

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



Your tomorrow.
Our priority.™



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

©2025 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5971792-092223

POD ADA 2/25 Z08

Order code: UW-TOBAC-FLI001

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not subject to the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

For financial professional use only. Not for use with the public.