



America's Foremost Insurance Brokerage Network

Marijuana Guidelines	
Carrier	Comments
<p><b>AIG</b> As of 9/2019</p>	<p><b>Recreational Use:</b></p> <ul style="list-style-type: none"> <li><b>No more than twice per year:</b> Best class if otherwise qualified.</li> <li><b>Up to twice a month:</b> Standard Non-Tobacco rates</li> <li><b>More often:</b> Tobacco rates, and maybe rated Table B or higher</li> <li><b>Daily use:</b> Decline</li> </ul> <p><b>Medicinal / Prescription Use:</b></p> <ul style="list-style-type: none"> <li>Will have to be verified in the APS and will be rated for the underlying condition.</li> <li><b>If prescribed for chronic pain</b> = Table D or higher.</li> </ul> <p><b>Industry Employees:</b> 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>

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<p style="text-align: center;"><b>American National</b> As of 9/2019</p>	<p><b>Recreational Marijuana</b> Current use, Ingestion or inhalation (or unknown): With stable environment and occupation, without mental or behavioral comorbidity or substance abuse and age greater than or equal to 18 years:</p> <ul style="list-style-type: none"> <li>- Intermittent-Moderate use: ≤ 16 days per month = +0/std.</li> <li>- Heavy use: &lt;16 days per month = Table 2</li> <li>- Otherwise = RMD</li> </ul> <p><b>External use only i.e oils, cream, CBD (current or previous) = +0</b></p> <p><b>For consideration of Preferred NNU rates:</b></p> <ul style="list-style-type: none"> <li>- Over age 25</li> <li>- Full disclosure</li> <li>- Use of 2 times per month or less</li> <li>- No history of substance abuse of any kind</li> <li>- No criminal history</li> <li>- Blood Alcohol on insurance lab 0%</li> <li>- Full Drug panel (other than +Marijuana) must be negative</li> <li>- No more than 2 moving violations in 5 years AND no history EVER of DWI/DUI</li> <li>- No history of treatment for chronic pain or psychiatric issues (situational/temporary minor psych meds &gt;3 years ago, ok)</li> <li>- Stable employment</li> <li>- No Tobacco/nicotine use in past 3 years</li> <li>- Otherwise qualifies for preferred NNU rates. Of otherwise meets standard plus guidelines, ok to allow standard plus.</li> </ul> <p><b>Note that current nicotine-use or use within past 3 years will require standard rates. No Preferred Nicotine-User consideration. Preferred Plus is not available.</b></p> <p><b>Medicinal Marijuana Users: Rate for cause</b></p> <ul style="list-style-type: none"> <li>- Tropical use of CBD oil only - +0 and allow best class</li> <li>- Ingested CBD oil – Std/</li> <li>- Medical Marijuana -- typically will start at Table 4 with heavy emphasis on underwriting the underlying condition for which THC was prescribed. It would be possible that Medical MJ could result in a STD rating when used infrequently for very minor conditions (e.g. mild anxiety or insomnia with infrequent use of THC), but the expectation should be Table 2/4.</li> </ul> <p><b>NON-NICOTINE USER RATES:</b> 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.</p> <ul style="list-style-type: none"> <li>- Fully completed Drug Usage Questionnaire and urinalysis</li> <li>- For cases &lt;\$250K: urinalysis with full drug screen</li> <li>- For cases ≥\$250K; exam, blood, urinalysis with full drug screen</li> </ul> <p><b>Coverage for those employed in the Marijuana Industry:</b> We will not participate in business coverage on business owners related to the marijuana industry. Individuals associated with the marijuana industry applying for personal coverage will be considered on an IC basis and will require Facultative Reinsurance if \$500,000 or greater. Consider source of premium. If 100% of income comes from marijuana business, will likely decline.</p>

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<p><b>Brighthouse Life Insurance</b> As of 9/2019</p>	<p>Not applicable due to sunset of products on 9.27. These guidelines would not apply to current SmartCare product (not available to TMA at this time).</p>
<p><b>Global Atlantic</b> As of 9/2019</p>	<p><b>Recreational Use:</b></p> <ul style="list-style-type: none"> <li>• <b>Ages 25 and under</b> – Decline</li> <li>• <b>Ages 26 and up</b> - Individual consideration given – final offer will depend on frequency of use, quantity and overall picture.</li> </ul> <p><b>Medicinal / Prescription Use:</b></p> <ul style="list-style-type: none"> <li>• <b>Ages 25 and under</b> – Decline</li> <li>• <b>Ages 26 and up</b> - Will rate the underlying condition.</li> </ul> <p><b>Will consider Non-Tobacco rates if no use of nicotine.</b></p> <p><b>The applicant must have multiple sources of income outside the marijuana industry and the premiums must come from one of these other sources. If the sole source of income is from the marijuana industry, we would have to decline the risk.</b></p> <p><b>Industry Employees:</b> It does need to be for personal coverage only and not business coverage. A cover letter including the following is required:</p> <ul style="list-style-type: none"> <li>• An overview of the business to include function, year established, if it has its own bank account (i.e., if it's a cash only business), and any other pertinent information.</li> <li>• The proposed insured's role within the company, including any ownership.</li> <li>• Purpose of insurance with clear indication that this is for personal coverage only and confirmation that the business has not been and will not be involved in the coverage at all (i.e., cannot be a party to the policy, including payor).</li> <li>• Source of premium payments and confirmation that all premiums will be paid from a personal account that has no commingled business funds.</li> <li>• If the proposed insured has never used marijuana, will need an explanation as to why the client works in this industry but has never tried the product.</li> <li>• Drug Questionnaire</li> <li>• Medical records from the primary care physician. If s/he has a medical marijuana card, need records from the doctor who provides the recommendation, if different.</li> <li>• Financial Questionnaire</li> <li>• Applicant must have multiple sources of income outside of the marijuana industry. If their sole source of income is only from the marijuana industry, we would not be able to participate</li> <li>• Copies of the last two years of personal tax returns</li> <li>• Normal requirements otherwise</li> </ul>

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<p style="text-align: center;"><b>John Hancock</b> As of 9/2019</p>	<p>Recreational Marijuana Use</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Smoked or vaporized</th> <th style="width: 50%;">Ingested</th> </tr> </thead> <tbody> <tr> <td><b>Preferred Non-Smoker*</b> Occasional, once per month or less</td> <td><b>Preferred Non-Smoker*</b> Occasional, once per month or less</td> </tr> <tr> <td><b>Preferred Smoker</b> Occasional, up to 2 times per week</td> <td><b>Standard Non-Smoker</b> Regular use up to 4 times per week</td> </tr> <tr> <td><b>Standard Smoker</b> Regular use, up to 4 times per week</td> <td><b>Individual Consideration</b> Regular use, more than 4 times per week</td> </tr> <tr> <td><b>Individual Consideration</b> Regular use, more than 4 times per week</td> <td></td> </tr> </tbody> </table> <p>Medicinal Marijuana Use (with prescription card)</p> <table border="1" style="width: 100%;"> <tbody> <tr> <td><b>Preferred Smoker*</b> Smoked or vaporized</td> </tr> <tr> <td><b>Standard Non-Smoker</b> Ingested</td> </tr> </tbody> </table> <p><small>*With a positive test result the classification will be as a Preferred Smoker</small></p>	Smoked or vaporized	Ingested	<b>Preferred Non-Smoker*</b> Occasional, once per month or less	<b>Preferred Non-Smoker*</b> Occasional, once per month or less	<b>Preferred Smoker</b> Occasional, up to 2 times per week	<b>Standard Non-Smoker</b> Regular use up to 4 times per week	<b>Standard Smoker</b> Regular use, up to 4 times per week	<b>Individual Consideration</b> Regular use, more than 4 times per week	<b>Individual Consideration</b> Regular use, more than 4 times per week		<b>Preferred Smoker*</b> Smoked or vaporized	<b>Standard Non-Smoker</b> Ingested
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<p style="text-align: center;"><b>Legal &amp; General America</b> As of 9/2019</p>	<p><b>Recreational Use:</b> With good MVR, no criminal or drug abuse history and must be disclosed on the Drug Questionnaire - Standard Tobacco class considered.</p> <p><b>Regular use or prescription use –</b> Table 2 on Standard Tobacco rates considered.</p> <p><b>Medicinal / Prescription Use:</b> The final rating depends on the reason for the marijuana use and is likely added to the rate.</p> <p><b>Industry Employees:</b> Does not consider them and will decline this risk.</p>												
<p style="text-align: center;"><b>Lincoln National</b> As of 9/2019</p>	<p><b>Recreational Use:</b> 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"> <li>• <b>Social use, up to 2 times per week</b> - Preferred Non-Tobacco rates (No other psychiatric not drug use concerns)</li> <li>• <b>Social use of less than once a month</b> - Preferred Plus (No other psychiatric not drug use concerns)</li> </ul> <p><b>Medicinal / Prescription Use:</b> The rating will be associated with the underlying medical condition.</p> <p><b>Industry Employees:</b> Does not allow consideration for any person deriving income from the marijuana business</p>												

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<p style="text-align: center;"><b>North American</b> As of 9/2019</p>	<p><b>Preferred &amp; Super Preferred:</b> Available Depending on Frequency of use. Depending on frequency and purpose of use – A rating may be required (or could be declined).</p> <p><b>Up to age 21:</b> Only people ages 21 or older can legally possess marijuana. Applicants who use marijuana below the age 21 should typically be declined. Please consult your underwriting manager for individual consideration cases.</p> <p><b>Ages 21 &amp; Up:</b> May qualify for non-tobacco rates.</p> <p><b>Recreational use:</b> is defines as those who do not use marijuana medically (not prescribed by medical practitioner). Recreational use can be on an experimental, occasional, intermittent, moderate or heavy basis.</p> <p><b>Medicinal Use:</b> Medical marijuana, hemp oil, and CBD oil users will be underwritten based on the medical condition they are being treated for.</p> <p><b>A marijuana questionnaire (ICC17L3219) should be completed when applicant is using or has used marijuana in past. If client is in California – or uses any other drugs other than marijuana, the drug questionnaire (ICC13L3113A) should be used.</b></p> <p><b>Industry Employees:</b> Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution, or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil and CBD oil business.</p>
<p style="text-align: center;"><b>OneAmerica</b> As of 9/2019</p>	<p><b>Recreational Use:</b> Consideration based on frequency of use, age, and any evidence of legal/social issues from usage.</p> <p><b>Medicinal/Prescription Use:</b> Will need to know reason for it.</p> <p><b>Industry Employees:</b> Unable to consider.</p>

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<p style="text-align: center;"><b>Pacific Life</b> As of 9/2019</p>	<p><b>Recreational Use:</b></p> <p><b>5 years no history of cannabis use</b> - Preferred Best possible</p> <p><b>Applicants who admit to cannabis use on a limited, recreational basis or who have used recreational cannabis in the last 5 years on a limited basis</b> - Preferred, Select or Standard Non-Nicotine rates possible provided:</p> <ul style="list-style-type: none"> <li>• Use of cannabis is admitted</li> <li>• Use is noted as experimental or occasional (<math>\leq 4</math> times a month)</li> <li>• No history of treatment for cannabis or other substance abuse in the last 10 years</li> <li>• No current use – including legitimate use – of other drugs of abuse, including controlled substances such as opioids or benzodiazepines</li> <li>• No evidence of complications related to drug use</li> <li>• No psychiatric disorders</li> <li>• Stable environment, personality and occupation</li> <li>• No history of drug-related criminal activity</li> <li>• No history of DUI or substance-related moving violation</li> </ul> <p><b>Meets above criteria, tests negative for THC*, is age 25 or older, and otherwise qualifies for Preferred No-nicotine or Select rates</b> - Preferred Non-Nicotine and Select</p> <p><b>Age 18 or older, experimental or occasional use with positive THC*, otherwise qualifies for Standard per Swiss Re guidelines</b> - Standard Non-Nicotine</p> <p>*We will test for THC if/when we can use the original specimen, but we generally will not request an additional specimen specifically for THC testing.”</p> <p><b>Industry Employees:</b> Unfortunately, selling life insurance to a person or company where the known source of funds is marijuana – even where the activity is legal under state law – could be considered as anti-money laundering violation. So we are unable to offer a policy even for a personal or business insurance.</p>

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<p style="text-align: center;"><b>Protective Life</b> As of 9/2019</p>	<p><b>Recreational Use:</b> Use the same guidelines that are used for non-smoker. For experimental or occasional marijuana use standard non-smoker (8 or less times per month). Assuming no other impairments present.</p> <p><b>Medicinal / Prescription Use: Non-Inhaled</b> Standard Non-Tobacco is best rate offered</p> <p><b>Medicinal / Prescription Use: Inhaled</b> Standard Tobacco is best rate offered</p> <p><b>Note:</b> 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><b>Industry Employees:</b> Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p>
<p style="text-align: center;"><b>Prudential</b> As of 9/2019</p>	<p>Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a>.</p>
<p style="text-align: center;"><b>SBLI</b> As of 10/2019</p>	<p><b>Recreational Use:</b>  <b>Under age 18:</b> Decline  <b>Experimental/Occasional use up to 2 times monthly:</b> Preferred Plus Non-Nicotine  <b>Intermittent use up to 12 times monthly:</b> Standard Non-Nicotine  <b>Moderate use up to 16:</b> Standard Nicotine  <b>Heavy use up to 24 times monthly:</b> Table B Nicotine  <b>Daily Use:</b> Decline</p> <p><b>Medicinal / Prescription Use:</b> Rate for cause – Use criteria above along with the cause (i.e. daily use for chronic pain would be a decline)</p> <p><b>CBD with No THC:</b> Rate as qualifies  <b>Any Vaping:</b> Tobacco rates</p> <p><b>Industry Employees:</b> Decline</p>

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<p style="text-align: center;"><b>Securian Financial</b> As of 9/2019</p>	<p><b>Recreational:</b> If applicant is over age 18, has stable environment, personality, and occupation without unfavorable features we will use the following: --12 or less uses per year and negative marijuana marker: OK to consider for preferred select --24 or less uses per year and negative marijuana marker: OK to consider for preferred nontobacco --25 – 96 uses per year (up to 8x/month) and mj marker can be positive: OK to consider for standard nontobacco --97 – 192 uses per year (up to 16x/month) and mj marker can be positive: OK to consider for table B tobacco rates. --More than 193 uses per year: Consider table D tobacco rates and higher.</p> <p><b>Medicinal Marijuana:</b> Will rate for underlying impairment (i.e. chronic pain) and apply marijuana use guidelines.</p> <p><b>Industry Employees:</b> Has not been participating in these scenarios.</p>
<p style="text-align: center;"><b>Symetra</b> As of 9/2019</p>	<ul style="list-style-type: none"> <li>✓ 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.</li> <li>✓ Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are ages 26 and above, and may include “occasional” use candidates.</li> <li>✓ At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class.</li> <li>✓ THC metabolite testing is now conducted for all formal case submissions. A negative test result is required to qualify for Symetra’s best rate class.</li> <li>✓ Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment.</li> <li>✓ We will be offering educational, cannabis-related underwriting webinars.</li> </ul> <p>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>

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<p style="text-align: center;"><b>Transamerica</b> As of 9/2019</p>	<p><b>Recreational Use:</b></p> <ul style="list-style-type: none"> <li>• Up to 12 times use per year (usage also includes any cigar usage) with clean HOS - Standard Nonsmoker best rates possible</li> <li>• 13 or more times use per year (usage also includes any cigar use) - Standard Smoker - Decline with considering frequency &amp; quantity of use.</li> </ul> <p><b>Medicinal / Prescription Use:</b></p> <ul style="list-style-type: none"> <li>• Up to 12 x use per year (usage also includes any cigar usage) – Standard Nonsmoker best rates possible; depending on how administered, frequency of use &amp; reason for use with proof of prescription &amp; medical records.</li> <li>• 13 or more times use per year (usage also includes any cigar use) – Standard Smoker best rate possible</li> </ul> <p>Preferred is no longer offered.</p> <p><b>Industry Employees:</b> Does not offer coverage on marijuana industry workers and will decline this risk.</p>
<p style="text-align: center;"><b>United of Omaha</b> As of 9/2019</p>	<p><b>Recreational Use:</b> Under age 18: RNA Mild use up to 12 times monthly: Standard Non-Tobacco Moderate use up to 16 times monthly: Table 2 Non-Tobacco Excessive use up to 20 times monthly: Table 4 Non-Tobacco Over 20 times monthly: RNA</p> <p><b>Medicinal / Prescription Use:</b> Rate for cause – generally minimum Table 4 rate class</p> <p><b>Industry Employees:</b> Unable to consider these individuals within their internal guidelines.</p> <p><b>Preferred NT &amp; Standard Plus rates:</b></p> <ul style="list-style-type: none"> <li>- Experimental, occasional and intermittent use considered 3-8 times monthly and (+0)</li> <li>- Preferred NT or Standard Plus rates are NOT available with current treatment for any depressive disorder, history of unstable environment including employment and lifestyle, history of major accident or motor vehicle offenses, or substance abuse history.</li> <li>- CBD oil use allowed if no debits (+0) for chronic pain.</li> </ul>

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