



## Insurable Interest: Domestic & Same Sex Partners

CARRIER	GUIDELINES
<b>American General</b>	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.
<b>Aviva</b>	The couple must reside in the same residence and share expenses.
<b>Fidelity Life</b>	There are specific state guidelines since some states accept same-sex marriage and some do not.  Overall, Fidelity considers the economic loss to the beneficiary if the Insured were to pass away. This goes for both domestic partners and same sex partners.
<b>Genworth Financial Companies</b>	Will underwrite as they would a married couple – joint assets, liabilities, comparable coverage on each other, etc.
<b>ING</b>	Whether domestic or same sex partners, cannot just live together; they must own a home, assets, children, etc. to find insurable interest.

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<p><b>Legal &amp; General America</b></p>	<p>If the partners live together and share expenses, mortgages, etc. LGA will consider as an insurable interest.</p>
<p><b>Lincoln Financial</b></p>	<p>Specify if the partnership is business or personal. No additional information is required to establish insurable interest.</p>
<p><b>MetLife</b></p>	<p>MetLife has long recognized the insurable interest of the domestic partner relationship. If the proposed insured has applied for Life Insurance in a state where same-sex marriage, civil union or domestic partnership legislation has been enacted, we may accept the beneficiary relationship as spouse. In states where no such legislation has been enacted, we may accept the beneficiary relationship as domestic partner.</p> <p>A domestic partner is defined as one of two people who have filed as domestic partners or members of a civil union with a government agency or office, or who share property ownership, custody of children together, joint living arrangements or sharing of household expenses and responsibilities in the same fashion as a legally married couple.</p> <p>When the application clearly identifies the relationship, and the application states both are applying for coverage to meet a common need and/or there has been a long time shared living together relationship, there is shared living arrangements and expenses, etc, this will usually provide a basis for consideration.</p>
<p><b>Minnesota Life</b></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><b>North American</b></p>	<p>There must be a true interest such as both own a home together; otherwise, the couple is treated as a live in couple with no insurable interest.</p>
<p><b>Protective Life</b></p>	<p>No published guidelines; will consider as any other couple, must live together, own a home, children, etc.</p>

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<p><b>Prudential</b></p>	<p>Clients can designate their partner as the beneficiary; no additional information is required to establish insurable interest. Click <a href="#">here</a> to view additional information.</p>
<p><b>SBLI</b></p>	<p>Will consider if the partners live together and share expenses.</p>
<p><b>Symetra</b></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><b>Transamerica</b></p>	<p>Will consider as long as there is a clear and vested interest for the insured, for domestic &amp; 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><b>United of Omaha</b></p>	<p>No specific guidelines. Explain circumstances in a cover letter regarding impact of financial loss to the partner.</p>