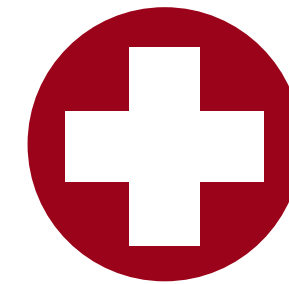


# LIFESAVER



Life insurance policies can be a major expense, especially when tobacco is involved. **Dave Arlinghaus** reveals how his business can save cigar smokers up to 70 percent on life insurance each year.

BY ANTOINE REID

Life insurance is not typically a topic that's discussed at length, but for anyone who has someone who depends on them, it's a necessity. Most everyone should have a life insurance policy—even those who are single or who don't have children because both of those statuses could easily change. Dave Arlinghaus is an independent agent whose primary line of work is life insurance. He's also a cigar smoker, a lifestyle choice that is typically viewed as being a conflict for someone seeking an affordable life insurance policy.

Arlinghaus' first experience with cigars came when he had just graduated from college. One night while he was out with a friend in Cincinnati, Ohio, Arlinghaus went to a nightclub that had a humidor and a cigar lounge. On this particular night the club was dead, so there wasn't much else to do other than enjoy a cigar. This served as the start of what soon became a ritual—starting his evenings out with a cigar. As a life insurance broker, connecting with and engaging with potential customers is key to his livelihood. That's what led Arlinghaus to create a lifestyle brand, the Cigar Life Guy ([cigarlifeguy.com](http://cigarlifeguy.com)), that connects him with other cigar smokers and also allows him to offer them life insurance policies at competitive rates.

"Cigar Life Guy really was an organic development," says Arlinghaus. "The formal launch of the national Cigar Life Guy brand was in the summer of 2019. Over the years, while just talking with my cigar buddies or folks at lounges the invariable, 'What do you do for work?' has come up, and I tell them 'By the way, if you are

in the market for life insurance, I can get it for cigar smokers like us at low, nontobacco rates.' Whether they are in the market or not, they are blown away at the savings." I realized there is extremely low consumer awareness in the cigar community that, if done correctly, cigar smoking doesn't have to mean prohibitively high life insurance premiums."

While the worlds of cigars and life insurance may appear to conflict with one another, Arlinghaus sees enough similarities to make his business work. Life insurance is a need that most people have, cigar smokers included. It's key to understand the basis of insurance, which Arlinghaus defines as a product that helps people manage risk.

"Life insurers take on all kinds of risks—the obese, heart patients, diabetics and so on. All of these people need insurance too. My message has been pretty simple: I've got companies that are friendly to you. Forget the horror stories you've heard—it will be affordable," he explains. "I've focused on building a real brand that has cigar content that has nothing to do with insurance and developing a trust relationship with these cigar consumers that have been made to feel like pariahs by so many life insurance companies."

In the following interview, Arlinghaus provides some insights into life insurance, including the impact tobacco use has on policies, how to choose the best one for your specific needs and the way he has learned to maneuver within the system to save his clients a significant amount of money each year. ►

Photos courtesy of Dave Arlinghaus



Dave Arlinghaus, a longtime cigar enthusiast, found a way to build a lifestyle brand that blends his profession with his passion—finding affordable life insurance options for fellow cigar smokers.

*Dave Arlinghaus Continued*

**Tobacco Business: What, in your opinion, constitutes a quality life insurance policy?**

**DAVE ARLINGHAUS:** Simply put, it should meet your objectives, you should understand it, and you should be able to afford the payments. As far as objectives go, it starts with the questions, “What are you trying to do?” or “What are you looking to protect against?” These could include survivor income, raising kids, college funding, mortgage or other debt. Next, how long do you have that need? Your agent should work with you to find something that meets those objectives.

You should understand the policy, meaning you understand how much coverage you have, how much it will cost, how long it will last, and when any changes to the cost or coverage will occur. Are all of those items contractually guaranteed or subject to change? Finally, you should make sure this is something you’re able to pay every month. You’re much better off getting something that is less coverage that you’re comfortable with financially than something that is larger but will be a burden.

One thing many people don’t understand is that agents don’t control pricing. It isn’t like buying a house or a car where you haggle or negotiate. You get the best possible price you qualify for that the company you apply with offers based on your age, gender, health and lifestyle. So my suggestion to consumers is to be open with your agent about your budget and then let them reverse engineer you a proposal that gets you the most coverage for as long as possible within your budget.

**How does using tobacco products affect a person’s life insurance policy?** In general, being classified as “tobacco” versus “nontobacco” adds a tremendous amount to the cost of life insurance. Smoking cigarettes can mean paying three times as much as not smoking cigarettes.

With cigars, and this is the crux of the whole Cigar Life Guy proposition, there are a handful of top companies that take an enlightened view of cigar smoking and treat it differently than cigarette use—and will actually give you nontobacco rates, no matter how many cigars you smoke. What I do is make sure you get placed with someone that treats your cigar use favorably and represents the best overall value for your objectives, given the rest of your health picture.

As recently as the fall of 2019, it was possible to get nontobacco rates for vapers and e-cigarette users, and I still have vaping clients I got nontobacco rates for while the getting was good. As of today, no major company will give nontobacco rates to vapers or e-cigarette users. The widely publicized deaths from vaping and media attention get much of the blame, but from talking to people at life insurance carriers, the relative short existence of vaping and not really knowing the long-term effects played a big role as well. In general, insurers are good with risk when they understand it. That’s their business. This is just a new risk where they have little long-term data.

While this isn’t good for my vapers, I think, in general, most of my cigar guys are happy to not be lumped in with vapers. To all the ►

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*Dave Arlinghaus Continued*

members of Congress and the FDA [U.S. Food and Drug Administration] staffers out there reading this who are making important regulatory decisions, trust me: The actuaries at the insurance companies are pretty smart folks, and they bet a lot of real money on being right about risk. If they see cigar use as being a different risk than cigarette use risk or vaping and e-cigarette use risk, I'd take heed. If they're different risks, shouldn't they be regulated differently as well, rather than all being lumped together as "tobacco?"

**What are the ultimate benefits—and potential savings—people can expect from using your services?** It depends on your age, circumstances and type of policy, but cost savings of 70 percent—or \$300 per month going down to under \$100—are not unusual. Beyond the cost savings, you get great coverage your family can count on with a reputable company. You also get a smooth, or as smooth as possible, process. I've been doing this for a decade, so you aren't dealing with some nameless, newly licensed person sitting in a call center. This experience is huge as it relates to dealing with health situations or more complex cases. Finally, I make it as convenient as possible. We "meet" over a telephone call and sign paperwork electronically. The only time someone needs to visit your home or office is if an exam is required.

**Outside of the lifestyle and hobby posts made on your website, how do you promote your services to cigar smokers?**

It's been a busy first year. I'm very active on social media across several platforms: Facebook, Instagram, Twitter and LinkedIn. Cigar Life Guy also has a clothing line. All of the profits are being donated to a fantastic charitable organization, Operation: Cigars for Warriors. I never see or touch a penny of the money on the swag. See the clothing line at [cigarlifeguy.com/store](http://cigarlifeguy.com/store) and help our deployed troops enjoy a cigar or two. People have responded very well to the Cigar Life Guy brand. It's affordable and cool gear for a cigar smoker to wear, even if they have no idea about the life insurance.

Word-of-mouth takes time to build, but it has been incredible so far. My best ambassadors are my happy clients who tell their cigar buddies at their local shop about me. I love the phone messages that start like, "You don't know me, but I live in Some Town, Florida, and Joe Smoker told me about the life insurance he got from you, and they don't care that he smokes cigars. Well, I smoke cigars, too...."

**Do you host any in-store events at retail stores promoting your insurance services?**

I do in-store events, and if you're interested, feel free to reach out. I've got a nice little setup, and it works well. My availability for events is constrained by time and location, but I do travel. Often the in-store events work best when they are piggybacked on top of another event, like a manufacturer's rep [visiting] the store. We don't actually "transact" anything at the event. We just meet and greet with a follow-up later in the week, at the customer's request. The response has been strong. I typically bring new customers into the store, and I'm able to interact with the shop's existing customers. I have some manufacturer relationships, and I'm open to good ideas to collaborate,



but at this time I'm not actively working that as much as other channels. Again, I'm open to good ideas.

I really do think the store owner and his or her employees are a special type of influencer for me simply because of the amount of time the regulars spend in-store, particularly in the lounge environment where smoking is on the premises versus the buy-and-go types. You hear the phrase "cigar family" tossed around, and it is real. I tell people that what I do is not a one-sided proposition. With the extra money saved on insurance, people can buy an extra box of cigars every month. How many other services can you as a store owner and/or employee recommend and get the halo benefit of being able to help save your best customers \$1,000-plus a year on something they need anyway?

**What's most important for people to know about Cigar Life Guy and the services you have to offer?**

It really does work! Yes, you really can get life insurance at nontobacco rates no matter how many cigars you smoke, and the savings really are huge. We do it all the time. It should work for you, too, even if it didn't in the past because you went with the wrong guy.

Have fun with the Cigar Life Guy brand. I'm not trying to sell you life insurance if you're not interested in life insurance. I still want you to engage with the brand. I have plenty of people that "opt in" on the life insurance, and that keeps me plenty busy. Most of the people that engage with the brand aren't customers; they just like the brand. **TB**

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