



Insurable Interest: Domestic & Same Sex Partners

CARRIER	GUIDELINES
AIG <small>As of 11/2016</small>	The gender of the couple is not considered if they have an insurable interest and can justify coverage financially. Would have to establish some type of relationship and significant loss if death occurs.
American National <small>As of 11/2016</small>	Not published, but accepted.
Global Atlantic <small>As of 11/2016</small>	The couple must reside in the same residence and share expenses.
John Hancock <small>As of 11/2016</small>	Same Sex Couples and Domestic Partners have no restrictions as long as there is insurable interest between the two individuals.
Legal & General America <small>As of 11/2016</small>	If the partners live together and share expenses, mortgages, etc. LGA will consider as an insurable interest.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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<p>Lincoln National As of 11/2016</p>	<p>Specify if the partnership is business or personal and clarify if the parties have shared financial interests or children. No additional information is required to establish insurable interest.</p>
<p>MetLife As of 11/2016</p>	<p>We will allow an individual to be named as spouse or domestic partner for the purpose of a beneficiary designation provided there is an insurable interest comparable to that of the a legally married couple. If the residence state does not recognize same sex marriage we would name them as domestic partner, otherwise they would be named as spouse.</p>
<p>Minnesota Life As of 11/2016</p>	<p>Will consider these scenarios the same as married couples. Basically as long as they live together, have children together, share living expenses etc</p>
<p>North American As of 11/2016</p>	<p>As long as there is documented insurable interest between the two individuals we can consider.</p>
<p>OneAmerica As of 11/2016</p>	<p>Not concerned with gender or relationship status as long as there is an insurable interest – assets, home, children, etc. to the beneficiary.</p>
<p>Protective Life As of 11/2016</p>	<p>No published guidelines; will consider as any other couple, must live together, own a home, children, etc.</p>
<p>Prudential As of 11/2016</p>	<p>Clients can designate their partner as the beneficiary; no additional information is required to establish insurable interest.</p>

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<p>SBLI As of 11/2016</p>	<p>Will consider if the partners live together and share expenses.</p>
<p>Symetra As of 11/2016</p>	<p>Not concerned with gender or relationship status as long as there is an insurable interest – assets, home, children, etc. to the beneficiary.</p>
<p>Transamerica As of 11/2016</p>	<p>Will consider as long as there is a clear and vested interest for the insured, for domestic & same sex couples. As long as there is a history between the two individuals and a reason for the coverage (financial loss to the beneficiary) then Transamerica will consider.</p>
<p>United of Omaha As of 11/2016</p>	<p>No specific guidelines. Explain circumstances in a cover letter regarding impact of financial loss to the partner.</p>

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