

# No ifs, ands or butts

Look to Lincoln underwriting for clients who like cigars

## Special considerations for non-cigarette tobacco-using clients

Do any of your clients suffer from higher life insurance premiums simply because they enjoy cigars or pipes? Lincoln's dedicated customer-focused underwriting takes a client's entire risk profile into account, which could result in a better rating and lower rates.

**Lincoln offers the standard nonsmoker risk classification to tobacco-using individuals who**



Meet all standard criteria  
per underwriting  
guidelines



Use chewing tobacco,  
pipe or cigars



May test positive for  
nicotine by urine sample



Have not used cigarettes  
or vaped (using nicotine,  
nicotine liquid or flavored  
liquids) in the past 12  
months

Note: The client must admit to use of chewing tobacco, pipe or cigars at the time of application. Unadmitted use with a positive nicotine urine specimen would not qualify for nonsmoker rates. Marijuana is not considered a tobacco product and can qualify for nontobacco rates.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York



Lincoln's leading-edge underwriting offers many special programs to help meet the needs of your clients. Call your representative today.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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