



**April 23, 2020**  
**COVID-19 Member Bulletin**  
**From Alliance Retained Counsel**

### **COVID-19 SUPPORT PROGRAMS**

We expect additional funding to become available this week for the Paycheck Protection Program (PPP) and other CARES Act relief programs. For a summary of the PPP and other programs you can refer to our prior bulletins [here](#).

Fraternalists should be aware that their agents may be able to separately qualify for relief under these programs. Most fraternal agents are either independent contractors or statutory employees. Statutory employees are independent contractors who are full-time life insurance salespersons who are treated as employees for certain tax and benefit purposes. These independent contractor agents should be treated as separate businesses and can apply for relief that they may be eligible for regardless of their affiliation with the fraternal. Common law employees of the fraternal may be eligible for employment-based benefits, such as unemployment benefits, but are generally not able to seek relief as a separate business from the fraternal.

Agents who may be eligible for relief should apply for benefits immediately. The PPP program is administered by banks and there may be some advantages to seeking an application with a smaller community bank if a larger bank is unable to process an application quickly.

**Todd W. Martin**  
Partner

**STINSON LLP**  
856 Wickersham Ct.  
Sun Prairie, WI 53590  
Direct: 612.335.1409 \ Mobile: 608.219.7196 \ [Bio](#)

**[STINSON.COM](#)**  
*In Wisconsin, Stinson LLP is doing business as Stinson Leonard Street LLP.*