

UNDERWRITING GUIDELINES FOR OCCASIONAL CIGAR SMOKERS

Tobacco usage has always been a risk factor in the underwriting of life insurance. However, based on current information, the true occasional cigar smoker has shown little if any true excess mortality. For this reason, Underwriting is willing to consider the occasional cigar smoker under the following guidelines:

- The use must be admitted at the time of application or inquiry and all case data must coincide with the admitted degree of usage,
- No more than one cigar per week,
- No nicotine metabolites (cotinine) may be present in the urinalysis done for AIG or any other company within the past 12 months, and
- No use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry.

If these guidelines are met, the cigar use will be considered a non-factor in the risk evaluation process. This will allow individuals to receive our best rating class if all other criteria are met.

This policy will apply only to occasional cigar users and not other forms of tobacco.