

**DO YOUR CLIENTS ENJOY  
AN OCCASIONAL CIGAR?**

**GOOD NEWS!**



**The Prudential Insurance Company of America offers two ways for your cigar-smoking clients to get life insurance at reasonable rates:**

- ▶ If your clients smoke a cigar or pipe or use smokeless tobacco, they can qualify for our advantageous **Non-Smoker Plus** category, even with positive nicotine results.
- ▶ If your clients smoke cigars on a celebratory basis (two or fewer a month) and have negative nicotine test results, they can qualify for up to our **Preferred Best** underwriting category.

**[FOR MORE INFORMATION, CONTACT:]**

[Name], [Designations]

[Agency name]

[Contact phone]

[Contact email and/or URL]

**OPTIONAL CO-  
BRANDED LOGO**



**Prudential**  
Bring Your Challenges®

**NOT FOR CONSUMER USE.**

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates. The availability of coverage and rates will vary based on satisfaction of company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. Underwriting rules are subject to change at our discretion. Our policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force.