










Were you aware some of our ancillary partners have restrictions on life policies for Church groups? Take a look at the attached information to help you with your next sale.

Carrier	Restrictions	Notes
	Yes	Most common: 25K and 50K Moratorium on 2-9 size groups for standalone life coverage. 8651 and 8661 are excluded. Groups over 9 may have a standalone policy. All usual underwriting requirements would need to be satisfied.
	Yes	Most common: 50K or less Higher amounts can be considered. Having other lines is helpful as are the occupations and salaries of the members. Guardian will review these items at point of quoting. Risk would be reviewed again at installation.
	None	Most common: 15K There are no restrictions
	None	Most common: 20K and 50K No restrictions on Life
	None	Most common: 25K There are not any formal restrictions on quoting Life products for Churches. While historical they have not been a favorable industry, MetLife can accommodate quote and ask for 10+ lives. ER-Paid plans over voluntary are preferred.
	None	Most common: 25-50K and 1X Salary There are no restrictions for group life.
	Yes	Does not cover housing allowance. This is the only restriction for SmartChoice Life.

(Continued)

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Please refer to the carrier guidelines for additional information

Carrier	Restrictions	Notes
	<p>Yes</p>	<p>The following DTQ list is specific to Life, STD and LTD. SIC will be verified:</p> <ul style="list-style-type: none"> -1011-1241 Coal & Metal Mining -1411-1499 Mining of Nonmetallic Minerals, except fuels -4111-4173 Local and Suburban Passenger Transportation -4311-4311 US Postal Service -4412-4499 Water Transportation -4512-4581 Transportation by Air -7361-7361 Employment Agencies -7363-7363 Help Supply Services -8631-8631 Labor Unions & Similar Labor Organizations --8661-8661 Religious Organizations -8699-8699 Miscellaneous Membership Associations -8611-8811 Private Households -9999 Nonclassified
	<p>None</p>	<p>Most common: 25K - 50K and Times Salary</p> <p>Can typically include their housing allowance in their income. Unum would need to know on the census at time of quoting.</p>

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