

## **Underwriting Criteria**

Secured Life Plus has 2 underwriting classifications for approved insureds:

“Standard -Non Tobacco

“Standard -Tobacco

**Standard Non-Tobacco** is issued to an approved insured who has not used tobacco in any form during the past 12 months.

**Standard Tobacco** is issued to an approved insured who is a tobacco user or an insured who has a nicotine level which exceeds 1.0 UG/ML.