



LIFE INSURANCE

## Smoking Classifications

### Best Class Available

Super Preferred Non-Smoker	Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years with the exception of the following: <b>Limited Cigar Use:</b> An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microureanalysis is free of nicotine.
Preferred Non-Smoker	Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following: <b>Limited Cigar Use:</b> An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microureanalysis is free of nicotine.
Standard Plus Non-Smoker <sup>1</sup>	No tobacco or nicotine products in the past 12 months with the exception of the following: <b>Limited Cigar Use:</b> An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes 24 cigars or less per year and microureanalysis is free of nicotine.
Standard Non-Smoker	No cigarette use within the last 12 months and either: 1. Does not meet all Preferred criteria or, 2. Uses other tobacco or nicotine products.
Preferred Smoker	Meets the Preferred criteria but has used cigarettes, <i>including e-cigarettes</i> , within the last 12 months.
Standard Smoker	Does not meet the Preferred criteria and has used cigarettes, <i>including e-cigarettes</i> , within the last 12 months.
	1. Refer to the specific product technical guide to determine the availability of Standard Plus and for the ages where Standard Plus rates are available.

Insurance policies and/or associated riders and features may not be available in all states.

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