ETHOS

Life insurance for smokers



Finding life insurance as a smoker can feel challenging, but coverage is available every day. While insurers classify tobacco users differently, Ethos specializes in simplifying the process to help you get protected, regardless of your smoking status.

What counts as smoking?

Carriers look for recent nicotine exposure, not just daily cigarette use. Typically, "smoker" status applies if you have used any of the following in the last 12 months:

- Cigarettes (even occasional/social use)
- Vaping & E-Cigarettes
- Cigars or Pipes
- Smokeless Tobacco (Chewing tobacco, snuff, or pouches)
- Nicotine Replacement (Gum, patches, or lozenges)
- Marijuana (often underwritten similarly to tobacco due to inhalation risk)

How much does life insurance for smokers cost?

Life insurance premiums are calculated using actuarial data. Because smoking is linked to higher risks of heart disease, cancer, and stroke, insurers anticipate a shorter life expectancy.

Smoker rates can be **2 to 3 times higher** than non-smoker rates.

Underwriting classes:
Most smokers fall into **"Preferred Tobacco"** or "**Standard Tobacco"** categories.

Here's a quick comparison table so you can see the financial impact on premiums for life insurance as a smoker.

*Below are the average annual life insurance premiums for smokers and non-smokers based on a 20-year term life policy seeking $500,000 in coverage.**

Average annual rates for smokers and non-smokers

Age	Gender	Nonsmokers	Smoker
20 years	Female	$177	$586
20 years	Male	$214	$760
30 years	Female	$185	$658
30 years	Male	$215	$795
40 years	Female	$280	$1,187
40 years	Male	$332	$1,480
50 years	Female	$640	$2,560
50 years	Male	$815	$3,531
60 years	Female	$1,651	$6,112
60 years	Male	$2,351	$8,611

**Note: the numbers are for estimation purpose only. Actual cost may vary by insurer type, applicant's age and health status*

Finding the right fit: Policy options

Term Life:
High coverage for a set period (10–30 years). Ideal for young families, debt protection, and income replacement.

Whole Life:
Permanent coverage that builds cash value over time. Great for long-term stability and estate planning.

Why choose Ethos

Navigating life insurance as a smoker shouldn't be a hurdle. Ethos has reimagined the process to make getting covered fast, fair, and transparent.

Apply in minutes:
We have a 100% online application and no medical exams.[1]

Instant decisions:
Get a quote and an eligibility decision in as little as 10 minutes.

Tailored rates:
We work with top-rated carriers to find the most competitive "Tobacco" rates available for your specific profile.

Flexibility for the future:
If you quit smoking, we make it easy to re-evaluate your policy for lower non-smoker rates down the road.

Ready to apply? **Talk to your agent today.**

1 Just a few health and lifestyle questions.

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