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**Sent:** Monday, July 3, 2023 3:44 PM  
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**Subject:** PL Promise Underwriting updates

**PL Promise Green Card Underwriting Guidelines**

For PL Promise we can now accept 2 year green cards (marry a US citizen, investment, or exceptional skill. The insured will need to be approved for the 10 year after it expires)

**PL Promise Cannabis Underwriting Guidelines**

Frequency of use	Age	Method of use	Currently using or use within last year	Last used more than 1 year ago
Intermittent 1 x week	21 and older	Smoke/Vape/Vaporized/Edibles/Tinctures	Pref Plus NS (Preferred NN)	SPNS (PBNN)
Mild Use 2 days week or 8 days per month	21 and older	Smoke/Vape/Vaporized/Edibles/Tinctures	Preferred NS (Select NN)	SPNS (PBNN)
Moderate Use 3-4 days per week or 12-16 days per month	21 and older	Smoke/Vape/Vaporized/Edibles/Tinctures	Standard NS (not eligible for PHR improvement)	SPNS (PBNN)
Heavy Use 4+ days per week or more than 16 days per month	21 and older	Smoke/Vape/Vaporized/Edibles/Tinctures	Table B NS (not eligible for PHR improvement)	SPNS (PBNN)

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