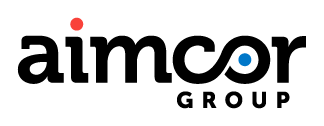


**Cigar Smokers**

|  |  |  |  |
| --- | --- | --- | --- |
| **Carrier** | **Class** | **Cigar Limits** | **Urinalysis** |
|  | Best Available | 1 per week | Negative |
|  | Preferred | 1 per month | Negative |
|  | Elite | 4 or less per year | Negative |
|  | Best Available | 4 or less per month | Negative |
|  | Best Available | 1 Per month | Negative |
|  | Best Available | 1 Per month | Negative |
|  | Preferred Plus | 1 per month | Negative |
| Preferred | 2 per month | Negative |
| Standard | No limit (all but cigarettes/e-cig) | Positive |
|  | Preferred Plus | 1 per month | Negative |
| Preferred | 5 per month | Negative |
|  | Preferred | 1 per month | Negative |
|  | Select Preferred | 6 per year | Negative |
| Preferred and Standard | 12 per year |
|  | Preferred Best | 1-2 per month | Negative |
| Nonsmoker Plus | No limit | Positive |
|  | Preferred Select | 12 or less per year | Negative |
| Preferred & Standard | 24 or less per year |
| [cid:image001.png@01D29685.858E2DB0](http://www.symetra.com/) | Nonsmoker | 12 cigars or less per year | Negative |
|  | Best Available | 1 per month | Negative |



For Financial Professional Use Only. Not Approved for Consumer Use