



# CIGARETTE SMOKERS

**Who quit**

**1 year ago...**

**12 months ago...**

**52 weeks ago...**

**or**

**365 days ago...**

...Can now qualify for **PREFERRED NON-SMOKER** rates with top rated carriers .

***Current unlimited*** use of cigars can qualify immediately for **NON-SMOKER+** rating with multiple carriers.

How many of your clients were/are cigar smokers and have smoker rates? **Now's the time to review and rewrite!**

Go to MERIT's website [www.meritins.com](http://www.meritins.com), look for the "Smoker Programs" to determine which carrier is best for your client or call us at:

800-477-8546 or 860-233-3626

**MERIT INSURANCE SERVICES, Inc.**