

TOP - Eligible Term Carriers

| Company | Holders of this | May Apply for this |
|--|---------------------------------|----------------------|
| All American Life | Select Non-Tobacco (Class I,II) | Preferred Non-Smoker |
| | Select Tobacco (Class V) | Preferred Smoker |
| | Select Non-Tobacco (Class III) | Standard Non-Smoker |
| | Standard Non-Tobacco (Class IV) | Standard Non-Smoker |
| | Standard Tobacco (Class VI) | Standard Smoker |
| Allianz | Elite Select Non-Tobacco | Preferred Nonsmoker |
| | Super Select Non-Tobacco | |
| | Select Plus Non-Tobacco | |
| | Ultra Preferred Non-Tobacco | |
| | Super Preferred Non-Tobacco | |
| | Preferred Plus Non-Tobacco | |
| | Preferred Non-Tobacco | |
| | Select Non-Tobacco Non-Tobacco | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Preferred Plus Tobacco | Preferred Smoker |
| Preferred Tobacco | | |
| Standard Tobacco | Standard Smoker | |
| Allstate | Preferred Elite | Preferred Nonsmoker |
| | Preferred No-Tobacco | |
| | Standard Select No-Tobacco | Standard Nonsmoker |
| | Standard No-Tobacco | |
| | Preferred Smoker | Preferred Smoker |
| Standard Smoker | Standard Smoker | |
| American General | Select Nontobacco Class I | Preferred Nonsmoker |
| | Select Nontobacco Class II | |
| | Preferred Plus Non Tobacco | |
| | Preferred Non Tobacco | |
| | Select Nontobacco Class III | Standard Nonsmoker |
| | Standard Nontobacco Class IV | |
| | Standard Plus Non Tobacco | |
| | Standard Non Tobacco | |
| | Select Tobacco Class V | Preferred Smoker |
| Preferred Tobacco | | |
| Standard Tobacco Class VI | Standard Smoker | |
| Standard Tobacco | | |
| AmerUs | Preferred Plus Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Non-Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| AXA | Preferred Elite Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Plus Non-Tobacco | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| Banner Life (William Penn Life in NY) | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Plus | Standard Nonsmoker |
| | Nonsmoker Plus | |
| | Standard Non-Tobacco | |
| | Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| Standard Tobacco | Standard Smoker | |
| Smoker | | |

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| Company | Holders of this | May Apply for this |
|---|--------------------------------|---------------------|
| Cincinnati Life | Super Select Non-Smoker | Preferred Nonsmoker |
| | Select Plus Non-Smoker | |
| | Select Non-Smoker | Standard Nonsmoker |
| | Ultra Standard Non-Smoker | |
| | Preferred Standard | Preferred Smoker |
| | Standard | Standard Smoker |
| Empire General | Select Preferred | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Smoker | Standard Smoker |
| Equitable Life | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Non-Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| Federated Insurance Company | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Non-Smoker | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| First Penn-Pacific | Preferred Best | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Non-Tobacco | Standard Nonsmoker |
| | Standard Tobacco | Standard Smoker |
| General American | Elite | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Standard Nonsmoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| GeneraLife | Elite | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Standard Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Genworth / First Colony (American Mayflower in NY) | Preferred Best No Nicotine | Preferred Nonsmoker |
| | Preferred No Nicotine | |
| | Standard Plus | Standard Nonsmoker |
| | Standard No Nicotine | |
| | Select No Nicotine | |
| | Preferred Nicotine | Preferred Smoker |
| | Standard Plus Nicotine | Standard Smoker |
| Standard Nicotine | | |
| Golden Rule | Preferred Non-Smoker | Preferred Nonsmoker |
| | Standard Non-Smoker | Standard Nonsmoker |
| | Smoker | Standard Smoker |
| Grange Life | Executive Preferred Non-Smoker | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Standard Non-Smoker | Standard Nonsmoker |
| | Standard Smoker | Standard Smoker |
| Guardian | Elite | Preferred Nonsmoker |
| | Preferred Plus Non Tobacco | |
| | Preferred Non Tobacco | |
| | Nonsmoker | Standard Nonsmoker |
| | Standard | Standard Smoker |
| | Standard (Smoker) | |
| Hartford Life and Annuity Company | Preferred Best | Preferred Nonsmoker |
| | Preferred Plus | |
| | Preferred Non Nicotine | |
| | Standard Non Nicotine | Standard Nonsmoker |
| | Preferred Nicotine | Preferred Smoker |
| | Standard Nicotine | Standard Smoker |

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| Company | Holders of this | May Apply for this |
|--|------------------------------|----------------------|
| Indianapolis Life | Premier/Preferred Plus | Preferred Nonsmoker |
| | Preferred No Tobacco | |
| | Standard No Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| Jackson National | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Non-Tobacco | Standard Nonsmoker |
| | Standard Tobacco | Standard Smoker |
| Jefferson Pilot | Preferred Plus Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Non-Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| John Hancock | Super Preferred | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Standard Plus Non-Smoker | Standard Non-Smoker |
| | Standard Non-Smoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Life Investors (Transamerica Family Markets) | Preferred Elite Non Tobacco | Preferred Nonsmoker |
| | Preferred Plus Non Tobacco | |
| | Preferred Non Tobacco | |
| | Non Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| Lincoln Benefit | Preferred Elite | Preferred Non-smoker |
| | Preferred Non-Tobacco | |
| | Standard Select Non-Tobacco | Standard Non-smoker |
| | Standard Non-Tobacco | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Lincoln National (Lincoln Life & Annuity Co. of NY) | Preferred Best Non-Smoker | Preferred Non-Smoker |
| | Preferred Non-Smoker | |
| | Standard Non-Smoker | Standard Non-Smoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| ManuLife | Super Preferred | Preferred Non-Smoker |
| | Preferred Non-Smoker | |
| | Standard Non-Smoker | Standard Non-Smoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Mass Mutual | Ultra Preferred Non-Tobacco | Preferred Non-smoker |
| | Select Preferred Non-Tobacco | |
| | Non-Tobacco | Standard Non-smoker |
| | Select Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| MetLife | Elite Plus | Preferred Non-Smoker |
| | Preferred Plus | |
| | Standard Plus | Standard Non-Smoker |
| | Standard Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Midland National | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Non-Tobacco Plus | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |

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| Company | Holders of this | May Apply for this |
|------------------------------|------------------------------|----------------------|
| Minnesota Life | Preferred Select Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Non-Tobacco Plus | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| | Standard Tobacco | |
| | | |
| MONY | Ultimate Select | Preferred Nonsmoker |
| | Select | |
| | Standard | Standard Non-Smoker |
| Nationwide | Preferred Plus Nontobacco | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Nontobacco | Standard Nonsmoker |
| | Standard Preferred | Preferred Smoker |
| | Standard | Standard Smoker |
| New England Financial | Select Preferred | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |
| New York Life | Select Preferred Non-Smoker | Preferred Nonsmoker |
| | Preferred Plus Non-Smoker | |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Select Standard | Preferred Smoker |
| | Preferred Smoker | |
| | Standard | Standard Smoker |
| Smoker | | |
| North American | Super Preferred Non-Tobacco | Preferred Non-Smoker |
| | Premier Non-Tobacco | |
| | Preferred Non-Tobacco | |
| | Standard Plus Non-Tobacco | Standard Non-Smoker |
| | Standard Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| | | |
| Northwestern | Select | Preferred Non-Smoker |
| | Premier Non-Tobacco | |
| | Preferred Non-Tobacco | |
| | Standard Plus Non-Tobacco | Standard Non-Smoker |
| | Premier Tobacco | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| | Preferred Tobacco | |
| Ohio National | Super Preferred | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Select Non-Smoker | Standard Nonsmoker |
| | Non-Smoker | |
| | Select Smoker | Standard Smoker |
| | Smoker | |
| | | |
| Old Mutual | Super Preferred Non-Tobacco | Preferred Nonsmoker |
| | Preferred Plus Non-Tobacco | |
| | Preferred Non-Tobacco | |
| | Non-Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| Old Republic | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |

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| Company | Holders of this | May Apply for this |
|--|------------------------------|----------------------|
| Pacific Life | Super Preferred Non-Smoker | Preferred Nonsmoker |
| | Select Non-Smoker | |
| | Preferred Plus Non-Smoker | |
| | Preferred Non-Smoker | |
| | Standard Plus | Standard Nonsmoker |
| | Standard Non-Smoker | |
| | Non-Smoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| | Smoker | |
| Penn Mutual | Preferred Best | Preferred Nonsmoker |
| | Preferred Plus | |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |
| Phoenix Home Life | Advantage Premier | Preferred Non-Smoker |
| | Advantage Select | |
| | Advantage | Standard Non-Smoker |
| | Standard | Standard Smoker |
| Primerica | Preferred Plus Nonsmoker | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Nonsmoker | Standard Nonsmoker |
| | Smoker | Standard Smoker |
| Principal Life | Super Preferred Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Super Standard Non-Tobacco | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Non-Smoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| | Smoker | |
| Protective Life | Select Preferred Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Non-Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| Prudential | Preferred Best | Preferred Nonsmoker |
| | Preferred Plus | |
| | Preferred Non-Smoker | |
| | Preferred Plus Smoker | Preferred Smoker |
| | Non-Smoker Plus | Standard Nonsmoker |
| | Non-Smoker | |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |
| ReliaStar Life Insurance Co (ING) | Super Preferred Non-Tobacco | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Select Non-Tobacco | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Preferred Tobacco | Preferred Nonsmoker |
| | Standard Tobacco | Standard Smoker |
| Safeco Life | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |
| Security Connecticut | Super Preferred | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Nonsmoker | Standard Nonsmoker |
| | Standard Smoker | Standard Smoker |

TOP - Eligible Term Carriers

| Company | Holders of this | May Apply for this |
|--|-----------------------------|---------------------|
| State Farm | Preferred | Preferred Nonsmoker |
| | Non-Tobacco | Standard Nonsmoker |
| | Tobacco | Standard Smoker |
| Sun Life | Super Preferred Non-Tobacco | Preferred Nonsmoker |
| | Preferred Best | |
| | Preferred Non-Tobacco | |
| | Standard Best | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| Standard Tobacco | Standard Smoker | |
| Tobacco | | |
| Transamerica (TLIC and TFLIC) | Preferred Plus | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Standard Plus | Standard Nonsmoker |
| | Standard Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| Standard Smoker | Standard Smoker | |
| Travelers | Preferred Plus | Preferred Nonsmoker |
| | Preferred Non-Smoker | |
| | Non-Smoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Smoker | Standard Smoker |
| United States Life Ins Co in the City of NY | Non-Smoker Preferred Plus | Preferred Nonsmoker |
| | Non-Smoker Preferred | |
| | Non-Smoker Standard Plus | Standard Nonsmoker |
| | Non-Smoker Standard | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| Smoker | | |
| West Coast Life | Super Preferred | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Standard Plus | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| Western Reserve Life | Preferred Elite Non Tobacco | Preferred Nonsmoker |
| | Preferred Plus Non Tobacco | |
| | Preferred Non Tobacco | |
| | Non Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| Zurich Kemper | Premier | Preferred Nonsmoker |
| | Preferred Non-Tobacco | |
| | Select Non-Tobacco | Standard Nonsmoker |
| | Standard Non-Tobacco | |
| | Preferred Tobacco | Preferred Smoker |
| Standard Tobacco | Standard Smoker | |