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FINANCIAL SERVICES LTD.

## Marijuana users now considered non-smokers

Submitted by Emily on June 8, 2016 - 2:59pm

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*Thank you for doing business with Canada Life. Here's some important information from Canada Life Distribution.*

### **Marijuana users now considered non-smokers**

*The following change applies to individual life, critical illness and disability insurance*

#### **For new and pending applications**

Effective immediately, for Great-West Life, London Life and Canada Life? applications, clients who use marijuana will no longer be considered smokers, unless they use tobacco, e-cigarettes or nicotine products.

Until we update the applications, clients will have to answer yes to smoking questions. However, you can use the detail section on the forms to explain they use marijuana and include how much the client uses.

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#### **For existing clients**

They can apply for non-smoker rates by submitting a request using one of the following forms:

- [17-8217 - Application for life policy change \(entire application\)](#)
- [F561 - Policy change and reinstatement for critical illness and disability insurance policies](#)

Approval is subject to health and lifestyle underwriting review. We're currently reviewing all forms.

If you have questions, contact your New Business associate or Client Service.

**Source URL:** <https://mail.globalpacific.com/bulletins/canada-life/2016-06-08/marijuana-users-now-considered-non-smokers>