

Reminder re: Inforce tobacco class changes and removal/reduction of ratings

Tobacco Class changes

Policy changes from Tobacco to Non-tobacco classes will be considered after the first anniversary date and the insured has discontinued use of any tobacco products and/or nicotine substitutes for a minimum of 12 months.

Requirements

1. State-specific inforce policy change application fully-completed
2. Current urinalysis
3. MIB check

Notes:

- A policy change to STANDARD NON-TOBACCO will be allowed on both Term and Permanent cases subject to these requirements.
- The urinalysis must be negative for Nicotine.
- The tobacco change will be declined if there is significant interim medical history (heart attack, stroke, cancer, etc.) related to the prior tobacco usage or was the impetus to the discontinuance of the tobacco use.

Reductions/removal of ratings

Policy changes to reduce or remove a rating (Table and/or permanent flat extra) will be considered on both Term and Perm after the policy has been inforce a minimum of 2 years, subject to the case specifics.

Note: Term cases cannot be considered or improvement to Preferred at any point beyond 90 days from the date of issue.

Requirements:

1. State specific inforce policy change application fully-completed
2. MIB check
3. Rx database check
4. Other underwriting evidence as applicable

IRS impact on "cash value" products

Please note that tobacco class changes and reductions/removal of ratings fall under the category of **Non-contractual policy changes**.

Based on IRS Non-contractual regulations guidelines implemented in 2009, American General does NOT allow Non-contractual changes on "cash-value" products as based on CSO tables prior to the 2001 CSO tables.

This includes Whole Life, Universal Life, Variable Universal Life and Return of Premium (ROP) Term products as based on 1980 and prior CSO tables.

See the 1980 CSO FAQ in our [Policy Change Guide](#) for additional information.

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