responsible for verifying this information.

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Minnesota Life	Recreational	If frequency of use is under 24x a year they can qualify for anything even preferred non-smoker. So long as they can provide a negative drug test. Less than 24x a year: Up to Preferred Non-Smoker 3-6x a month: In the range of standard to table C, everything is taken on a case by case basis and the result depends on the situation 4x a week or more: Decline
	Medicinal	Will rate for the condition the marijuana is being prescribed for. Non-Smoker rates may apply if it was not smoked
Mutual of Omaha	Recreational	2x a week or more:, substandard rates can apply. Typically, the ratings range from table 2-table 4 depending on frequency of use & urinary THC values. Nonsmoker vs smoker rates depend on frequency of use & the urinary THC values. There is no definite way to know how much is being used so they rely on aforementioned guidelines. If there is occasional use (< 1 x week) and the THC value is < 100 then nonsmoker rates could be possible. Any urinary THC value exceeding 500 is automatic decline.
	Medicinal	May be additional rating depending on the underlying medical condition. Does not require a copy of the medical card. Non-smoker vs smoker rates depend on frequency of use & the urinary THC values. There is no definite way to know how much is being used so they rely on aforementioned guidelines. If there is occasional use (< 1 x week) and the THC value is < 100 then nonsmoker rates could be possible.
Nationwide	Recreational	8x a month or less: Best case Preferred Smoker. 9-16x's a month: Table 2 More than 16x: likely to be declined. If any past drug use exists marijuana user will most likely be declined regardless of frequency of use
	Medicinal	No set guidelines as to if non-smoker vs smoker rates given- case by case basis. Generally do not add a rating but high frequency can cause worse offer. Will rate for underlying impairment. Ideally would like copy of script card.
	Additional Info	Urine screen does not have to be negative to affect the outcome of the offer unless the client insists they don't
North American	Recreational Medicinal	4x a month or less: Standard tobacco. 5-17 x's a month: Ages 18-25 Best case table 3. Age 25+ Best case table 2. More than 18x: decline Alcohol use and marijuana use together is likely to get declined

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Protective	Either	If usage is less than 12 days per month possible Standard NT. Moderate use 13 to 16 days per month Standard Tobacco. Heavy use more than 16 times per month Table B.
Prudential	Recreational	Will be rated as a nonsmoker regardless of frequency of use if no tobacco is consumed. 3x a week or less can qualify for any category up to non-smoker plus. 4-6x's a week would be a table B non-smoker, anything more would be declined. If younger than 21 they will be declined
	Medicinal	Will rate the condition that required the prescription, will be rated non-smoker regardless of frequency. There is no difference if ingested or smoked
Symetra	Recreational	Mild user of up to a maximum of 2x's a month can in a best case scenario get standard non tobacco. Anyone under the age of 18 will be declined. More frequent user will receive tobacco rating, moderate user of more than 9x's a month will receive tobacco table ratings
Transamerica	Recreational	Using up to 12x a year will qualify you for non-smoker category, best case scenario is standard non-tobacco. Smoker rates apply for use over 12x's a year. Using 4x a week or higher would be a decline. If also cigar smoker then the combined total of cigars and marijuana use will determine smoker/nonsmoker
	Medicinal	With appropriate documentation – administered by pill, patch, or nasal spray, then rate for the underlying medical condition. Documentation in the file that it is prescribed by an MD. Standard is best offer. If inhaled, rate for underlying condition & smoker rates will apply

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