

# TRANSGENDER APPLICANTS

Carrier	Gender the Carrier will Issue
AIG	Gender as born. Exception: For Oregon proposed insureds, AIG will classify and offer coverage based on the gender they self-identify on the life insurance application.
AXA	Currently under review and will be considered on a case by case basis.
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.
Global Atlantic	Recognize transgender applicants as the gender they identify with
John Hancock	Individual consideration on all circumstances. If sex reassignment surgery completed, 3 yrs post op, will consider at gender of application
Lincoln Financial	Will recognize them as the gender they identify with
Mutual of Omaha	Birth Gender
Nationwide	These individuals are underwritten based on the gender they currently identify as and the medical information available. All of these applications are reviewed by the Chief Underwriter
New York Life	Birth Gender unless gender reassignment treatment was completed
Principal	Will recognize them as the gender they identify with
Protective Life	Birth Gender
Prudential	Will recognize them as the gender they identify with
Securian Financial	Gender is determined by presence/absence of testes as well as type of and compliance to hormonal therapy
Symetra	Will recognize them as the gender they identify with
Transamerica	Will recognize them as the gender they identify with
Zurich	Gender as born. Exception: For Oregon proposed insureds, Zurich will classify and offer coverage based on the gender they self-identify on the life insurance application.

Updated 8/13/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.