



# 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 high 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, or nicotine liquid, or flavored liquids, the past 12 months

Note: Marijuana is not considered a tobacco product and can qualify for nontobacco rates.

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

Call your representative today.

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

**For agent or broker use only. Not for use with the public.**

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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