



America's Foremost Insurance Brokerage Network

Insurable Interest: Domestic & Same Sex Partners

Carrier	Guidelines
American National <small>As of 01/2024</small>	Allowed if there is insurable interest between the two individuals.
Corebridge Financial <small>As of 10/2023 (Under Carrier Review)</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.
John Hancock <small>As of 01/2024</small>	No restrictions as long as there is insurable interest between the two individuals.
Legal & General America <small>As of 01/2024</small>	LGA will consider as an insurable interest if the partners live together and share expenses, mortgages, etc.
Lincoln Financial <small>As of 01/2024</small>	Will allow domestic partners if the parties have shared financial interests or children, are not legally married to anyone else and have resided together in a common household for the past 12 months. Civil Unions are considered same as married couples.
Lumico <small>As of 01/2024</small>	Lumico does not have a separate line for "owner" on the application, the insurable interest is not a question that comes up around Ownership. Lumico does allow for a non-married or domestic partner as beneficiary.
MassMutual <small>As of 01/2024</small>	Allowed if there is insurable interest between the two individuals.
Nationwide <small>As of 01/2024</small>	Allowed if there is insurable interest such as sharing living expenses and a household. Would also qualify for a couple's rate class for the long-term care rider if they share insurable interest including sharing living expenses and a household.
North American <small>As of 01/2024</small>	Will be considered if there is documented insurable interest between the two individuals.

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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OneAmerica <small>As of 01/2024</small>	Acceptable joint insureds are Married Couples, Domestic Partners, Civil Union or Engaged Couples.
Pacific Life <small>As of 01/2024</small>	Will consider if there is insurable interest.
Protective Life <small>As of 10//2023</small>	No published guidelines - Will consider as any other couple, must live together, own a home, children, etc.
Prudential <small>As of 01/2024</small>	Please refer to Prudential's Underwriting Guide found on www.pruxpress.com .
SBLI <small>As of 01/2024</small>	Will consider if the partners live together and share expenses.
Securian Financial <small>As of 01/2024</small>	Will consider these scenarios the same as married couples (The individuals live together, have children together, share living expenses, fiancé/engaged, etc.)
Symetra <small>As of 01/2024</small>	If there is an insurable interest, Symetra is not concerned with gender or relationship status – assets, home, children, etc. to the beneficiary.
Transamerica <small>As of 01/2024</small>	Will consider if there is a clear and vested interest for the insured, for domestic & same sex couples. If there is a history between the two individuals and a reason for the coverage (financial loss to the beneficiary) then Transamerica will consider.
United of Omaha <small>As of 01/2024</small>	No specific guidelines. Explain circumstances in a cover letter regarding impact of financial loss to the partner.

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