

TOBACCO CLASSIFICATION

| COMPANY | CIGAR | CHEWER | PATCH | GUM |
|-------------------------|--|-----------------------|-----------------------|-----------------------|
| AIG | 1 per week, Best if HOS neg. | X | X | X |
| F&G | Home Certain & Secure Master NS also pipe | NS | NS | NS |
| Genworth | 12 or less per yr and HOS neg. Best | X | X | X |
| Indy | <2 per month, BEST if HOS neg, | X | X | X |
| ING | 2 per month, PNS if HOS neg. | X | X | X |
| John Hancock | <12 per yr, PNS if HOS neg.>12 per yr SNS if HOS neg | SNS if HOS neg | SNS if HOS neg | SNS if HOS neg |
| Lincoln National | Occasional PNS if HOS neg. SNS if positive | SNS | SNS | SNS |
| Nationwide | 1 per month, PNT if disclosed on app and HOS neg. | X | X | X |
| North American | <2 per month, Best if HOS neg, | X | X | X |
| Pheonix | NS as long as disclosed on app. HOS can be pos or neg. | NS | NS | NS |
| Prudential | NON SMOKER PLUS | NS PLUS | NS PLUS | NS PLUS |
| WCL | <6 per year SNT if HOS neg | X | X | X |

6/26/2008