



Marijuana Guidelines

Carrier	Comments
<p>American National As of 10/2023</p>	<p><u>Marijuana/Cannabis:</u> Recreational:</p> <ul style="list-style-type: none"> • <18years old = decline • Intermittent to moderate use (up to 3-4 days per week) = +0. • Heavy use (4+days per week) = +50. <p>Medicinal:</p> <ul style="list-style-type: none"> • With a valid prescription = rate for cause. • Without a valid prescription or if smoked = rate as recreational as noted above. <p>Non-nicotine user rates allowed for ALL marijuana users who, a) test negative for cotinine, and b) declare that they have not used any nicotine product for the past 12 months. For Non-medically examined business, we will need a drug questionnaire with urine specimen/drug screen.</p> <p>For consideration of Preferred NNU rates:</p> <ul style="list-style-type: none"> • Over age 25. • Full disclosure. • Use of 2 times per month or less. • No history of substance abuse of any kind. • No criminal history. • Blood Alcohol on insurance lab 0%. • Full Drug panel (other than +Marijuana) must be negative. • No more than 2 moving violations in 5 years AND no history EVER of DWI/DUI. • No history of treatment for chronic pain or psychiatric issues (situational/temporary minor psych meds >3 years ago, ok). • Stable employment. • No Tobacco/nicotine use in past 3-years. • Otherwise qualifies for preferred NNU rates. If otherwise meets standard plus guidelines, okay to allow standard plus. <p>Note that current nicotine-use or use within past 3 years will require standard rates. No Preferred Nicotine-User consideration. No Preferred Plus.</p> <p>Considerations for those involved in the HEMP or Cannabis industry:</p> <ul style="list-style-type: none"> • Business coverage for Industrial Hemp farms/companies (these are regulated by states and produce no or small amount THC cannabis) is acceptable for insurance. • Insurance coverage for all other cannabis business owners is a decline for business and personal coverage. Coverage is also not acceptable for employees of a cannabis business.

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<p style="text-align: center;">Corebridge Financial As of 10/2023 (Under Carrier Review)</p>	<p><u>Marijuana Use:</u></p> <ul style="list-style-type: none"> • Adult (18+) use 8 or less days per month may qualify for best class. • Vaping will be Standard Tobacco rates at best. • Use 9-16 days/month: Table B tobacco at best. • Use >16 days/month or 4 days/week: Decline • Medicinal Use: APS required (decision will be based on history requiring this prescription). <p><u>Industry Employees:</u> They will not offer coverage to individuals (or groups, or groups of individuals) involved in marijuana businesses even if legal to conduct in the state in which the coverage is written or proposed.</p>																																					
<p style="text-align: center;">John Hancock As of 10/2023</p>	<table border="1"> <thead> <tr> <th data-bbox="956 657 1526 699">Recreational Marijuana Use</th> <th data-bbox="1526 657 2040 699">Column1</th> </tr> </thead> <tbody> <tr> <td data-bbox="956 699 1526 742">Smoked or vaporized</td> <td data-bbox="1526 699 2040 742"></td> </tr> <tr> <td data-bbox="956 742 1526 784">Super Preferred Non-Smoker*</td> <td data-bbox="1526 742 2040 784">Occasional, once per month or less</td> </tr> <tr> <td data-bbox="956 784 1526 826">Preferred Smoker</td> <td data-bbox="1526 784 2040 826">Occasional, up to 2 times per week</td> </tr> <tr> <td data-bbox="956 826 1526 868">standard Smoker</td> <td data-bbox="1526 826 2040 868">Regular use, up to 4 times per week</td> </tr> <tr> <td data-bbox="956 868 1526 911">Decline/individual Consideration</td> <td data-bbox="1526 868 2040 911">daily use</td> </tr> <tr> <td data-bbox="956 911 1526 953"></td> <td data-bbox="1526 911 2040 953"></td> </tr> <tr> <td data-bbox="956 953 1526 995">Ingested</td> <td data-bbox="1526 953 2040 995"></td> </tr> <tr> <td data-bbox="956 995 1526 1037">Super Preferred Non-Smoker *</td> <td data-bbox="1526 995 2040 1037">Occasional, once per month or less</td> </tr> <tr> <td data-bbox="956 1037 1526 1079">Preferred Non- Smoker</td> <td data-bbox="1526 1037 2040 1079">Occasional, up to 2 times per week</td> </tr> <tr> <td data-bbox="956 1079 1526 1122">standard Smoker</td> <td data-bbox="1526 1079 2040 1122">Regular use up to 4 times per week</td> </tr> <tr> <td data-bbox="956 1122 1526 1164">Individual Consideration</td> <td data-bbox="1526 1122 2040 1164">Regular use, more than 4 times per week</td> </tr> <tr> <td data-bbox="956 1164 1526 1206">Decline/individual Consideration</td> <td data-bbox="1526 1164 2040 1206">daily use</td> </tr> <tr> <td data-bbox="956 1206 1526 1248"></td> <td data-bbox="1526 1206 2040 1248"></td> </tr> <tr> <td data-bbox="956 1248 1526 1291">Medicinal Marijuana Use</td> <td data-bbox="1526 1248 2040 1291"></td> </tr> <tr> <td data-bbox="956 1291 1526 1333">With prescription card</td> <td data-bbox="1526 1291 2040 1333"></td> </tr> <tr> <td data-bbox="956 1333 1526 1375">Preferred Smoker*</td> <td data-bbox="1526 1333 2040 1375">Smoked or vaporized</td> </tr> <tr> <td data-bbox="956 1375 1526 1380">Preferred Non-Smoker</td> <td data-bbox="1526 1375 2040 1380">Ingested</td> </tr> </tbody> </table>		Recreational Marijuana Use	Column1	Smoked or vaporized		Super Preferred Non-Smoker*	Occasional, once per month or less	Preferred Smoker	Occasional, up to 2 times per week	standard Smoker	Regular use, up to 4 times per week	Decline/individual Consideration	daily use			Ingested		Super Preferred Non-Smoker *	Occasional, once per month or less	Preferred Non- Smoker	Occasional, up to 2 times per week	standard Smoker	Regular use up to 4 times per week	Individual Consideration	Regular use, more than 4 times per week	Decline/individual Consideration	daily use			Medicinal Marijuana Use		With prescription card		Preferred Smoker*	Smoked or vaporized	Preferred Non-Smoker	Ingested
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Carrier	Comments
<p style="text-align: center;">Legal & General America As of 10/2023</p>	<p>Recreational Use: 1-2X per year – Preferred Plus NT Up to 8x per month – Standard Plus NT **9 to 15 x per month +50/up. **greater than 15x a month RMD.</p> <p>Marijuana use with other drugs- decline. Marijuana use with alcohol use decline. E-cigarette use of Marijuana (THC), Cannabidiol (CBD) or Vit E is a Decline.</p> <p><u>Medicinal use – with medical authorization and current regular medical care is using for a rateable condition:</u> LGA would rate for that condition only. <u>IF taking for a NON-rateable condition:</u> LGA would rate as recreational use.</p> <p><u>Decline for related business operators, owners, growers, and/or distributors of marijuana or related products containing THC.</u></p>
<p style="text-align: center;">Lincoln Financial Group As of 10/2023</p>	<p>Recreational Use: Will need to know the frequency of use and any other associated conditions which might be of concern such as alcohol use, other drug use or any psychiatric conditions such as depression.</p> <ul style="list-style-type: none"> • Social use, up to 3 times per week - Preferred Non-Tobacco rates (No other psychiatric or drug use concerns) • Social use up to once a month - Preferred Plus (No other psychiatric or drug use concerns) <p>Medicinal / Prescription Use: The rating will be associated with the underlying medical condition.</p> <p>Industry Employees: Does not allow consideration for any person deriving income from the marijuana business.</p>

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<p style="text-align: center;">MassMutual As of 10/2023</p>	<p>Marijuana, CBD, hemp use (recreational or medicinal)</p> <table border="1" data-bbox="962 488 1583 631"> <thead> <tr> <th data-bbox="962 488 1131 524">Issue Age</th> <th data-bbox="1131 488 1583 524">Eligible for Ultra Preferred rates if:</th> </tr> </thead> <tbody> <tr> <td data-bbox="962 524 1131 579">18-30</td> <td data-bbox="1131 524 1583 579">Use is 2 or fewer times per week</td> </tr> <tr> <td data-bbox="962 579 1131 631">31+</td> <td data-bbox="1131 579 1583 631">Use is 3 or fewer times per week</td> </tr> </tbody> </table>	Issue Age	Eligible for Ultra Preferred rates if:	18-30	Use is 2 or fewer times per week	31+	Use is 3 or fewer times per week
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<p style="text-align: center;">Nationwide As of 10/2023</p>	<p>Ages 21 and above</p> <ul style="list-style-type: none"> • Less than or equal to 2 times per week, favorable factors met – best class is available Admits to marijuana use on application No alcohol other drug abuse history No current use of other drugs of abuse including controlled substances prescribed by a physician (ie opioids or benzodiazepines) Negative hepatitis screen on insurance lab if done No felonious criminal history MVR – no multiple violations in the last 3 years • Usage 3 to 6 times per week – Standard Nontobacco • Daily use – Table B Nontobacco <p>Under age 21– Individual Consideration</p>						

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<p data-bbox="352 521 682 597">North American As of 10/2023</p>	<p data-bbox="970 540 2064 573">Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>
<p data-bbox="389 1097 647 1174">OneAmerica As of 10/2023</p>	<p data-bbox="956 1044 1919 1101">Recreational Use: Consideration based on frequency of use, age, and any evidence of legal/social issues from usage.</p> <p data-bbox="956 1135 1257 1192">Medicinal/Prescription Use: Will need to know reason for it.</p> <p data-bbox="956 1226 1177 1282">Industry Employees: Unable to consider.</p>

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<p style="text-align: center;">Pacific Life As of 10/2023</p>	<table border="1" data-bbox="962 293 2475 716"> <thead> <tr> <th data-bbox="962 293 1405 350">Frequency of Use</th> <th data-bbox="1405 293 1526 350">Age</th> <th data-bbox="1526 293 2059 350">Method of Use</th> <th data-bbox="2059 293 2287 350">Currently using or use within last year</th> <th data-bbox="2287 293 2475 350">Last used more than 1 year ago</th> </tr> </thead> <tbody> <tr> <td data-bbox="962 350 1405 435">Preferred No Nicotine Intermittent - 1 time a week</td> <td data-bbox="1405 350 1526 435">21 and older</td> <td data-bbox="1526 350 2059 435">Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td data-bbox="2059 350 2287 435">Preferred NN</td> <td data-bbox="2287 350 2475 435">PBNN</td> </tr> <tr> <td data-bbox="962 435 1405 548">Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse</td> <td data-bbox="1405 435 1526 548">21 and older</td> <td data-bbox="1526 435 2059 548">Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td data-bbox="2059 435 2287 548">Select NN</td> <td data-bbox="2287 435 2475 548">PBNN</td> </tr> <tr> <td data-bbox="962 548 1405 634">Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse</td> <td data-bbox="1405 548 1526 634">21 and older</td> <td data-bbox="1526 548 2059 634">Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td data-bbox="2059 548 2287 634">Standard NN</td> <td data-bbox="2287 548 2475 634">PBNN</td> </tr> <tr> <td data-bbox="962 634 1405 716">Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse</td> <td data-bbox="1405 634 1526 716">21 and older</td> <td data-bbox="1526 634 2059 716">Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td data-bbox="2059 634 2287 716">Table B NN</td> <td data-bbox="2287 634 2475 716">PBNN</td> </tr> </tbody> </table> <p data-bbox="1059 776 2333 805" style="text-align: center;">Daily use could be table rated or declined. Clients under Age 21 is postponement. This is for smoking, vaping and edibles.</p>	Frequency of Use	Age	Method of Use	Currently using or use within last year	Last used more than 1 year ago	Preferred No Nicotine Intermittent - 1 time a week	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Preferred NN	PBNN	Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Select NN	PBNN	Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Standard NN	PBNN	Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Table B NN	PBNN
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<p style="text-align: center;">Protective Life As of 10/2023</p>	<p data-bbox="962 922 1951 951">Rare use, no more than 2 times per year, eligible for preferred/select preferred, as otherwise qualifies.</p> <p data-bbox="962 984 1795 1013">Experimental or intermittent use, 12 or less times per month, standard non-tobacco.</p> <p data-bbox="962 1045 2171 1075">Moderate use, 12-16 days/month: At best Standard Tobacco if smoked. At best Standard Non-Tobacco if ingested or vaped.</p> <p data-bbox="962 1107 2171 1136">Heavy use, more than 16 days/month: At best Table 2 Tobacco if smoked. At best Table 2 Non-Tobacco if ingested or vaped</p> <p data-bbox="962 1169 2553 1224">Note: Assuming all factors surrounding the marijuana, use are non-ratable; many conditions underlying medical marijuana use are significant to overall mortality and may be ratable or declined.</p> <p data-bbox="962 1256 2096 1318">Industry Employees: Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p>																									

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<p style="text-align: center;">Prudential As of 10/2023</p>	<p>Please refer to Prudential's Underwriting Guide found on www.pruxpress.com.</p>
<p style="text-align: center;">SBLI As of 10/2023</p>	<p>Admitted - Recreational Use: Under age 18: RNA Experimental/Occasional use up to 4x monthly (Once a week): Preferred Plus Non-Nicotine Intermittent use up to 5-11 times monthly: SENN Moderate use 12 to 16 (3-4x a week): PNIC Heavy: (16-24x a month): Table B Nicotine Daily use: IC</p> <p>Ingestion should be noted as always Non-Nicotine, otherwise treat based on usage (Heavy Table B Non-Nicotine)</p> <p>Vaping MJ: Non-Nicotine rates (Excluding Moderate/Heavy/Daily)</p> <p>Medicinal / Prescription Use: Rate for cause – Use criteria above along with the cause (refer to Swiss Re)</p> <p>CBD with No THC: Rate as qualifies</p> <p>Past use: Experimental/Intermittent/Moderate: After 1 year. Prior to 1 year, treat as current use. Heavy/Daily use: After 2 years +0. Prior to 2 years treat as current use.</p>
<p style="text-align: center;">Securian Financial As of 10/2023</p>	<p>Recreational marijuana guidelines are available on our website here.</p>

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<p style="text-align: center;">Symetra As of 10/2023</p>	<ul style="list-style-type: none"> • The “tobacco” definition from “occasional” and “intermittent” user categories has been eliminated. Tobacco rates now only apply to co-nicotine use (use of both marijuana and tobacco products). Frequency of use categories are defined internally. • Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are age 26 and above, and may include “occasional” use candidates. • At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class. • Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment. <p style="text-align: center;">These changes are limited to Symetra’s fully underwritten life insurance applications. Additional guidelines are available for those using marijuana more frequently and for medicinal purposes.</p> <p>Usage rates: Smoker rates apply for moderate or heavy use</p> <ul style="list-style-type: none"> - Occasional/Intermittent: Up to 12 days a month (1 to 2 days a week) - Moderate: 12 to 16 days a month (1 to 2 days a week) - Heavy: More than 16 days a month (3 to 4 days a week) <p>If usage rate is occasional/intermittent and the applicant has provided a full admission, the applicant is eligible for PFD, STD Plus or STD classes regardless of lab results.</p>
<p style="text-align: center;">Transamerica As of 10/2023</p>	<p>Recreational: Smoker vs Nonsmoker dependent on frequency and method of use. Standard* to decline, depending on frequency of use.</p> <p>Medicinal: Smoker vs Nonsmoker dependent on frequency and method of use. Standard to decline, depending on reason for use.</p> <p><i>*Preferred may be considered in limited scenarios.</i></p> <p>Industry Employees: Does not offer coverage on marijuana industry workers and will decline this risk.</p>

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<p style="text-align: center;">United of Omaha As of 10/2023</p>	<p><u>Preferred NT & Standard Plus Rates:</u></p> <ul style="list-style-type: none"> - Experimental, occasional, and intermittent use considered 3-8X monthly & (+0). - Preferred NT or Standard Plus rates are NOT available with current treatment for any depressive order, history of unstable environment including employment and lifestyle, history of major accident or motor vehicle offenses, or substance abuse history. - CBD Oil use allowed if no debits (+0) for chronic pain. <p><u>Recreational Use:</u></p> <ul style="list-style-type: none"> - Under age 18: RNA - Mild use up to 12X monthly: Standard NT - Moderate use up to 16X monthly: Table 2 NT - Excessive use up to 20X monthly: Table 4 NT - Over 20X monthly: RNA (history of unstable environment including employment & lifestyle, history of major accident or motor vehicle offenses, or substance abuse history). <p><u>Medicinal / Prescription Use:</u></p> <ul style="list-style-type: none"> - Rate for cause – generally minimum Table 4 rate class. <p><u>Industry Employees:</u></p> <ul style="list-style-type: none"> - Unable to consider these individuals within their internal guidelines.

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