

INTERNATIONAL UNDERWRITING GUIDELINES

INCLUDING:
COREBRIDGE
EQUITABLE
F&G
FORESTERS
JOHN HANCOCK
LINCOLN
MASS MUTUAL
NEW YORK LIFE
PRINCIPAL
PROTECTIVE
PRUDENTIAL
SECURIAN FINANCIAL
SYMETRA



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For informational purposes only. Not binding. Contact Dunhill for additional details.

FOREIGN NATIONAL GUIDELINES

Carrier	Max Age	Term Allowed?	Maximum Face	Foreign Asset Inclusion	Best Risk Class
Corebridge	70	A Countries Only	A Countries: \$3.5M Term/\$10M Perm	Yes – Worldwide assets if CPA verified. 25% of the assets required to justify the amount of coverage applied for must have been held in the US, in the client’s name, for a minimum of six months prior to application.	Based on Country Code: Please see Carrier’s Foreign National Guide
			B Countries: \$10M		
			C Countries: \$3.5M		
			D Countries: \$2M		
Equitable	65	Yes	A/B Countries: \$10M: in US Minimum 1 year with no foreign travel that year. C/D Countries: \$10M: in US Minimum 5 years. A Foreign National is an applicant living in the USA on an acceptable valid Visa.	No – Only US Assets and Income Replacement	Please contact Dunhill
F&G Annuities & Life	80	N/A	Coverage limits acceptable within product guidelines. Coverage amounts \$1M and higher may be submitted to reinsurance on a facultative basis. Additional requirements based on client and country category.	No – Only US Assets and Income Replacement	Please contact Dunhill
Foresters Financial	Will consider foreign nationals who have permanent US residency. Not greater than 12 weeks travel to an A or B country. Age is case specific. Please contact Dunhill.				
Global Atlantic	Global Atlantic no longer accepts Foreign National cases				
John Hancock	75	Certain Cases	Retention: Contact Dunhill for a capacity check	Yes – Worldwide assets if CPA verified	Based on Country Code: Please see Carrier’s Foreign National Guide
			Auto bind: \$40 M (A and B Countries)/\$24M (C Countries)		
			Jumbo Limit: \$65M (A and B Countries)/\$45M (C Countries)		
Lincoln Financial	70 71-75: Ind. Consideration	Term Products available to US Citizens and permanent residents (green card holders) only	Retention: N/A	Yes – Worldwide assets if CPA verified	Based on Country Code: Please see Carrier’s Foreign National Guide
			Auto bind: \$25M		
			Jumbo Limit: \$35M		
Mass Mutual	18-70	US Citizens Only	Non US Citizens: <\$5M or base annual premium <\$250k	US Citizens: Yes, global assets, minimum net worth of \$5M (\$10M if premium financed). Require verification	A Countries: Ultra Preferred; B Countries: Select Preferred Max rating Table D
			US Citizens: Normal guidelines apply	Non US Citizens: No, only assets that have been located in the US for at least 6 months	



FOREIGN NATIONAL GUIDELINES

Carrier	Max Age	Term Allowed?	Max Face	Foreign Asset Inclusion	Best Risk Class
New York Life	65	No – Whole Life Products only (exception is Canada up to \$25M and Mexico up to \$2M)	I Countries: \$25M	Yes, if included on the client's Form 1040 and verified by obtaining Form 4506-T	Based on Country Code: Please see Carrier's Foreign National Guide
			II Countries: \$10M	Yes, if included on the client's Form 1040 and verified by obtaining Form 4506-T	
			III Countries: \$5M	Yes, if included on the client's Form 1040 and verified by obtaining Form 4506-T. Also requires enhanced review by Corporate Compliance Dept.	
Principal	70	Yes	Retention: \$2.5M	No – Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide
			Auto bind: \$25M		
			Jumbo Limit: \$35M		
Protective	Please contact Dunhill.			No – Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide
Prudential	75 if reinsured, 70 if retained	Yes	Retention: \$10M for A countries; \$5M for B countries Maximum retention for residents of "A" regions of the People's Republic of China is limited to \$5M Auto bind: \$20,000,000 Jumbo: \$35,000,000	Yes – if verified	Based on Country Code: Please see Carrier's Foreign National Guide
Sagicor	Sagicor does not accept foreign national cases at this time				
Securian Financial	70	Certain Cases	\$5M max pending Minnesota Life review	No - Only US Assets and Income Replacement	Please contact Dunhill
Symetra	75 for A and B Countries	No	Retention: \$5M (A and B Countries Only)	Yes – Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide
	70 for C and D Countries		Auto bind: \$20M (A and B Countries Only)		
			Jumbo Limit: \$35M (A and B Countries Only)		
			Facultative capacity only for C and D Countries		

Updated 1/13/2023

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Dunhill Marketing provides you with the expertise to help you with **Impaired Risk Cases**.

Remember, clients who are either very highly rated or uninsurable have an opportunity to obtain some permanent insurance with a "Guaranteed Issue" Policy. Death Benefits under these policies are limited in the event of death, except accidental, during the first two or three years. Underwriting, though, is simplified with no medical questions, examinations, or tests. Dunhill Marketing offers these policies.

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Guidelines for Sales to Foreign Nationals

September 23, 2022

Replaces version dated April 1, 2022

Applicants other than U.S. Citizens or Permanent Residents/Green Card Holders

What's new or changed:

- Updated to Corebridge Financial name and branding. No material changes.

General Requirements

A. Applicability

- These guidelines are intended to support the submission of individual life insurance applications and may not be used for other products.

B. Solicitation, Application, Medical Examinations, Policy Delivery

- All solicitation and all related aspects of the sale/application, from the initial contact, completion of application, medical exam, inspection report, and any other requirements, must take place within the United States - up to and including the policy delivery. Cover letters and other aspects of sale/application must be completed in English.
- The producer will be responsible for obtaining APSs and other requirements outside the country.
- Supporting documentation provided in a language other than English will be translated internally. If a translation is provided from an external source with the application, the original in-language source document is required to be submitted
- Copy of current and valid Visa must be provided with the application. (See Category 3 regarding Visa Waiver Program clients)
- Clickwrap eSignatures will be required for Foreign National applications submitted via iGo eApp.
- The use of a Power of Attorney is not acceptable.
- Ownership may be through a trust, partnership, LLP, LLC, corporation or other legal entity domiciled in the U.S. The trust, partnership, LLP, LLC or corporation documents must be in English and fully executed copies of such documents must be submitted to company prior to policy issuance.
- Ownership through a foreign domiciled trust, partnership, LLP, LLC, corporation or other legal entity is prohibited.
- If the owner and/or payor of the policy differs from the insured, the owner and payor must also meet U.S. substantial contacts criteria (see Category 3).
- Completed Certification Regarding Taxes and Laws is required. (form no. AGLC103958)
- For Categories 2 and 3, an IRS form W-9 or IRS form W-8BEN is required. Either form, as determined by the client, is acceptable to Corebridge Financial.
- **Delivery receipt required for all Foreign National-owned policies**, regardless of signed state and pending location.

Delivery receipt must include the signed U.S. city and state, as well as wet signatures from BOTH the policy owner and agent. Please note exceptions for the following cases:

- **Paper policy packets mailed directly** to Foreign National policy owners will ONLY require the policy owner's wet signature, not the agent's.
- **Policies delivered electronically via DocFast** will not require the Foreign National policy owner's wet signature, as the signing location is captured electronically.

C. Premium Payments

- The initial premium and all subsequent premium payments must be drawn on the U.S. bank account of the named insured, owner or payor listed on the application.
- All premium payments must be in full compliance with Company Office of Foreign Assets Control (OFAC) and Anti-Money Laundering (AML) procedures.
- Money orders are not acceptable for initial or ongoing premiums.

D. Post-Issue Policy Communications

- All post-issue communications regarding the policy, including premium notices, must be mailed to a street address of record, within the U.S. May not be the address of agent or any affiliate.

IMPORTANT NOTES:

- For quoting purposes only. Quotes are not considered bound: our final decision at time of underwriting review may change if world conditions change. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change quickly as world conditions change, and this publication may not reflect sudden changes in the world situation.
- Individuals residing in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individually Considered (IC) and may be declined.
- Term Insurance is available only for A countries for Non-Resident Aliens living outside the U.S. Both SAT or QoL Term is available for A countries.

Please review Approved Country List on page 4

Resident Categories

1. Permanent Residents / Green Card Holders (green card valid for 10 or more years from date of issuance)

- Green Card Holders (green card valid for 10 or more years from date of issuance) will be insured at best available class with no country restrictions using our normal retention and reinsurance treaties. (All applications, medical requirements and inspection reports must be done in the U.S.).
- Green Card Holders must provide copy of a current and valid Green Card with the application.
- U.S. citizens and permanent residents/Green Card holders with extended travel (greater than 6 months) will be underwritten as a Category 3, Non-Resident Alien living outside the U.S., based on the destination country code, as long as our travel guidelines do not prohibit.

2. Temporary green card holders or Non-Resident Aliens, living in the U.S. full-time (10 or more months per year) on an acceptable valid Visa

A Non-Resident Alien living inside the U.S. is defined as an individual residing full time (10 or more months per year) in the U.S. on a temporary green card (valid for less than 10 years from date of issuance) or an acceptable valid visa as listed below. Acceptability is based on the individual's country of citizenship and evidence that supports the individual staying in the United States.

Acceptable visa types include the following: E1, E2, E3, EB5, H1B, H1C, H4, K1, K2, K3, K4, L1, L2, O1, O3, P1, P2, P3, P4, TN, TD, V1/V2 and temporary green card (valid for less than 10 years from date of issuance).

- E1: Treaty trader
- E2: Treaty investor
- E3: Australian workers in specialty occupations
- EB5: Investor
- H1B: Specialty workers
- H1C: Nurses
- H4: Spouse and children (if spouse holds a H1B or H1C visa)
- K1/K3: Fiancée/fiancé or Spouse of U.S. citizen
- K2: Child of K1
- K4: Stepchild of K1
- L1: Intracompany transferee
- L2: Spouse or child of L1
- O1: Temporary worker with extraordinary ability
- O3: Spouse or child of O1, O2
- P1: Internationally Recognized Athlete or Member of Internationally Recognized Entertainment Group (Subject to our Professional Athlete/Celebrity Guidelines)
- P2: Artist or Entertainer in a Reciprocal Exchange Program
- P3: Artist or Entertainer in a Culturally Unique Program
- P4: Spouse or Child of P1, P2, or P3
- TN: CA and MEX professional workers through the North American Free Trade Agreement
- TD: Spouse or child of TN
- V1/V2: Spouse/child of a legal permanent resident
- Temporary green card (less than 10 years)

The following visa types can be considered if they have been living in the U.S. full-time (10 or more months per year) for **3 years or longer**, provided they meet requirements on their own to justify the face amount based on earned income protection needs or estate conservation needs. Social Security or ITIN (Individual Tax ID) Number is required.

- F1: Academic Student
- F2: Spouse or child of F-1
- J1: Exchange visitors
- J2: Spouse or children of J1
- M1: Vocational student or other non-academic student
- M2: Spouse or children of M1
- EAD: An Employment Authorization Document (EAD) on its own is not an acceptable visa type and must be accompanied by a copy of an acceptable visa as indicated above. Note: If the acceptable visa type is expired (or is within 6 months of expiring), we will accept the EAD card and proceed with underwriting if the EAD has at least 6 months of remaining validity. Consideration is subject to all other criteria outlined within this Foreign National Guidelines document being met.
- I-797A extension: at least 6 months remaining will be considered as a valid visa for the acceptable visa types listed above.
- I-797 extension of Conditional Resident status will be considered as valid evidence of status and work authorization. We will accept a copy of the expired temporary Green Card along with a copy of the I-797 document that shows at least six months of remaining eligibility of the temporary Green Card.
- Juvenile Coverage is available for Juveniles of families living in the U.S. full-time (10 or more months per year) for A&B countries only, following our current Juvenile guidelines.

A Non-Resident Alien and his/her spouse from A/B countries, with valid acceptable visas listed above, who have been residing in the U.S. full-time for at least 3 years continuously prior to request for coverage and intend to reside in the U.S. permanently, will be considered for best class provided one of the spouses meets at least one of these additional criteria:

- Own real estate in the U.S., OR
- Own a business in the U.S., OR
- Marriage to a U.S. citizen, OR
- Long-term U.S. employment of at least 3 years

Underwriting classifications and amount limits:

Country Code	Rate Class ¹	Coverage Amount ²	
		Term	Permanent
A	Preferred Plus	\$3,500,000	\$10,000,000
B	Std. Plus or Std.	\$3,500,000	\$10,000,000
C	Std. Plus or Std. and \$2/1000	\$3,500,000	\$3,500,000
D	Std. Plus or Std. and \$3/1000	\$2,000,000	\$2,000,000

¹ Most favorable class provided depending upon product availability.

² Additional coverage may be available through Facultative Reinsurance.

Product:

- All riders, as eligible by product, are available to temporary green card holder and acceptable visa holders listed above living in the U.S. full-time (10 or more months per year).
- If coverage includes an ABR rider (QoL and AAS CI) and a claim is requested from outside the U.S., the claim must be certified by a U.S. licensed physician, practicing in the U.S. in the state where they are licensed.
- Agile Underwriting+ (AU+) program is not available to Category 2 or Category 3 residents, including temporary green card holders.

3. Non-Resident Aliens, living outside the U.S. or holding other visa types than those listed above

A Non-Resident Alien living outside the U.S. is defined as an individual residing outside the U.S., and who visits the U.S. at least annually on a temporary and valid Visa (B1/B2 for example). Clients entering the U.S through the **Visa Waiver Program** are treated as Category 3 since this is equivalent to a B1/B2 Visa. Copy of passport pages required.

Underwriting classifications and amount limits:

Country Code	Rate Class ¹	Coverage Amount ²	
		Term	Permanent
A	Preferred Plus	\$3,500,000 ²	\$10,000,000 ²
B	Standard	Not available ³	\$10,000,000 ²
C	Standard and \$2/1000	Not available ³	\$3,500,000 ²
D	Standard and \$3/1000	Not available ³	\$2,000,000 ²

¹ Most favorable class provided depending upon product availability.

² Additional coverage may be available through Facultative Reinsurance.

³ Facultative reinsurance not available.

Substantial Contacts:

To demonstrate a need for a U.S. policy, provide a cover letter (written in English) with the application that explains the applicant's nexus to the U.S., substantial contacts, and need for life insurance. With the application, also provide proof of all verifiable information listed below.

Non-Resident Aliens, living outside the U.S., must have the following physical and financial presence in the United States:

- A minimum 15-day stay annually in the U.S. for at least the prior 24 months, **OR**
- A minimum 15-day stay in the U.S. in the prior 12 months as well as another minimum 15-day stay in the U.S. within the prior 48 months, **AND**
- An existing U.S. financial presence including a U.S. bank account in the clients name opened a minimum of six months prior to application, **AND**
- Verifiable U.S. assets to help justify coverage – specifically 25% of the assets required to justify the amount of coverage applied for must have been held in the U.S., in the client's name, for a minimum of six months prior to application.

In addition, Non-Resident Aliens, living outside the U.S., must also meet ONE of the following:

- Own real estate in the U.S., **OR**
- Own a business in the U.S., excluding trusts, **OR**
- Work for a U.S. company, **OR**
- Have a verifiable U.S. tax liability, **OR**

- Have an immediate family relation (Parent, Sibling, Spouse, Children) residing in the U.S. (in addition to financial presence).

Applicant Specifications:

- Ages 18-70
- Must be rated Table 4 or better, **OR** with a maximum flat extra not to exceed \$5/1000.
- Home Office ordered Inspection Report required for amounts of \$1,500,001 and up
- Citizens of U.S. territories will be underwritten as foreign residents, not U.S. citizens.
- Occupation must be technical, professional, business owner or executive in nature.
- Unacceptable applicants include:
 - Missionaries
 - Judges, politicians, politically exposed persons, union leaders or foreign government employees
 - Journalists
 - Military, police or security personnel
 - Professional athletes or other high-profile occupations
 - Pilots (no aviation activity)
- Spouses of Non-Resident Aliens living outside the U.S. (Category 3)
 - One spouse must meet Substantial Contacts criteria
 - The other spouse can qualify for coverage. He or she must meet all of the following requirements:
 - ~ Copy of current and valid Visa must be provided with the application, **AND**
 - ~ A minimum 15-day stay annually in the U.S. for at least the prior 24 months, **AND**
 - ~ An existing U.S. financial presence including a U.S. bank account in the client's name (or joint with spouse) opened a minimum of six months prior to application,
 - ~ Application must be submitted at the same time as, or after the approval of, the spouse with Substantial Contacts, **AND**

Both applicants' coverage must be through AGL.

Product:

- \$1,000,000 minimum face amount required for Non-Resident Aliens living outside the U.S.
- For the Max Accumulator product only, the following alternative requirements are also acceptable:
 - Face amount is \$500,000 or more and illustrated premium is greater than or equal to 90% of the policy's Seven-Pay Premium (as shown in the "Policy Coverage Summary" section of the illustration).
- Term insurance is only available for approved A countries. Policies must have a minimum 20 year level term period.
- Permanent coverage is available if residing in approved A, B, C or D countries.
- Waiver of premium rider is available for A countries only. All other **medically underwritten** optional riders are not available.
- Juveniles living outside the U.S. do not qualify for coverage. For juveniles of families living outside the U.S., coverage is not available even if the juvenile is a U.S. citizen.
- Agile Underwriting+ (AU+) program is not available to Category 2 or Category 3 residents, including temporary green card holders.

Other citizenship categories

- **Dual Citizens**
 - Individuals having citizenship with the U.S. and another country (dual citizens) will be insured as U.S. citizens, subject to full underwriting.
 - If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied.
- **Asylum or Refugee Status**
 - Individuals residing in the U.S. on asylum or refugee

status from an approved country will be considered for coverage upon receipt of paperwork that documents an approved asylum or refugee status. An application for asylum or refuge is not sufficient.

- **Temporary Protected Status (TPS)**
 - Individuals residing in the U.S. on TPS from an approved country will be considered for coverage upon receipt of paperwork that documents an approved TPS. An application for TPS is not sufficient.

Approved Countries

- Subject to all other requirements being met, we can only accept applications on citizens of the countries listed below.
- Some countries' laws prevent the purchase of a policy or contract outside of the customer's country of origin, even if all aspects of the transaction occur within the United States.

American Samoa	A	Jamaica	B
Argentina (Decline if residing in Argentina)	A	Malaysia	B
Australia	A	Marshall Islands	B
Bahamas	B	Mexico*	B
Belgium	A	The Netherlands (Not including Aruba, Curacao, and Sint Maarten)	A
Bermuda	A	New Zealand	A
Bolivia	B	Nicaragua	B
Canada (Due to provincial law, we must decline visa holders from or residents of Alberta, BC or Manitoba)	A	Northern Mariana Islands	A
Cayman Islands	B	Palau	B
Chile	A	Panama (Panamanian citizens must reside outside of Panama more than 6 months per year)	B
China*	B	Peru	A
Colombia (Decline borders with Ecuador and Venezuela)	D	Philippines (Decline if residing in Mindanao, Zamboanga Peninsula and Sulu Archipelago)	B
Costa Rica	A	Poland	A
Dominican Republic	B	Puerto Rico	A
Ecuador (Decline border with Colombia)	A	Singapore	A
El Salvador	B	South Africa	B
Federated States of Micronesia	B	South Korea	A
France - including French Antilles, Guadeloupe (French citizens must reside outside of France more than 6 months per year)	A	Spain (Spanish citizens must reside outside of Spain more than 6 months per year)	A
Germany (German citizens must reside outside of Germany more than 6 months per year)	A	Switzerland	A
Guam	A	Taiwan	A
Holland (Not including Aruba, Curacao, and Sint Maarten)	A	Turkey (Decline borders with Syria, Iraq and Iran)	B
Honduras	C	United Arab Emirates (UAE) (Dubai)	A
Hong Kong	A	UK (England, Scotland, Wales, Northern Ireland)	A
India (Indian citizens must reside outside of India more than 6 months per year)	B	U.S. Virgin Islands	A
Ireland	A	Uruguay	A
Israel (Decline if residing in West Bank or Gaza)	A	Vietnam	B
Italy	A		

* May qualify for PNT.



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EQUITABLE

**Your guide to Foreign Nationals living in the
U.S. and foreign travel by U.S. residents
January 2023**

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Introduction

This document contains comprehensive guidelines for underwriting:

- Non-Immigrants residing temporarily in the U.S.
- Immigrants (Permanent Residents) in the U.S. and
- Foreign travel for all U.S. residents and citizens
- US Citizens Residing Abroad (Retail Channel Only)
- US Expatriate Underwriting Program (Independent Channel)

References are available as follows:

- APPENDIX I - Foreign country guide by class
- APPENDIX II - Class of Non-Immigrant (Temporary) Visas
- APPENDIX III - International customers (contract owners) Visa chart

Special attention should be paid to Section 1 – Owner requirements and the restrictions placed by the Financial Crime Office on non-resident owners. Non-resident policy owners, including American Citizens Living Abroad, are considered higher AML risk and will only be permitted for Retail under the enhanced requirements of the International Underwriting Program (IUP). **IUP is only available to IUP approved advisors. References to IUP may not be applicable to all Financial Professionals.** More information on Equitable Holdings Inc. Financial Anti-Money Laundering (Equitable Holdings Anti-Money Laundering) (AML) Compliance guidelines can be found in EDOX.

U.S. Dept. of State – Current Travel Warnings

<http://travel.state.gov/>

Immigration Classifications and Visa Categories

<http://uscis.gov/or>

<http://www.visanow.com/>

Owner Requirements (Section 1)

Sections 2-4 of this manual address rules for underwriting proposed insureds who are foreign nationals or American citizens living abroad. The requirements in this section refer to the policy owner only and outline whether standard owner processing or the enhanced owner requirements of the IUP should be followed.

The owner requirements below must be met regardless of the proposed insured meeting all of the underwriting requirements of Sections 2-4.

Standard Owner Processing

U.S. Residents: U.S. citizens and Foreign Nationals are considered U.S. residents if living permanently in the U.S. in excess of 6 months per calendar year. Foreign Nationals who do not have a qualifying legal resident VISA or Green Card are defined as non-residents (Appendix II).

Criteria for Consideration

1. The proposed policy owner must be a legal resident of the United States
 - a. US citizens must have permanent residence in the U.S. U.S. citizens living abroad in excess of 6 months are considered Non-Residents.
 - b. Non-Immigrants must provide an unexpired copy of visa type A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or Employment Authorization Card (EAC) with acceptable VISA status or other document(s) to confirm legal status.
 - c. Immigrants must provide a copy of their green card
2. Pre-approval is required by the Financial Crime Office on U.S. Entity-owned or US Trust-owned policies on non-U.S. resident proposed insureds, or when the controlling persons or beneficial owners of the US trust or entity are non-U.S. residents
3. The proposed policy owner must have a U.S. bank account established to fund the policy
4. Underwriting must notify the FCO via email if the proposed policy owner is a foreign political, government or military official, family member or known to be closely associated with such officials.

Enhanced Owner Requirements on Non-Residents

Non-resident policy owners are considered higher AML risk and will only be permitted under the enhanced requirements of the International Underwriting Program (IUP).

Non-Residents: Clients residing or, in the case of entities legally established outside of the U.S., Foreign Nationals who do not have a qualifying legal resident status, visa or green card are defined as non-residents. Additionally, both U.S. citizens and Foreign Nationals are considered non-residents if living outside of the U.S. in excess of 6 months.

Criteria for Consideration

1. Insurance sales to non-resident owners are permitted under the enhanced requirements of the International Underwriting Program as outlined in its published guidelines.
 - a. Please refer to the IUP Manual for details.
 - b. Underwriting is responsible for ensuring compliance with all requirements on the IUP checklist (Associate Client Report, U.S. bank account, etc.)
2. If the proposed owner is a non-resident and the proposed insured is a legal U.S. resident, the enhanced IUP requirements apply to the non-resident owner. The proposed insured would fall under our normal underwriting guidelines. An Associate's Client Report is also required.
3. **Sales to owners who reside in FCO Country list 1 are prohibited.** If the proposed owner resides in FCO country list 1, the case will be escalated to the FCO for further review.
4. If the proposed owner resides in FCO country list 2 or travels to FCO country list 1, a notification to FCO by the Underwriting department will be necessary for further review. **The classification for country list for 1 or 2 can be found in the following locations:**

Retail: eDOX > Compliance > Financial Intelligence Unit > Financial Crime Office > Anti-Money Laundering > FCO Targeted Countries List

Independent: Independent website > Menu > My Business > Underwriting resources > Guidelines > FCO sanctioned and targeted country lists
5. The Underwriting department must notify the FCO via email if the proposed policy owner is a foreign political, government or military official, family member or other individual known to be closely associated with such officials.

Non-Immigrants Residing Temporarily in the U.S. (Section 2)

Non-Immigrants: Defined as citizens of other countries residing in the U.S. Non-Immigrants have temporary VISAs that grant them permission to enter the U.S. for a specific period.

Criteria for Consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all the following relevant criteria for consideration are not met, the application should be declined. When available, coverage may be sought through reinsurance.

1. Proposed Insured must be a citizen of class A or B Country. (See Appendix III). In addition, citizens of India who are currently residing in the U.S. and originally from an area in India that does not currently have a "Do Not Travel" advisory according to the U.S. State Department advisory list may be considered. See the Introduction for website links.
2. Proposed Insureds from any country from C, D (refer to number 1 for India citizens residing in the U.S.) cannot be considered unless the Special Requirements at the end of Section 2 (page 6) are met.
3. Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4. See the Introduction for website links on page 1
4. Proposed Insured must be a holder of visa types A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or EAC with acceptable VISA status or other document(s) (as the Government makes available) such as work permits to confirm legal status. (See Appendix II.) Details are available on: <http://uscis.gov>.
5. **Proposed Insureds** holding visa types B, C, D, F, J, M, Q, or TWOV **will not be accepted**
6. Proposed Insured must have a valid social security number
7. Proposed Insured must have full time employment in the U.S. Homemakers and dependent children may also be considered if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives
8. Proposed Insured must have established continuous residence in the U.S. for at least one year. (Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.)
9. Proposed Insured who is a self-employed individual must have established continuous residence in the U.S. for at least 2 years. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
10. Foreign travel is limited to approved countries (class A and B countries) and cannot exceed 4 weeks per year. Stricter travel time limitations may apply depending on the country. Field Associates are encouraged to contact the Underwriting Departments for more information on the approval status of a particular country.

11. Proposed Insureds in the U.S. on asylum or refugee status will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required. At minimum, an Associate Client Report (ACR,) a copy of the government letter or record confirming that asylum has been granted, a copy of the Employment Authorization Card are required. Depending on the specifics of the case, the underwriter may also consider obtaining an Inspection Report or Internal Data Verification (IDV) requirement.
12. Proposed Owner must **comply with Anti-Money Laundering** guidelines, such as payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required. Refer to the Owner Requirements in Section 1
13. Proposed Insured's that are eligible for Deferred Action for Childhood Arrival (DACA) recipients may be considered as long as their legal status is valid and currently supported by the American judicial system.

Note For Canadian citizens residing in Canada, all solicitation and signing of the application as well as they policy delivery must be done in the U.S. A completed Associates Client Report is required. However, the same age and amount and other underwriting requirements for domestic U.S. citizens apply.

Products, Riders, Amounts and Rate classifications

1. Only permanent or level term products are available.
2. Riders such as Disability Premium Waiver (DPW), Disability Waiver of Monthly Deductions (DDW), or Option to Purchase Additional Insurance (OPAI) are not available.
3. LTCSR is available for foreign nationals living in the U.S. on a temporary basis with a strong U.S. nexus and permanent ties to the U.S. At a minimum, the proposed must be in the U.S. for five years or more and provide actual proof that he or she has applied for a green card to remain in the U.S. permanently.
4. The Charity Legacy rider is available for U.S. charities only.
5. No minimum amount of insurance required, except insurance requested must meet minimum amount for the product.
6. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000.
7. All Preferred classes are available if criteria for the appropriate class are met.

Requirements for all cases

1. I-94 is generally not issued by the U.S. Government as before. Therefore, we now require a copy of a travelling document of the proposed insured such as a passport to show date of admission, class of admission and expiration date. For proposed insureds who enter the U.S. through the Electronic System for Travel Authorization (ESTA) under the Visa Waiver Program (VWP) for certain government approved countries, verification of U.S. entry and visa status may be obtained through the I-94 Arrival/Departure website. If the information is not available through this website, the proposed insured may furnish ESTA number and corresponding documentation as appropriate.
2. Passport number, VISA number and type, and Date of Entry into the U.S. must be indicated on the application
3. Normal age and amount requirements apply
4. Inspection Report at the Underwriter's discretion
5. Proof of income, audited financial statements or a signed certification of assets and their source may also be required if deemed necessary by the Underwriter
6. A fully completed Foreign Residence and Travel Questionnaire
7. Any other requirements the Underwriter deems appropriate

Special Requirements

All proposed insureds from C or D countries may be accepted provided all of the following guidelines are met:

1. Minimum U.S. residency of 5 years or more
2. Stable occupation/employment history
3. Financially solid presentation of financial justification (without stretch or exception)
4. VISA types: H1 or H5, I, K, O/P, U, V, H4 (dependent spouse of H1) is allowed if the H1 VISA holder spouse has or is applying for coverage as well and all amounts of coverage are financially justified
5. Confirmation of Green Card application (receipt number from USCIS application) or letter from client confirming intent to remain in the U.S.

Note on Japan: If the proposed insured is a Japanese foreign national (non-immigrant, green card holder, or U.S. Citizen) and maintains a residency in Japan, that country prohibits U.S. purchase of life insurance even if the Proposed Insured resides in the U.S. on a fulltime basis.

Student VISA Holders

A student holding a temporary visa may be considered for coverage. The student must be an adult college attendee.

The Financial Professional or agent must submit a cover letter to provide a full background of the case to include personal and/or family financial information of the proposed insured. If the family financial information is needed to justify the insurance applied for, information regarding the amounts of life insurance coverage currently applied for and in force on all family members is required. (This is to ensure that the total coverage on the family including that of the proposed insured is proportionate to the finances presented.)

To be considered, the student visa holder must meet all of following criteria:

- Proposed Insured must be a citizen of class A or B country.
- Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4.
- Proposed Insured must have established continuous residence in the U.S. for at least one year. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
- Proposed Owner must **comply with Equitable Holdings Anti-Money Laundering guidelines**, such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required.
- Proposed Insured student (F-1 visa holder) cannot be the policy Owner unless this individual meets all the usual AML and legal requirements of Owner under IUP (ACR, CDD etc.) (See Owner Requirement on page 2 for required status of eligible policy Owners.)

All other relevant criteria for consideration of U.S. temporary residents must be met.

The Proposed Insured must provide independent verification or supporting documentation to affirm any one of the following criteria based on personal and/or family financial information.

- \$100,000 or more of annual, U.S. source income
- Liquid assets of \$500,000 or more

- Other significant U.S. property interest to justify coverage
- Income from primary employment in the U.S. to justify coverage
- Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S. with assets and /or revenue sufficient to justify coverage

The amount of coverage available is up to 5 times income not to exceed \$1,000,000. If assets are used to justify the coverage instead, up to 40% of assets may be considered to allow coverage not to exceed \$1,000,000.

Additional consideration may be given to allow a higher coverage if justified by circumstance and finances.

Immigrants (Permanent Residents) in the U.S. (Section 3)

Immigrants: Defined as persons admitted for permanent residency under the Quota System who have Alien Registration Receipt (Green) Cards and who are legally residing in the U.S. on a permanent basis.

Criteria for Consideration of the Proposed Insured

Refer to Section 1 for Owner Requirements)

If all of the following relevant criteria for consideration are not met, the application should be declined. When available, coverage maybe sought through reinsurance.

1. Proposed Insureds must have full time employment in the U.S. Homemakers and dependent children may also be considered if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives.
2. Proposed Insureds must have a valid social security number.
3. Proposed Insureds in the U.S. on an asylum or refugee basis will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required.
4. Coverage is available during the first year of U.S. residence, provided no foreign travel outside the U.S. during that period. (Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
5. After the first year of U.S. residence, regular foreign travel guidelines will apply.
6. Proposed Owner must **comply with Equitable Holdings Anti-Money Laundering** requirements such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required. Refer to the Owner Requirements in Section 1.

Products, Riders, Amounts and Rate Classifications

1. During the first year, only permanent or level term products are available.
2. All plans, and features such as DPW, DDW, LTCSR, or OPAI are available after the first year of continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
3. The Charity Legacy rider is available for U.S. charities only.
4. No minimum amount of insurance required, except insurance requested must meet minimum for the product.
5. Insurance amount is limited to Equitable's retention up to a maximum of **\$10,000,000 within the first 3 years of continuous residence in the U.S. Regular retention limits apply thereafter.** Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence
6. All Preferred classes are available if criteria for the appropriate class are met.

Requirements

1. Copy of Alien Registration Receipt (Green Card) must be submitted in all cases for proposed insured and individual owners
2. Normal age and amount requirements apply
3. Inspection report at Underwriter's discretion
4. Proof of income, audited financial statements, or a signed certification of assets and their sources may be required if deemed necessary by the Underwriter
5. A fully completed Foreign Residence and Travel Questionnaire
6. Any other requirements the Underwriter deems appropriate

Americans Living Abroad/U.S. Expatriate Underwriting Program (Section 4)

Retail Distribution Only: Americans Living Abroad

The guidelines pertain to American citizens living or contemplating travel abroad in excess of 6 months. If travel will be for a shorter time frame, refer to the Foreign Travel section of this Guide.

Criteria for Consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all of the following relevant criteria for consideration are not met, the application should be declined. When available, coverage maybe sought through reinsurance.

1. All applications must be solicited and completed in the U.S.
2. Proposed insureds must reside in an Area A or B country as outlined in the current International Underwriting Program (IUP) manual.
3. Proposed insureds must not reside in a country identified on the U.S. State Department warning or travel advisory list as class 4. See the Introduction for website links.
4. Premium payments should be made through a U.S. financial institution clearing through the Federal Reserve System.
5. Proposed insured is not a foreign political, government or military official, nor is the proposed insured a family member, or in any way known to be associated with such officials.
6. Travel must not be for political or government related purposes for extended periods of time (e.g. in excess of 1 month.)
7. Proposed insureds with occupations, such as diamond/jewelry merchants, arms dealers etc., that could become hazardous with travel, should not be accepted.
8. Proposed insureds such as missionaries, archeologists, geologists, Peace Corps personnel, medical volunteers that most likely will be exposed to hazards outside the major foreign cities should not be accepted.
9. Proposed insureds whose travel involves aviation and/or avocation pursuits e.g. big game hunting, mountain climbing, hang gliding etc. will not be accepted. (Proposed insureds may be considered with an appropriate exclusion rider if available in the state the application is signed. Once a proposed insured has taken up residence in a foreign country, travel to other countries must not exceed the foreign travel

guidelines set for U.S. citizens in this Manual (Section 5, page 11)

10. An Associate's Client Report must be submitted with the application.
11. Proposed Owners must comply with Equitable Holdings Anti-Money Laundering guidelines concerning residency and the payment of premium in U.S. currency through U.S. financial institution, verification of income/assets as required. Refer to the Owner Requirements in Section 1.
12. Proposed insured should be able to submit a copy of an audited financial statement dated within the last two years, if deemed necessary by the Life Underwriter
13. Premium Financing is available for Americans living abroad subject to the following details:
Premium financing is allowed as long as it meets all criteria and requirements of our stated policy on premium financing. Financing must come from a US Bank, collateral must be held in the US, and the owner and borrower must be domiciled in the US (for example, US ILIT or a US business, etc.) All premium finance cases will be referred to the Financial Due Diligence (FDD) team for their review and concurrence.

Product, Riders, Amounts and Rate Classification

1. Only permanent or level term products are available.
2. Riders such as DPW, DDW, Cash Value Plus and OPAI are not available.
3. LTCSR is available to U.S. Citizens temporarily living abroad
4. The Charity Legacy rider is available for U.S. charities only.
5. No minimum amount of insurance is required, except insurance requested must meet the minimum for the product.
6. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000.
7. All Preferred classes are available if the criteria for the specific rate class are met. However, rate limitations apply for residence in certain countries as noted in the IUP Country Rate Classification Chart. For Level Term insurance only, individuals who reside in "B" countries will be charged with a permanent/Flat Extra of a \$1 per thousand.

Requirements

1. Normal age/amount requirements apply
2. A fully completed Foreign Residence and Travel Questionnaire
3. An Associate's Client Report
4. Any other requirements the Underwriter deems appropriate

Independent Distribution U.S. Expatriate Underwriting Program (USEUP)

For approved Broker General Agents and Financial Professional who sell Equitable Insurance policies to U.S. expatriates, refer to AD23-0105.

Foreign Travel (Section 5)

Foreign travel is travel outside of the United States for a period of three months or less per year.

Criteria for Consideration (All groups)

If all the following relevant criteria for consideration are not met, the application should be declined. Coverage maybe sought through reinsurance, if available.

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries or area, it may be necessary, in some instances, to take more restrictive underwriting action than indicated in the following guidelines. Refer to Appendix III and IV for country lists.

Note: Some states have enacted legislation that prohibits adverse actions based solely on Foreign Travel.

1. Current travel warnings from the U.S. Department of State are listed in: <http://travel.state.gov/>
2. Travel must not be for political or government related purposes for extended periods of time (e.g. in excess of 1 month)
3. Proposed insureds with high-risk occupations such as foreign journalists.
4. Proposed insureds with occupations, such as diamond/jewelry merchants, arms dealers etc., that could become hazardous with travel, should not be accepted.
5. Proposed insureds such as missionaries, archeologists, geologists, Peace Corps personnel, medical volunteers that most likely will be exposed to hazards outside the major foreign cities should not be accepted.
6. Proposed insureds whose travel involves aviation and/or avocation pursuits e.g. big game hunting, mountain climbing, hang gliding etc. should not be accepted. (The proposed insureds may be considered with an appropriate exclusion rider if available in the state the application is signed.)
7. Travel will be cumulative within a year's period.
8. If travel is to more than one country, the time limits of the most restrictive area apply.

United States Citizens Residing in the U.S. or Abroad

1. Maximum of 12 weeks of foreign travel to areas A, B, and C countries (if more than 12 weeks, see guidelines for U.S. citizen living abroad.)
2. Maximum of 4 weeks to area D countries.
3. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4.

Immigrants Permanently Residing in the U.S.

1. Except in limited situations of foreign travel of short duration up to 4 weeks, no foreign travel in the first year of continuous residence in U.S.
2. Maximum of 12 weeks of foreign travel to areas A, B, and C countries with the second year and later.
3. Maximum of 4 weeks of foreign travel to area D countries.
4. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the Introduction for website links.

Non-immigrants Living Temporarily in the U.S.

1. Maximum of 4 weeks of foreign travel to areas A, B and C countries.
2. Maximum of 2 weeks of foreign travel to area D countries.
3. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the Introduction for website links.

Appendix I: Foreign country guide by class

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries it may be necessary, in some instances, to take a more restrictive underwriting action than indicated in the following guidelines.

On the other hand, a sustained favorable change in a country's status subsequent to the date of this document may necessitate a more favorable underwriting action.

If the Life Underwriter takes either a more restrictive or a more favorable action than suggested in the Country Guide, complete and thorough documentation as to the reasons and circumstances surrounding the decision must be made in the underwriting system.

Most countries fall into four or five usual categories of risk, each with certain criteria and certain general assumptions as to life expectations within that country.

These descriptions are very general and should be used as a guide only. The underwriter needs to perform the necessary research on each case to make sure the assessment is appropriate, especially when dealing in the Class D category.

DEFINITIONS AND DESCRIPTIONS FOR EACH COUNTRY GROUPING:

Class A:

- High standard of living**
- Highly developed economies**
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure**
- Politically stable**
- Life expectancy: 74–83 years**
- Mortality rating 100%**

Class B:

- Generally lower standard of living as compared to U.S.**
- Cities up to U.S. standards but rural areas have limited health facilities and poorer infrastructure**
- Emerging market economies**
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure**
- Historically politically stable**
- Life expectancy: 68-78 years**
- Mortality rating 120%**

Class C:

- Generally, much lower standard of living as compared to the U.S.**
- Neither cities nor rural areas are up to U.S. standards with limited health facilities and inadequate infrastructure. Many rural areas may be quite primitive.**
- Generally, not considered as an emerging economic market**
- Historically politically and economically unstable**
- Life expectancy: 62-78 years**
- Mortality rating 140%**

Class D (some lists also include Class E where the mortality expectations increase):

- **Potentially hazardous or very hazardous areas throughout the country. Sections of major cities still could be relatively safe.**
- **Limited health care and shortages of supplies prevalent throughout the country**
- **Political and economic unrest. Possible sporadic insurgent activity, kidnapping. Poor police oversight.**
- **Life expectancy: 56-70 years**
- **Mortality rating 160+%**

For Retail: To access Foreign Country Classification List, refer to eDox: Product & Forms > Life Products > Equitable Life Products > Life Product Forms > Underwriting Materials.

For Independent: Independent website>Menu>My Business> Underwriting resources>Guidelines> Foreign Country Classification List

Appendix II: Class of Non-Immigrant (Temporary) VISAs

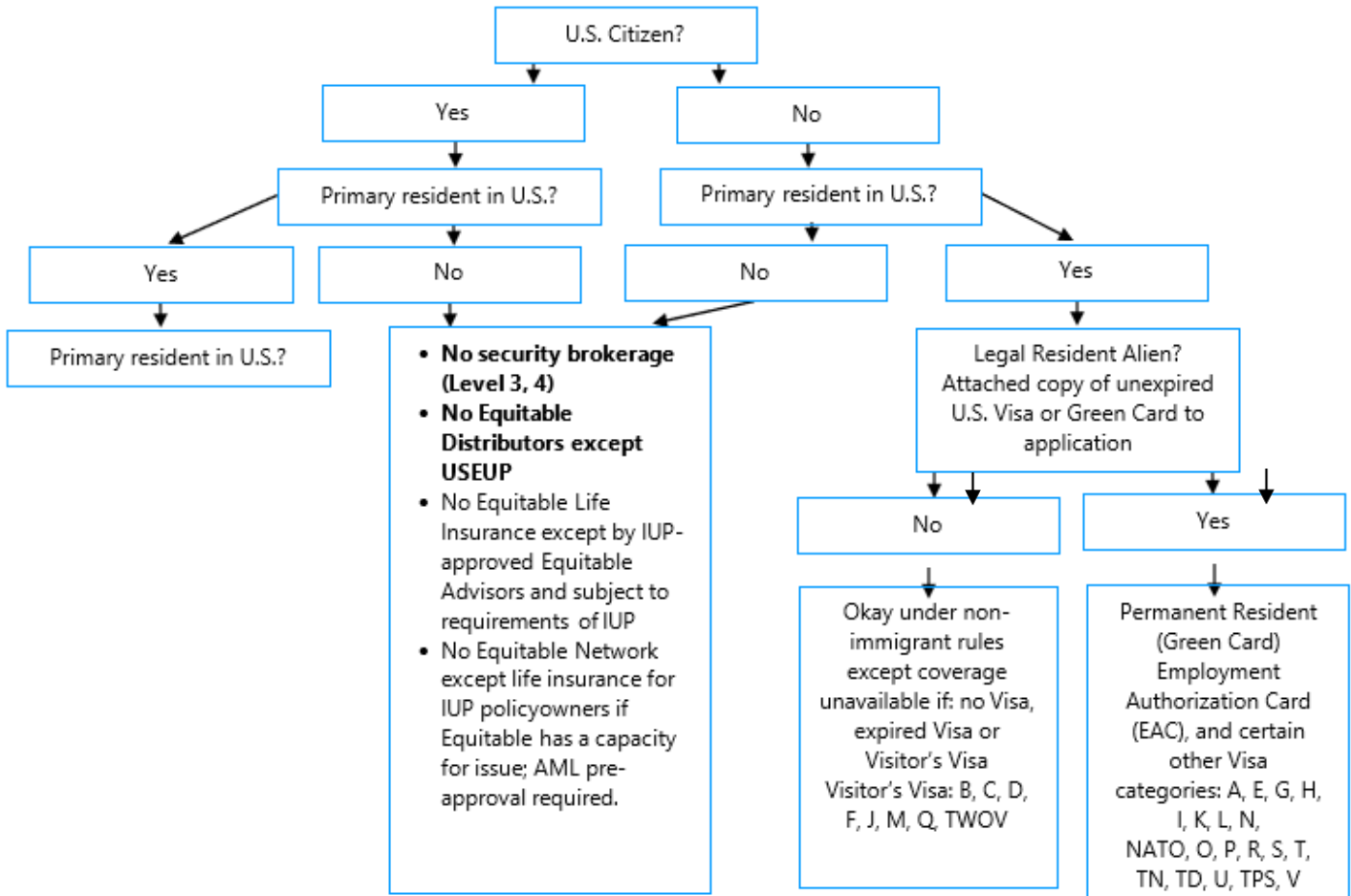
Class	Symbols	Maximum Admission
A. Foreign Government Officials	A-1: Officer of permanent diplomatic mission or consular post in the US or visiting high-level official of a foreign state.	Indefinite
	A-2: Other accredited official and employee of a foreign government.	Indefinite
	A-3: Attendant, servant, personal employees of A-1 or A-2	Maximum 3 years, extensions available in 2-year increments.
B. Visitors	B-1: Visitor on business	1 year, extensions possible for 6 months at a time.
	B-2: Visitor on pleasure	1 year, extensions possible for 6 months at a time.
C. Transit Aliens	C-1: Alien in immediate and continuous transit through the U.S.	29 days maximum. Extensions unlikely allowed.
	C-2: Alien in transit to United Nations on official business	29 days maximum. Extensions unlikely to be allowed.
	C-3: Foreign government official in transit through the U.S. on official business	29 days maximum. Extensions unlikely to be allowed.
D. Crew Members	D-1: Crew member departing on the same vessel/aircraft or another one of the same transportation line	29 days maximum. No extensions.
	D-2: Crew member who is paid off or discharged by the transportation line and will depart on his own	29 days maximum. No extensions.
E. Treaty Traders or Investors	E-1: Treaty trader, plus spouse and children	1 year – extensions in 2-year increments without limit
	E-2: Treaty investor, plus spouse and children	1 year – extensions in 2-year increments without limit
F. Academic Students	F-1: Student	Time necessary to complete course of study
	F-2: Spouse or child of F-1	Time necessary to complete course of study
G. International Organization Representatives and Employees	G-1: Principal resident representative of a foreign government recognized by the U.S., including staff members	Indefinite
	G-2: Other accredited representative of a foreign government recognized by the U.S.	Indefinite

	G-3: Accredited representative of a foreign government not recognized by the U.S.	Indefinite
	G-4: Officer or employee of recognized international organization	Indefinite
	G-5: Attendant, servant or personal employee of G-1,2,3,4	3 years maximum, extensions available in 2-year increments
H. Temporary Workers	H-1: Worker of distinguished merit or ability	Up to 3 years, extensions up to an additional 3 years
	H-2: Temporary agricultural worker	Up to 1 year
	H-3: Temporary worker filling non-agricultural position	Up to 1 year, extensions in 1-year increments, maximum stay 3 years
	H-4: Family members of H1, 2, 3	Up to 2 years
	H-5: Family Members of H1, 2, 3, 4	Concurrent with H-1, 2, 3, 4 visa holder's period
I. Information media representative and their family members	N/A	Duration of employment
J. Exchange visitors	J-1: Principal exchange visitor	Duration of status
	J-2: Family member of J-1	Duration of status
K. Fiancées and spouses	K-1: Fiancée	90 days, no extension. Must marry during the period or leave the U.S. Once married, alien and children are immediately eligible for permanent residence
	K-2: minor child of K-1	Same as K-1
	K-3: Spouse of U.S. citizen	Indefinite
	K-4: child of K-3	Indefinite
L. Intra-company transferees	L-1: Intra-company transferee	Up to 3 years, not to exceed validity of the petition. 2-year extensions are available for up to a total of 7 years
	L-2: Family member of L-1	Same as L-1
M. Vocational students	M-1: Vocational student	Lesser of the time period necessary to complete the course of study plus 30 days or 1 year. Extensions available
	M-2: Family member of M-1	Same as M-1
N. Family members of G-4	N-1: Parent of child accorded G-4 status	Maximum 3 years, extensions in increments of up to 3 years available
	N-2: Child of parent accorded G-4 or N-1 status	Maximum 3 years, extensions in increments of up to 3 years available
O. Entertainers, athletes or others of extraordinary ability	O-1: Alien of extraordinary ability	Time necessary to provide the event or activity, up to 3 years. Extensions in 1-year increments are available as needed to complete the event/activity.

	0-2: Alien accompanying and assisting in the artistic or athletic performance of O-1	Same as O-1
	0-3: Family of O1 or O2	Same as O-1
P. Entertainers and athletes not qualifying for O category	P-1: Individual or team member athlete or entertainer	Up to 5 years initially, up to 5 one-year extensions available
	P-2: Artist/entertainer admitted through a reciprocal exchange program between foreign based and U.S. based organizations	No explicit limitation
	P-3: Artist/entertainer and accompanying alien who will perform, teach or coach under a culturally unique program	No explicit limitation
	P-4: Family member of P1, 2, 3	Same as P1,2,3
Q. International Cultural exchange aliens	N/A	Lesser of the duration of the cultural exchange program or 15 months
R. Ministers and Religious workers	R-1: Minister/Religious worker	3 years, one 2-year extension available
	R-2: Family member of R-1	Same as R1
S. Aliens assisting law enforcement activities	S-1: Alien willing to provide critical information to state or federal authorities	3 years maximum, no extension
	S-2: Alien willing to provide critical information to federal authorities or a court, who might be placed in danger for doing so and who is eligible to receive a reward	3 years maximum, no extension
	S-3: Spouse or child of an S-1 or S-2 alien	Same as S-1 or S-2
T. Canadian and Mexican Professionals under NAFTA	N/A	1 year, unlimited 1-year extensions available
NATO	NATO – 1,2,3,4: NATO representative or family member	Duration of status
	NATO – 5,6: civilian employee of the armed forces of a NATO member	1 year
	NATO – 7: employee of NATO 1,2,3,4 alien	Duration of status

Appendix III: International Customers (Contract Owners)

Visa chart



1. These rules also apply to entity owners (trusts, companies, partnerships).
2. Primary residence means being a resident more than 182 days (6 months) in the calendar year.
3. U.S. trust ownership of life policies written on non-resident lives is generally not permitted. Pre-approval from the Financial Crime Office (FCO) is required.
4. New non-resident customers must have a U.S. bank account, i.e. at a branch located in the U.S. and regulated by U.S. banking regulators.

Life Insurance Products are issued by either Equitable Financial Life Insurance Company (New York NY) or Equitable Financial Life Insurance Company of America (EFLOA) and are distributed by Equitable Distributors, LLC. References to Equitable in this brochure represent both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, which are affiliated companies. Overall, Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY), Equitable Financial Life Insurance Company of America, an AZ stock company and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims paying ability. IU-5369297.1 (12/22) (Exp. 12/24)



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
 Fidelity & Guaranty Life Insurance Company of New York

Below are the guidelines for applications received on individuals who are not US citizens and are living in the US either on a part-time or full-time basis.

The specific guidelines regarding rate class, coverage amounts, etc. are noted under each category.

Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation. Spouse Term Rider, Primary Insured Level Term Rider, Children’s Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting. Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All Categories must also comply with the following requirements:

- a. Application must be taken and medical requirements must be completed in the U.S.
- b. APSs and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.
- c. Funds must be from a U.S. financial institution and in U.S. dollars.
- d. Proposed Insured and Owner must have a physical U.S. address.
- e. Dependents seeking coverage must reside in the US or Puerto Rico on a permanent basis.

At the underwriter’s discretion, documentation of residency, finances or identity may be required.

Category 1

	Category	Tax ID	Proof of Identity	Requirements: Life
1	US Citizens & Lawful Permanent Residents (PR/green card holders)	SSN	In accordance with Life and Annuity application	Must have resided in US a minimum of 6 consecutive months

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on Product Guidelines



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
 Fidelity & Guaranty Life Insurance Company of New York

Category 2

Category	Tax ID	Proof of Identity	Requirements: Life
2	Non-US citizens and/or Non-PRs residing in US on a full-time basis	SSN or ITIN. W8-BEN form required if no SSN or ITIN	<p>Copy of unexpired Foreign Passport or unexpired photo government ID: Driver's License or State ID required with application as proof of identity</p> <p>Acceptable visas: E1, E2, E3, Eb5, OPT-F1, H1B, H1C, H2A, H2B, H4, L1, L2, K1, K3, O1, O3, P1, P2, P3, P4, TN/TN1, V1.</p> <ul style="list-style-type: none"> Other visa types not listed – Individual Consideration. For acceptable visas, must have resided in US 6 consecutive months in the past year and plan to stay in US permanently. <p>-----</p> <p>Others with no or expired visa, individual consideration.</p> <ul style="list-style-type: none"> Must have resided in US a minimum of 12 consecutive months in the past year and plan to stay in US permanently. This time frame may vary depending on home country and reason for entry to US. must provide documentation of SSN or ITIN. If there is no SSN or ITIN, must send in a completed W8-BEN form. must be employed by an established US business or dependent of an individual employed by an established US business.

- Citizenship Questionnaire required
- Travel Questionnaire required if travel outside of US in previous 2 years or anticipated in next 2 years
- Underwriting may run Identification Validation data base searches and may request additional documentation to verify that criteria is met
- Normal underwriting requirements
- Accidental Death Benefit rider is individual consideration for C - E countries
- Preferred consideration only for individuals with acceptable visas listed above and if home country is A or B
- Max coverage for individuals with expired or no visa is \$1,000,000
- Coverage amounts \$1,000,000 and higher are submitted to reinsurance on a facultative basis
- Expired visa of a type not in the acceptable visa list above are usually declined - consult with Chief Underwriter



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
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Category 3

Category	Tax ID	Proof of Identity	Requirements: Life
3	Non-US Citizens and/or Non- PRs who reside part-time in the US	SSN or ITIN or W-8BEN	<p>Copy of unexpired Foreign Passport required as proof of identity</p> <p>Must have investment/banking relationship in US; AND Must reside in the US on a cumulative basis for a minimum of 4 months annually. This time frame may vary depending on home country and residence within that country; AND either Must own real property; OR Own a US based business or is a partner in a US based business that has been established for a minimum of 12 months; OR Be employed by a US-based company</p> <p>----- Occupations not accepted include: Arms dealers Aviation Bodyguards Celebrities Diplomats Foreign aid/relief workers Government leaders Journalists Judicial personnel Military personnel Missionaries Police Force Politicians Professional athletes Public figures Security personnel Trade union officials</p>

- Citizenship Questionnaire required
- Foreign Travel Questionnaire required
- Underwriting may run Identification Validation data base searches and may request additional documentation to verify that criteria is met
- Risk above table D 200% will be declined



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
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- Preferred class available to Class A countries and B countries if there is no travel to hazardous areas in that country
- Accelerated Death Benefit IS NOT AVAILABLE to Class C - E countries
- Class C and D countries are individual consideration
- Class E countries are usually declined
- Coverage amounts \$2,000,000 and higher are submitted to reinsurance on a facultative basis
- Real property is land, and anything growing on, affixed to, or built upon it, including buildings; it is property that does not move



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
Fidelity & Guaranty Life Insurance Company of New York

Country List:

Country are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G.

Country	Cat.	Country	Cat.	Country	Cat.
Afghanistan	E	Canary Islands	A	Gambia	D
Albania	B	Cape Verde	B	Gaza	E
Algeria	B	Cayman Island	A	Ghana	D
American Samoa	A	Central Africa Republic	E	Guatemala	C
Andorra	A	Chad	E	Guinea	D
Angola	D	Chile	A	Guinea-Bissau	D
Anguilla	A	China	B	Guyana	C
Antigua and Barbuda	A	Colombia	B	Georgia	B
Antarctica	D	Comoros	D	Germany	A
Argentina	A	Cook Islands	A	Greece	A
Armenia	B	Congo	D	Greenland	A
Aruba	A	Costa Rica	A	Grenada	A
Australia	A	Cote d'Ivoire/ Ivory Coast	D	Guadeloupe	A
Austria	A	Cuba	B	Guam	A
Azerbaijan	B	Curacao	A	Haiti	E
Bahamas	B	Cyprus	A	Holland	A
Bahrain	A	Czech Republic	A	Honduras	C
Bangladesh	C	Denmark	A	Hong Kong	A
Barbados	A	Djibouti	D	Hungary	A
Belgium	A	Dominica	A	Iceland	A
Belize	C	Dominican Republic	B	India	C
Belarus	A	East Timor	C	Indonesia	B
Benin	D	Ecuador	B	Iran	E
Bermuda	A	Egypt	C	Iraq	E
Bhutan	B	El Salvador	C	Ireland, Northern Ireland	A
Bolivia	C	Equatorial Guinea	D	Israel	A
Bosnia and Herzegovina	A	Eritrea	D	Italy	A
Botswana	C	Estonia	A	Jamaica	B
Brazil	B	Ethiopia	D	Japan	A
British Virgin Islands	A	Falkland Islands	A	Jordan	B
Brunei	A	Faroe Islands	A	Kenya	D
Bulgaria	A	Federated States of Micronesia	B	Kiribati	C
Burundi	E	Fiji	B	Kuwait	A
Burkina Faso	D	Finland	A	Kosovo	A
Burma/Myanmar	D	France	A	Kyrgyzstan	C
Cambodia	C	French Polynesia	A	Latvia	A
Cameroon	D	French Guiana	B	Laos	C
Canada	A	Gabon	D	Lebanon	D



Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company
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Country List:

Country are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G.

Country	Cat.	Country	Cat.	Country	Cat.
Lesotho	D	North Korea	E	South Sudan	E
Liberia	D	Northern Mariana Islands	A	Spain	A
Libya	E	Norway	A	Sri Lanka	B
Liechtenstein	A	Oman	A	Sudan	E
Lithuania	A	Pakistan	D	Suriname	B
Luxembourg	A	Palau	A	Swaziland	D
Madagascar	D	Panama	A	Sweden	A
Malawi	D	Papua New Guinea	C	Switzerland	A
Mali	E	Paraguay	B	Syria	E
Macau	A	Peru	B	Taiwan	A
Macedonia	A	Philippines	C	Tajikistan	C
Malaysia	A	Poland	A	Tanzania	D
Maldives	B	Portugal	A	Thailand	B
Malta	A	Puerto Rico	A	Togo	D
Marshall Islands	A	Qatar	A	Tonga	B
Martinique	A	Romania	A	Trinidad and Tobago	B
Mauritania	D	Russia	B	Tunisia	B
Mauritius	A	Rwanda	D	Turkmenistan	C
Mexico	B	Saint Kitts and Nevis	A	Turkey	D
Micronesia	B	Saint Lucia	A	Turks/Caicos	A
Moldova	B	Saint Maarten	A	Tuvalu	C
Monaco	A	Saint Vincent	A	UAE (Dubai)	A
Mongolia	B	Samoa	B	Uganda	D
Montenegro	A	San Marino	A	Ukraine	B
Montserrat	A	Sao Tome & Principe	C	United Kingdom	A
Morocco	B	Saudi Arabia	B	Uruguay	A
Mozambique	D	Senegal	D	US Virgin Islands	A
Namibia	C	Serbia	A	Uzbekistan	B
Nauru	C	Seychelles	B	Vanuatu	C
Nepal	C	Sierra Leone	D	Vatican City	A
Netherland Antilles	A	Singapore	A	Venezuela	E
New Caledonia	A	Slovakia	A	Vietnam	B
New Zealand	A	Slovenia	A	West Bank	D
Nicaragua	C	Solomon Islands	B	Western Sahara	D
Niger	E	Somalia	E	Yemen	E
Nigeria	E	South Africa	C	Zambia	D
Niue	C	South Korea	A	Zimbabwe	D

Immigration Guidelines for Non-US Citizens

Foresters Financial™ will consider non-US Citizens between the ages of 18 and 70 for all products, with the following conditions for PlanRight and BrightFuture Juvenile Whole Life:

- For PlanRight - Green Card/Permanent Residents are acceptable over age 70 and Visa holders up to age 70
- For BrightFuture Juvenile Whole Life - Green Card/Permanent Resident and Visa holders are acceptable within the age parameters of the product

Green Card Holders/Permanent Resident

A Permanent Resident in the US is defined as someone who holds a valid US Green Card. Applicants indicating Permanent Resident or Green Card and with a valid social security number are currently accepted by Foresters providing that all internal verification is successful. Foresters may request a copy of the Green Card or additional information to validate status.

VISA Holders

Foresters will accept the following VISA's, with an expiration date more than 60 days from the current date. Any expiration date less than 60 days will require confirmation of VISA renewal. A copy of the VISA and any appropriate work authorization must accompany the application. Permanent VISA holders may have a US Tax ID number or a social security number with the accompanying acceptable VISA.

Acceptable VISA types are any of the following (includes BrightFuture Juvenile Whole Life Owner):

E1, E2, E3

G1, G2, G3, G4

H-1B, H-2A, H-2B, H-3, H4

J1, J2

K1, K3

L-1A, L-1B, L2

O1, O3

P1, P2, P3, P4

R1 (R1 visa also requires a current and valid work authorization), **R2**

TN (TN visa also requires a current and valid work authorization), **TD**

Acceptable VISA types for juvenile insureds on BrightFuture Juvenile Whole Life only:

F1, F2, F3,

G1, G2, G3, G4

H4

J1, J2

K2, K4

L2

O3



**P4
R2
TD**

For all products, Foresters does not currently accept the following:

- **Political Asylum**
- **Temporary Protected Status (TPS)**
- **Deferred Action for Childhood Arrivals (DACA)**
- **Temporary Visa holders**
- **US Tax ID number (ITIN) without one of the acceptable VISAs noted above**
- **Employment Authorization Card (EAD) without one of the acceptable VISAs noted above**

This document is subject to change at the discretion of our Underwriting Department at any time.

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417233 US (08/20)



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Underwriting for Foreign Travel

These guidelines apply to U.S. residents including residents of Puerto Rico, Guam and the U.S. Virgin Islands traveling for less than six months per year. Travel for six months (183 days) per year or longer is considered Foreign Residency.

- All products are available
- Applications should not be submitted with any travel planned outside of North America within the next 30 days, until the applicant’s return
- Coverage may not be available to individuals traveling to any country where a U.S. State Department travel warning, advisory, or alert has been issued. Military deployment to a war zone will not be considered
- Occupations such as foreign correspondent, diplomat, missionary, security personnel, and foreign aid worker will not be considered
- Underwriter will factor in all travel alerts posted by U.S. Department of State

Foreign Travel	<ul style="list-style-type: none"> • Which countries and destinations in each country • Frequency and duration of visit (total number of days/year in each country) • Purpose of travel • Age of applicant • Health of applicant • U.S. citizen or permanent resident 	<p>Requirement: Foreign Travel Questionnaire</p> <p>Information to include: Travel questionnaire outlining destination(s), frequency and duration of visits must be submitted with the initial documents</p>	<p>Travel to A and B countries*: Up to 6 months, could be eligible for Super Preferred</p> <p>Travel to C countries*: Up to 3 months could be eligible for Super Preferred. Travel from 3-6 months, Standard is best available risk class.</p> <p>Decline: Any travel to Afghanistan or Iraq Travel to other E countries¹ for up to four weeks – individual consideration will apply</p>
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*Must otherwise qualify for Super Preferred.



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Underwriting for Non-U.S. Residents

John Hancock is a leader in offering life insurance to high-net-worth (\$5MM+) foreign nationals with strong US connections. To establish a US connection, clients must demonstrate to **John Hancock’s satisfaction one or more of the US Nexus criteria, along with each of the other factors listed below.** Underwriting reserves the right to request evidence supporting qualification of foreign national candidates.

1) U.S. Nexus

The client must present U.S. interests that would be protected by the purchase of the insurance. The extent of the client’s U.S interests must be substantial relative to the amount of insurance applied for. Evidence of insurance need may include the following:

- U.S. real estate ownership
- U.S business interests/employment
- Presence of immediate family members in the US
- US investment holdings with a minimum deposit of \$200,000 directly titled to the proposed insured (where a separate financial presence exists — see section 3 below)

2) Physical U.S. presence

The client must demonstrate a regular and recurring physical presence within the US, related to the US insurance need. The length and purpose of the client’s U.S. stays will be taken into consideration. Presence in the U.S. of under 15 days per year on a recurring basis will not be considered.

3) Financial U.S. presence

The client must demonstrate a substantial US financial presence. The extent and nature of the client’s U.S. assets will be taken into consideration. The client must have a minimum of \$200k or 25% of the coverage amount applied for in US assets that are directly titled to the client or to a US entity connected to the client.

4) U.S. source of funds/ policy ownership

Premiums must be paid from a U.S. account directly connected and titled to the client. Designating foreign entities (e.g., trusts, holding companies) or individuals other than immediate family members as owner or beneficiary of the contract will not be considered. All designations are subject to underwriting review.

Solicitation requirements

- Solicitation must take place in the US, including completion of:
 - Application
 - Illustration
 - Exams¹
 - Labs
- John Hancock does not accept a Power of Attorney



Policy e-Delivery availability

- Electronic delivery may be available if all other solicitation activities take place in the US
- Consult your underwriter for more details

1. Exams performed in Hong Kong may be considered with pre-approval from your Underwriter.



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Underwriting for Non-U.S. Residents, continued

Foreign National Parameters

Before submitting an application, please check to ensure your case falls within the following parameters. Additional guidelines and tips can be found [here](#).

Minimum Issue Age	20		
Maximum Issue Age	75 ^{1,3}		
Minimum Net Worth²	\$5 million U.S. or equivalent		
Minimum Face Amount	\$1 million		
Best Class Available^{3,4,5}	A and B: Super Preferred; C: Preferred		
Maximum Mortality Rating	200%		
Maximum Capacity⁶	\$40 million for A and B countries ¹	\$24 million for C countries ¹	\$25 million for Canada
Jumbo Limit⁷	\$65 million for A and B countries	\$45 million for C countries ⁸	
Ownership Structure	<ul style="list-style-type: none"> • The owner must have a U.S. Tax ID or SSN, or must complete W-8BEN • Two-party ownership (i.e., personal ownership) is allowed • Offshore trusts or entities are not allowed 		
Solicitation	All solicitation must take place in the U.S, regardless of the country of residence. Solicitation is defined as the entire new business process, e.g., illustration, application, and completion of underwriting requirements, including examinations and policy delivery. Please note that the applicable law and state version of an application should be the state where there is an independent connection with the policy owner and where the owner signs the application. For example, if the foreign national has a home in Florida and was solicited and will be signing the application in Florida, a Florida state version of the John Hancock application should be submitted.		
Products	All John Hancock permanent fully underwritten products are available. The same capacity is used for both individual and survivorship coverage. ⁹ For foreign nationals who are not U.S. citizens, Term coverage is available only for key person U.S. business purposes.		

1. Applicable country code and maximum capacity is based on where the proposed insured resides for more than six months per year. • 2. Individual consideration for lower net-worth amounts. • 3. Best Class will be reduced for U.S. citizens living abroad who do not have a net worth equivalent to \$5 million U.S. dollars or more. Automatic capacity for C countries is limited to issue age 70. • 4. Eligibility for HealthyEdge credits may be considered for Country A risks. • 5. Non-HNW applicants of C countries must reside in an approved major city and require a flat extra rating. Please consult with your underwriter. • 6. Capacity may vary in the following scenarios: for ages 71-75 (where applicable); for residents of Singapore, China, Hong Kong, and Macau; for Term products; for M-proprietary products. Further details on capacity and country codes can be found in the Field Underwriting Guide on John Hancock's producer website. • 7. The Jumbo Limit is the sum of all inforce coverage plus pending formal applications with all companies including John Hancock. Existing insurance that is being replaced will be deducted, providing we receive a fully executed absolute assignment replacement form transferring ownership to John Hancock. For Term coverage, if total amount inforce and applied for, exceeds \$30M, please contact your Underwriting team leader for further consideration. • 8. For M-proprietary products, please confirm Capacity with your John Hancock M-dedicated underwriter. • 9. Please note that for survivorship coverage, both lives must meet issue age and maximum mortality rating requirements.



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Underwriting for Non-U.S. Residents, continued

<p>Scenarios where coverage is not available</p>	<p>Please note the following scenarios where John Hancock does not offer coverage to foreign nationals:</p> <ul style="list-style-type: none"> • Term products: Foreign nationals are not eligible for Term coverage except when a U.S. business is insuring them for key-person or business purposes. (Foreign residents who are U.S. citizens may qualify for Term insurance to be used for any purpose.) • Certain occupations: Clients in certain occupations, and in some cases their family members, are uninsurable – for example, politically exposed persons (PEPs) or their family members, government or military personnel, missionaries, journalists, diplomats, members of the judiciary, security personnel, and trade union officials. • Aviation: Individual policies may be offered to private pilots only, with an aviation exclusion; survivorship policies not available with aviation risk. • Riders: Your foreign national clients may not include underwritten riders in their life insurance coverage, e.g., Waiver of Monthly Deductions, Chronic Illness, Disability Payment of Specified Premium, Return of Premium, Increasing Supplemental Face Amount and Long-Term Care. In addition, currently the John Hancock Vitality Program (Healthy Engagement Rider) and John Hancock Term with Vitality are not available to foreign national clients. • Travel advisories: Coverage may not be available in any country with a travel warning or alert in effect.
<p>Underwriting requirements</p>	<p>Avoid delays in the underwriting process. The following checklist details what to include in an “in good order” submission.</p>
<p>Financial underwriting requirements</p>	<p>Financial underwriting is a critical part of the underwriting process that examines the economic feasibility of the case at hand, and allows the underwriters to consider the insurable interest at the time of the application. Please submit the following requirements:</p> <ul style="list-style-type: none"> ✓ <i>Foreign Resident Inquiry form</i> — required as initial review ✓ A broker’s cover letter of introduction, to include detailed travel information. (See “Tips to Packaging Your Case” here.) ✓ A completed <i>Financial Supplement for Personal Insurance</i> OR <i>Financial Supplement for Business Insurance</i> ✓ Proof of identity (e.g., copy of passport or visa) ✓ Letter of reference from financial institution with all account values and duration of relationship. If not provided, detailed account statements must be submitted to support the declarations on the <i>Financial Supplement for Personal Insurance</i> or <i>Financial Supplement for Business Insurance</i>



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Underwriting for Non-U.S. Residents, continued

Additional considerations	<p>In addition to these requirements, the underwriter also takes into account insurable interest/insurable loss, and the net worth and assets required to justify the requested coverage.</p> <ul style="list-style-type: none"> • Insurable interest/insurable loss The first consideration in financial underwriting is to establish that an insurable interest exists. The concept of insurable interest is fundamental to ensuring that the insurance applied for makes economic sense. We consider insurable interest as existing when the owner (if other than the insured) and the designated beneficiary have a financial interest in the continued life of the insured and are able to demonstrate a measurable financial loss should the insured die prematurely. The loss should equal or exceed the requested insurance amount. The underwriter will examine the amount of potential loss suffered by an owner/beneficiary in the context of the requested death benefit, purpose of coverage and financial profile (including the ability to pay ongoing premiums). It is the risk of loss that helps the underwriter quantify the amount of insurable interest and ultimately justify the requested death benefit. • Justifying the coverage John Hancock underwriters also consider a client’s global net worth when determining capacity and justification for the coverage requested. <div style="border-left: 5px solid blue; padding-left: 10px; margin-top: 10px;"> <p>Example Application</p> <ul style="list-style-type: none"> • 55-year-old male, citizen of the U.K. • Applying for \$10 million (typically would require net worth of \$7-8 million to qualify); no coverage inforce with John Hancock • Net worth — \$12 million (\$3 million U.S.; \$9 million foreign) • \$3 million U.S. brokerage account, and • Three week-long trips per year to Miami for business • \$10 million applied for </div> <div style="margin-top: 10px;"> <p>Financial Presence and Nexus guideline</p> <ul style="list-style-type: none"> • The lesser of \$700K or 25% of requested death benefit in US assets • Business trips to Miami <p>CONCLUSION: The client is eligible for the \$10M he applied for</p> </div>
Medical underwriting requirements	<ul style="list-style-type: none"> ✓ John Hancock’s routine underwriting requirements ✓ Medical records (five-year history) from all the appropriate physicians and medical facilities ✓ APS must be provided in English. John Hancock does not cover translation fees and the translator should be at arm’s length to the sale ✓ In some instances, consideration for exams completed in Hong Kong or the United Kingdom may be available. Please contact your underwriting team lead for case-specific approval. <p>Please note that ExamOne is the approved vendor for this market: InternationalServices@questdiagnostics.com.</p>



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Underwriting for Non-U.S. Residents, continued

Risk class available by country code

Risk Classes ¹	Country Code Classification		
	A	B	C ²
Non-Smoker			
Super Preferred	✓	✓	
Preferred	✓	✓	✓
Standard Plus ³	✓	✓	✓
Standard	✓	✓	✓
Preferred Smoker	✓	✓	✓
Standard Smoker	✓	✓	✓

Permanent coverage capacity: High net worth individuals

The following is a summary of available amounts for Non-U.S. residents applying for Permanent coverage, providing there is no additional coverage in force with John Hancock:

Country	Code	Best class	Capacity*	Retention	Jumbo
Dubai/UAE	A	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Panama	B	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Dominican Republic	B	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Canada	A	Super Preferred	\$25,000,000	\$10,000,000	\$65,000,000
China	A	Super Preferred	\$40,000,000	\$17,000,000	\$65,000,000

*Capacity subject to change. Capacity grades over age 70
 1. Best Class will be reduced for U.S. citizens living abroad who do not have the net worth equivalent to \$5 million U.S. or more.
 2. Non-HNW applicants of C countries must reside in an approved major city and require a flat extra rating. Please consult with your underwriter.
 3. Standard Plus is available depending on product selection.



Tips to packaging your case

Take advantage of the following tips to help streamline the application process.



Identify your client:

- Determine if your client meets the guidelines and requirements outlined [here](#).
- Check that your case falls within the parameters and scenarios [here](#).



Submit an informal application:

- Include the *Foreign Resident Inquiry Form*
- Include a broker's cover letter of introduction with the following information:
 - Details of residences and travel outside country of residence
 - Source of your referral to the proposed insured
 - Proposed insured's background information and mention of any other publicly available information
 - Source of insurance premium: at John Hancock we require premium to be paid from a pre-existing U.S. bank account and billing address. It is important to note the account history and how long it has been in place
 - Time spent in the U.S.



Underwriting Guidelines

- > Approved Vendors
- > Ratings Build Chart
- > Smoking Classifications
- > Financial Underwriting
- > Personal and Business Insurance
- > Foreign Travel and Non-U.S. Residents



Impairment Guide

- > Acronyms and Abbreviations
- > Life Medical Impairments
- > Underwriting the LTC Rider
- > Non-Medical Risks

Country Classifications for Foreign Travel and Non-U.S. Residents^{1,2}

Countries									
A	Andorra	British Virgin Islands	Czech Republic	Hong Kong, China (SAR)	Latvia	Monaco	Portugal	Sweden	
	Anguilla	Brunei Darussalam	Denmark	Hungary	Liechtenstein	Netherlands	Qatar	Taiwan	
	Aruba	Canada	Dominica	Iceland	Lithuania	New Zealand	San Marino	Turks & Caicos	
	Australia	Canary Islands	Estonia	Ireland	Luxembourg	Norway	Saudi Arabia*	United Arab Emirates	
	Austria	Cayman Islands	Finland	Israel*	Macau	Oman	Seychelles	United Kingdom	
	Bahrain	Chile	France	Italy	Malta	Palau	Slovakia	United States	
	Barbados	China*	Germany	Korea (Republic of)	Martinique	Poland	Slovenia	Uruguay	
	Belgium	Costa Rica	Gibraltar	Kuwait			Spain		
	Bermuda	Cyprus	Greece						
	B	Albania	Brazil	Grenada	Macedonia (former Republic of Yugoslav)	Morocco	Panama*	Saint Vincent and the Grenadines	Thailand*
Antigua and Barbuda		Bulgaria	Guadeloupe	Malaysia	Netherland Antilles (Bonaire, Saba, Sint Eustatius)	Peru	Samoa	The former Yugoslav Republic of Macedonia	
Argentina		Croatia	Indonesia	Maldives	New Caledonia	Romania	Serbia	Trinidad and Tobago	
Armenia*		Curacao	Jamaica	Mauritius	Northern Mariana Islands	Saint Kitts and Nevis	Saint Marteen	Turkey*	
Bahamas		Dominican Republic	Jordan	Mexico*		Saint Lucia	Suriname	Viet Nam	
Bosnia and Herzegovina		Ecuador*	Kazakhstan	Montenegro					
Botswana		French Polynesia							
C³		Algeria	Cambodia	El Salvador	Ghana	Micronesia (Federated States of)	Namibia	Sao Tome and Principe	Tonga
		Bangladesh	Cape Verde	Fiji	Guatemala	Moldova (Republic of)	Paraguay	Senegal	Tunisia
		Belize	Colombia	French Guiana	Guyana	Mongolia	Philippines	Solomon Islands	Uzbekistan
	Bhutan	Cook Islands	Gabon	India	Montserrat	Rwanda	South Africa	Zambia	
	Bolivia (Plurinational State of)	Egypt	Georgia	Kenya			Sri Lanka		

1. Country classifications and rates are subject to change at any time. Further restrictions may apply to any country based on specific travel advisories posted by the State Department. For confirmation, please contact a John Hancock Underwriter
 2. For certain C countries as well as any A or B countries marked with an * there may be residency restrictions and / or exclusions for some areas. Please contact a John Hancock Underwriter for details.
 3. For foreign residents, a residency extra of \$1 applies for non-HNW countries.
 Note: If you do not see a country listed here, there would be no consideration.

Foreign national underwriting guidelines

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York



In this guide

- 1** General guidelines for all foreign national clients
- 2** Who are your global clients?
 - U.S. citizens or green card holders living abroad
 - Non-U.S. citizens without a green card
- 3** Solicitation and application process
- 4** Lincoln's Specialty Underwriting Team
- 5** Approved country list
- 6** Countries unapproved for travel

These guidelines are not meant to be all-inclusive and not all situations may be addressed in our materials. Underwriter discretion takes precedence over the guidelines under special circumstances.

1 Guidelines for all foreign national clients

Age restrictions	<ul style="list-style-type: none"> ▪ Clients must be between the ages of 18 and 70. ▪ Consideration for clients between the ages of 71 and 75 by exception only. To proceed, submit a trial with ample medical and financial records to proceed.
Exclusions	<ul style="list-style-type: none"> ▪ Politicians, missionaries, public figures, government leaders and employees, journalists, judicial personnel, police force, trade union officials, foreign military personnel or any high-profile occupation will not be considered. An aviation exclusion rider will be required for all private pilots.
Policy owner and beneficiary parameters	<ul style="list-style-type: none"> ▪ Ownership types permitted: <ul style="list-style-type: none"> – Insured – Family member with a U.S. connection – U.S. business – U.S. trust – U.S. limited liability company (LLC) with a U.S. address ▪ If an LLC is the beneficiary/owner, Lincoln reserves the right to request the operating agreement and listing of assets in the LLC. ▪ Ownership types not permitted: <ul style="list-style-type: none"> – Personal Investment Corporations (PICs) – Any foreign entity ▪ Individual owners may use a foreign address on the application. ▪ Beneficiary <ul style="list-style-type: none"> – The beneficiary may be a U.S. or foreign person or entity. At time of issue, Lincoln will ask about the relationship between the insured and the beneficiary.
Identification	<ul style="list-style-type: none"> ▪ If the client does not have an SSN or TIN, Lincoln would like to see a completed W-8BEN with the client's FTIN. ▪ If the client does not submit the FTIN on the W-8BEN, please submit a copy of the client's passport or visa. (Completed IRS form W8-BEN with FTIN is required post-issue at time of disbursement.) ▪ National ID Number will be requested on the application.
Premium financing criteria	<ul style="list-style-type: none"> ▪ Verifiable \$10 million or more in net worth, and verifiable \$250,000 or more in annual income (U.S. equivalency) ▪ Must use a U.S.-based lender ▪ Interest must be paid annually, and no accrual of interest is allowed ▪ Signed Premium Finance Disclosure and Acknowledgement provided to Lincoln ▪ Not permitted for strategies leveraging Variable Rate Debt Obligation (VRDO) ▪ Lincoln's Premium Financing Guidelines apply
Funding the policy	<ul style="list-style-type: none"> ▪ Premiums must be paid in U.S. dollars via a U.S. bank or the U.S. affiliate of a foreign bank.

2 Who are your global clients?

Guidelines specific to your clients

Categories	U.S. citizen or green card holder (spending more than 12 weeks annually outside the U.S.)	Non-U.S. citizen without a green card
How to qualify your client	<ul style="list-style-type: none"> ▪ U.S. citizenship or permanent residency constitutes sufficient nexus to the U.S. ▪ Client lives and spends time in approved countries only. (See approved countries list in Section 5.) ▪ See other qualifications in Section 1. 	<ul style="list-style-type: none"> ▪ Must be a citizen of an approved country and must reside in an approved country OR the U.S. ▪ No requirements for time spent in the U.S. ▪ Your client must provide proof of nexus, or connection, to the U.S. (see below). ▪ See other qualifications in Section 1.
Nexus	<ul style="list-style-type: none"> ▪ Further nexus not required 	<p>Client must have a strong connection to the U.S. (nexus) and must provide proof of at least ONE of the following:</p> <ul style="list-style-type: none"> ▪ Client owns real estate in the U.S. ▪ Client owns all or the majority of a U.S. business or businesses. ▪ Client owns U.S. bank or brokerage account(s) with balance of OVER \$100,000 (\$100,000 net of the first annual premium) and open with that balance for at least 90 days prior to application date. ▪ Client is the owner of an established foreign company actively engaged in business for the past 12 months and travels to the U.S. to transact business. ▪ Client is a U.S. resident for federal income tax purposes, under the “substantial presence” test. ▪ Client is a full-time student at a U.S. university, living full time in the U.S. ▪ Client’s primary employment is in the United States. ▪ Client is an EB-5 applicant with sufficient U.S. investment. <p>Certain types of ownership will not be allowed for nexus assets.</p> <ul style="list-style-type: none"> ▪ U.S. assets owned in a foreign entity will NOT be acceptable as the sole nexus. Please notify your underwriter or Lincoln contact if the client’s nexus assets are not owned in his/her own name. <p>If you are not sure if your client would meet Lincoln’s nexus requirements, contact your back office or Lincoln representative, or email ForeignNationalQuickQuotes@LFG.com.</p>

2 Who are your global clients?

Guidelines specific to your clients

Categories	U.S. citizen or green card holder (spending more than 12 weeks annually outside the U.S.)	Non-U.S. citizen without a green card
What's available for your client	<ul style="list-style-type: none"> ▪ Term and permanent life insurance products <ul style="list-style-type: none"> – Excluding <i>Lincoln TermAccel</i>® Level Term, long-term care and chronic illness solutions ▪ Autobind of \$25 million, jumbo of \$35 million, discretionary internal retention up to \$10 million (reinsurance capacity could be higher) ▪ Preferred Plus to Table D available. Maximum underwriting class not dependent on country ▪ Table Reduction Program (TRP) available on permanent policies ▪ Coverage for spouse without nexus <ul style="list-style-type: none"> – Can apply for up to the amount of Lincoln coverage placed on the U.S. citizen or permanent resident spouse, with a coverage amount limit of \$10 million. – Coverage must be applied for concurrently or within six months of coverage on spouse with nexus. – Must qualify medically and reside in and be a citizen of an approved country. – Spouse without nexus may be the owner of their policy. ▪ Your client may apply using <i>LincXpress</i>® Tele-App or electronic application processes. ▪ Power of attorney (POA) may be used for policy delivery in some cases. Note that Medical amendments and Declaration of Insurability Supplements must be signed in the U.S. by the proposed insured ▪ Lincoln's Premium Deposit Fund is available ▪ Lab-Free not available 	<ul style="list-style-type: none"> ▪ All permanent life insurance products (check with broker-dealer about VUL availability) <ul style="list-style-type: none"> – Excluding long-term care, chronic illness solutions and term rider ▪ No minimum or maximum face amounts related to the client's foreign national status ▪ Autobind of \$25 million, jumbo of \$35 million, discretionary internal retention up to \$10 million (reinsurance capacity could be higher) ▪ Preferred Plus to Table D available, regardless of approved country ▪ Table Reduction Program (TRP) available on permanent policies ▪ Coverage for spouse without nexus <ul style="list-style-type: none"> – Can apply for up to the amount of Lincoln coverage placed on the first spouse with nexus, with a coverage amount limit of \$10 million. – Coverage must be applied for concurrently or within six months of coverage on spouse with nexus. – Must qualify medically and reside in and be a citizen of an approved country. – Spouse without nexus may be the owner of their policy. ▪ Client may apply using <i>LincXpress</i>® Tele-App or electronic application processes. (Please note, a Social Security number is required if the client wishes to use an electronic application or electronic signature) ▪ Power of attorney (POA) may be used for policy delivery in some cases. Note that Medical amendments and Declaration of Insurability Supplements must be signed in the U.S. by the proposed insured. ▪ Lincoln's Premium Deposit Fund is available. ▪ Lab-Free not available ▪ For clients who have an immigrant visa (like an EB-5) or who have filed form I-485 and can present a copy of receipt from USCIS: <ul style="list-style-type: none"> – Term is available. – Country of citizenship may be overlooked.

3 Solicitation and application process

<p>Solicitation</p>	<ul style="list-style-type: none"> The client must be in the state of solicitation for a meaningful reason other than the purchase of life insurance. Meaningful reasons can include: living or working in that state, owning property, significant business interests, frequent travel or time spent in that state. The agent or broker must be licensed in the state of solicitation. 	<ul style="list-style-type: none"> If you have any question about the situs, please contact your new business associate before taking the application. Application, medical exams, labs and tests delivery must be completed in the United States. 				
<p>Inspection report</p>	<ul style="list-style-type: none"> An inspection report phone call will be conducted by First Financial Underwriting for any life insurance policy over \$1 million. Inspection report phone call may be waived for cases \$10 million and under if the Foreign National Financial Questionnaire (LF11963) and signed by the appropriate parties. The inspection report can be conducted in the client's preferred language. 	<p>Please note this in your cover letter or tell the vendor when you call.</p> <ul style="list-style-type: none"> Sometimes, inspection reports are not required on U.S. citizens who travel or reside outside of the U.S. for more than 12 weeks a year. Vendor: First Financial 800-570-3477 www.firstfin.com 				
<p>Exam</p>	<p>Lincoln strongly encourages the use of our approved vendors. The advantages offered include:</p> <ul style="list-style-type: none"> Vendors have passed Lincoln's IT assessments, thus assuring the security of our customer, employee, agent, and company Non-Public Personal Information (NPPI). Vendors directly bill Lincoln, eliminating "out-of-pocket" expenses for any field-ordered services. Vendors are held to contracted service level agreements, helping to leverage issue resolution. Internal partner support for vendor-related issues. Ordered results are electronically transmitted directly to Lincoln, eliminating additional efforts and processing by the agent. 	<p>Approved vendors:</p> <table border="0"> <tr> <td>APPS 800-727-2101 appslive.com</td> <td>IMS Paramed 877-808-5533 imsparamed.com</td> </tr> <tr> <td>ExamOne 800-768-2056 www.examone.com</td> <td>ExamOne Superior Solutions 800-898-3926 smminsurace.com</td> </tr> </table>	APPS 800-727-2101 appslive.com	IMS Paramed 877-808-5533 imsparamed.com	ExamOne 800-768-2056 www.examone.com	ExamOne Superior Solutions 800-898-3926 smminsurace.com
APPS 800-727-2101 appslive.com	IMS Paramed 877-808-5533 imsparamed.com					
ExamOne 800-768-2056 www.examone.com	ExamOne Superior Solutions 800-898-3926 smminsurace.com					
<p>Medical record translations</p>	<ul style="list-style-type: none"> Lincoln will translate Spanish medical records free of charge in-house on formal cases. Records in other languages must be translated by a Lincoln-approved vendor. Lincoln will reimburse up to \$250 per APS translated on formal cases. Underwriter approval required for amounts exceeding \$250. 	<p>Approved vendors:</p> <table border="0"> <tr> <td>MIR Associates Inc. 800-545-0308 or 781-270-0308 mir-associates.com</td> <td>OSC Communications 973-227-5112 oneworldonestop.com</td> <td>LanguageLine® 888-763-3364 languageline.com</td> </tr> </table>	MIR Associates Inc. 800-545-0308 or 781-270-0308 mir-associates.com	OSC Communications 973-227-5112 oneworldonestop.com	LanguageLine® 888-763-3364 languageline.com	
MIR Associates Inc. 800-545-0308 or 781-270-0308 mir-associates.com	OSC Communications 973-227-5112 oneworldonestop.com	LanguageLine® 888-763-3364 languageline.com				
<p>Financial justification</p>	<ul style="list-style-type: none"> Please explain the purpose of the coverage and the reason for the face amount in a cover letter. Lincoln will use U.S. or global assets and income to justify the face amount, if Underwriter can independently verify ownership and value of the asset. Lincoln may accept third-party verification of assets from a properly credentialed financial or tax advisor. Concrete documentation may be submitted to support the face amount. 	<ul style="list-style-type: none"> Examples of supporting documentation include: bank or brokerage account statements from the U.S. or abroad, and U.S. property tax bills. Clients can use assets owned by a foreign entity if: <ul style="list-style-type: none"> All documentation is supplied sufficiently connecting the client to the entity and its assets. Otherwise, clients must use assets owned personally or by an entity connected to them. 				
<p>Language considerations</p>	<ul style="list-style-type: none"> Client must have a basic understanding of the English language. If the application needs interpretation, please include information about who did the interpretation when you submit the application. If the client prefers to have the exam done in a language other than English, 	<p>please note this in your cover letter or notify the vendor when you order the exam. The client may not bring someone to do the interpretation to the exam.</p> <ul style="list-style-type: none"> Inspection report phone call may be done in the client's preferred language. 				
<p>Delivery</p>	<ul style="list-style-type: none"> Policy delivery must take place in the U.S. Limited POA may be used for delivery only. <ul style="list-style-type: none"> Lincoln will provide suggested POA language. The POA must be notarized. The attorney-in-fact may sign only on behalf of the owner. 	<ul style="list-style-type: none"> The attorney-in-fact may be anyone as long as there is no conflict of interest. The insured must return to the U.S. to sign any medical amendments or a declaration of insurability. 				

4 Lincoln's Specialty Underwriting Team



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**For streamlined service on your
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Dedicated Phone:
844-266-0828

Send requirements:
SFNUWNB@LFG.com

Quick Quote:
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Lincoln's Foreign National Team



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*Licensed but not practicing.

5 Approved country list*

American Samoa	Canada	Estonia	Ireland	Monaco	Qatar	Thailand
Andorra	Canary Islands	Falkland Islands	Israel**	Montenegro	Republic of South Africa	Trinidad and Tobago
Anguilla	Cayman Islands	Finland	Italy	Montserrat	Romania	Turks and Caicos
Antigua	Chile	France	Jamaica	Morocco	St. Kitts and Nevis	United Arab Emirates
Argentina	China**	French Guiana	Japan	Netherlands	St. Lucia	United Kingdom
Aruba	Colombia**	French Polynesia	Kuwait	Netherlands Antilles	St. Vincent and the Grenadines	Uruguay
Australia	Cook Islands	Germany	Latvia	New Caledonia	San Marino	Vatican City
Austria	Costa Rica	Greece	Liechtenstein	New Zealand	Singapore	Vietnam
Bahamas	Curacao	Greenland	Lithuania	North Mariana Islands	Slovakia	Virgin Islands
Barbados	Cyprus	Grenada	Luxembourg	Norway	South Korea	
Belgium	Czech Republic	Guadalupe	Macau	Panama	Spain	
Bermuda	Denmark	Hong Kong	Malta	Paraguay	Sweden	
Brazil	Dominica	Hungary	Marshall Islands	Peru	Switzerland	
Brunei	Dominican Republic	Iceland	Martinique	Poland	Taiwan	
Bulgaria	Ecuador**	India**	Mexico	Portugal		

* Underwriter approval required for travel to countries not on approved list.

** Residence in only certain cities or regions will be acceptable. See specifics below.

China – residence in all large cities

Colombia – excludes border cities of Venezuela

Ecuador – Guayaquil and Quito only

India – residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat

Israel – residence in any part of Israel except the West Bank and the Gaza strip

6 Countries unapproved for travel*

Afghanistan, Burundi, Central African Republic, Congo, Ivory Coast, Eritrea, Ethiopia, Haiti, Iran, Iraq, Sierra Leone, Mali, Niger, Nigeria, Pakistan, South Sudan, Syria, Tajikistan, Venezuela, Western Sahara

* Citizens of these countries will be considered if they possess U.S. immigrant visa or green card and do not engage in any travel to these non-approved countries.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Order code: UW-FN-BRC001



Rely on our dedicated team of foreign national specialists to help you place your cases.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN

Lincoln Life & Annuity Company of New York, Syracuse, NY

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Lincoln TermAccel® Level Term is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations. Not available in New York.

Not for use outside the United States.

For agent or broker use only. Not for use with the public.

Guidelines for Foreign Travel

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad - refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel

The following information focuses on how foreign travel is underwritten at MassMutual®.

MassMutual classifies a country’s risk on a scale ranging from A to D and U (unacceptable). A and B countries are considered less risky than C, D and U countries.

<p>A Countries</p>	<ul style="list-style-type: none"> • Travel up to 6 months annually is generally not a concern. • Waiver of Premium may be available. • LTC Rider may be available. • For travel over 90 days but less than 6 months, MassMutual cannot consider proposed insureds over age 70 or over Table D.
<p>B Countries</p>	<ul style="list-style-type: none"> • Travel up to 12 weeks annually is generally not a concern. • Waiver of Premium may be available. • LTC Rider may be available. • All underwriting classes are available.
<p>C & D Countries</p>	<ul style="list-style-type: none"> • Travel to C countries for up to 12 weeks annually to major cities for business or pleasure is generally not a concern. • Travel to D countries for up to 4 weeks annually to major cities for business or pleasure is generally not a concern. • Waiver of Premium and LTC Rider may be available. • Standard or better classes are available. • Medically impaired individuals are considered on a case-by-case basis. Generally, individuals rated over a Table D, after applying RACs, will be declined. • Travel for any duration for missionaries (i.e. preaching, etc.) will result in the offer being postponed or declined. • Travel for mission trips (i.e. working at an orphanage, building homes or schools, providing medical care, etc.) is generally acceptable. • Travel by a U.S. citizen who is a governmental employee, journalist, politician, security consultant, humanitarian aid worker, judiciary, police, field engineer, archaeologist, geologist on business, etc. is considered on a case-by-case basis. • TLIR and term applications are not available for imminent travel or travel that will continue for the foreseeable future.

U Countries

- Travel to U countries for any duration or purpose will be postponed until travel is complete, or declined if travel will continue for the foreseeable future.

Considerations for Travel to Any Country

- For A countries, travel over 6 months annually will be considered foreign residence and guidelines for foreign nationals and U.S. citizens living abroad will apply.
- For B, C and D countries, travel over 12 weeks annually will be considered foreign residence and guidelines for foreign nationals living abroad will apply.
- Travel to remote areas is considered on a case-by-case basis.
- Avocations, such as mountain and rock climbers, big game guides and hunters, spelunkers, explorers, etc., are considered on a case-by-case basis.

Country Code Classifications

Afghanistan	U	Botswana	C	Croatia (2)	A
Albania	B	Brazil (6)	B	Cuba (5)	C
Algeria	C	Brunei	A	Curacao	A
American Samoa	A	Bulgaria	A	Cyprus (2)	A
Andorra	A	Burkina Faso	U	Czech Republic (2)	A
Angola	D	Burma/Myanmar (7)	U	Denmark	A
Anguilla	A	Burundi	U	Djibouti	D
Antarctica	D	Cambodia	C	Dominica	A
Antigua, Barbuda	A	Cameroon	D	Dominican Republic	B
Argentina (1,2)	A	Canada (7)	A	East Timor	D
Armenia (4)	B	Canary Islands	A	Ecuador	B
Aruba	A	Cape Verde	B	Egypt (5)	D
Australia	A	Cayman Islands	A	El Salvador	C
Austria (2)	A	Central African Republic	U	Equatorial Guinea	D
Azerbaijan (4)	B	Chad	U	Eritrea	D
Bahamas	B	Chile	A	Estonia (2)	A
Bahrain	A	China (2,4) Shanghai, Beijing, Tianjin, Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang, and Nanjing	A	Ethiopia	U
Bangladesh	C	China (2,4) - all other cities	B	Falkland Islands	A
Barbados	A	Colombia	C	Federated States of Micronesia	B
Belarus (aka Byelorussia) (5)	U	Comoros	C	Fiji	B
Belgium (2)	A	Congo, Democratic Republic of	D	Finland (2)	A
Belize	C	Cook Islands (4)	A	France (5)	A
Benin	D	Costa Rica	A	French Guiana	B
Bermuda	A			French Polynesia	A
Bhutan	B			Gabon	D
Bolivia	C			Gambia	D
Bosnia-Herzegovina	A				

Country Code Classifications continued...

Georgia	B	Kenya	D	Nauru (5)	C
Germany (2)	A	Kiribati	C	Nepal	C
Ghana	D	Korea, North (5)	U	Netherlands (aka Holland) (2)	A
Greece (2)	A	Korea, South	A	Netherland Antilles	A
Greenland	A	Kosovo (4)	A	New Caledonia	A
Grenada	A	Kuwait (4)	A	New Zealand	A
Guadeloupe	A	Kyrgyzstan	C	Nicaragua	D
Guatemala (5)	C	Laos	C	Niger	U
Guinea	D	Latvia (2)	A	Nigeria (5)	U
Guinea Bissau	D	Lebanon	U	Niue	C
Guyana	C	Lesotho	D	Northern Ireland	A
Haiti	U	Liberia (5)	D	N. Mariana Islands (Saipan)	A
Holland (aka Netherlands)	A	Libya	U	Norway	A
Honduras	D	Liechtenstein	A	Oman (4)	A
Hong Kong	A	Lithuania (2,3)	A	Pakistan	U
Hungary (2)	A	Luxembourg (2)	A	Palau	A
Iceland	A	Macau	A	Panama (1,2)	A
India - Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat	B	Macedonia (4)	A	Papua New Guinea (4)	D
India - all other cities	C	Madagascar	D	Paraguay	B
Indonesia (5)	C	Malawi	D	Peru	B
Iran (5)	U	Malaysia	A	Philippines - Metro Manila (4)	B
Iraq (5)	U	Maldives	B	Philippines - all other cities (4)	C
Ireland (2)	A	Malta (2)	A	Poland (2)	A
Israel (not Gaza or West Bank)	A	Marshall Islands	A	Portugal (incl Azores & Madeira) (2)	A
Israel - Gaza or West Bank	U	Martinique	A	Qatar	A
Italy (2)	A	Mauritania (5)	D	Romania (2)	A
Ivory Coast (5)	D	Mauritius	A	Russia (3,4)	U
Jamaica	B	Mexico (4)	B	Rwanda	D
Japan - only U.S. Citizens residing in Japan on short-term (3 years or less) work assignments	A	Moldova (4)	B	Saipan	A
Jordan	B	Monaco	A	Samoa	B
Kampuchea (aka Cambodia)	C	Mongolia	B	San Marino	A
Kazakhstan	B	Montenegro (Serbia) (4)	A	Sao Tome & Principe	C
		Montserrat	A	Saudi Arabia	C
		Morocco	B	Senegal	D
		Mozambique	D	Serbia (aka Montenegro) (4)	A
		Myanmar (aka Burma)	U	Seychelles	B
		Namibia	C		

Country Code Classifications continued...

Sierra Leone	D	Suriname	B	Turks/Caicos	A
Singapore	A	Swaziland	D	Tuvalu	C
Slovakia (2)	A	Sweden (2)	A	Uganda	D
Slovenia (2)	A	Switzerland	A	Ukraine (5)	U
Solomon Islands	B	Syria	U	United Arab Emirates	B
Somalia	U	Taiwan	A	United Kingdom (2)	A
South Africa	C	Tajikistan	C	Uruguay	A
Spain (incl Gibraltar) (5)	A	Tanzania	D	Uzbekistan	B
Sri Lanka	B	Thailand	B	Vanuatu	C
St. Kitts & Nevis	A	Togo	D	Venezuela	U
St. Lucia	A	Tonga	B	Vietnam	B
St. Martin	A	Trinidad/Tobago	B	Virgin Islands	A
St. Thomas	A	Tunisia	B	Yemen	U
St. Vincent/Grenadines (5)	A	Turkey	D	Zambia	D
Sudan (5)	U	Turkmenistan	C	Zimbabwe (5)	D

1. Must submit disclosure form U1011
2. Policy must be owned by a U.S. resident individual or entity
3. Requires evidence of source of funds
4. Restrictions exist, contact Underwriting
5. Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.
6. Money for all premiums must be held in an account outside of Brazil
7. Must have a need for U.S. based coverage

Underwriting guidelines and requirements are subject to change without notice as world conditions change.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.



Guidelines for Foreign Citizens Living in the U.S.

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad - refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information addresses how foreign citizens who live in the U.S. for at least 9 months are underwritten at MassMutual®.

These clients typically have a green card, certain temporary visas, or Employment Authorization Document (EAD)/Adjustment of Status documentation. Clients with temporary visas that do not qualify under this definition may be eligible for underwriting as a foreign national.

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Overview	<p>Allows a foreign citizen to work in the U.S. permanently (10-year green card). These individuals are underwritten similarly to U.S. citizens.</p> <p>2-year green cards follow Temporary Visa guidelines.</p>	<p>Allows a foreign citizen to work in the U.S. These individuals are handled based on visa type and country of origin.</p> <p>Visa types considered: E-1, E-2, E3, EB-5, F-1*, H-1B, H-1C, H2-3, H-4, J1-2, K-1**, K-3**, L-1, L-2, N8-9, O-1, O-3, P, T1, TN, TD, U1-2, U4, V-1** and V2**</p> <p>Visas G1-4 and R1-2 are individually considered.</p> <p>Individual consideration:</p> <ul style="list-style-type: none"> • P Visas (professional athletes) • Celebrities/entertainers <p>Submit a quick quote request for more information when working with one of these clients.</p>	<p>Allows lawful, permanent U.S. residency without the need to apply for a green card from the home country.</p> <p>Individuals who had an acceptable temporary visa before adjusting status generally can be considered.</p> <p>Others are considered on a case-by-case basis.</p> <p>Submit a quick quote request before taking the application.</p>	<p>Allows foreign residents the right to work in the U.S. for a specific period of time.</p> <p>The legal status of an individual can be identified by the category code listed on the EAD. All types of EAD categories are acceptable.</p> <p>For status C09, during the process of applying for a green card, follow Adjustment in Status guidelines. If not, see below.</p>

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
General Requirements	<ul style="list-style-type: none"> • All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery. • The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars. • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 			
Insurance Age	Same as a U.S. citizen.	18-70	18-70	Maximum age 70 Minor children of EAD holders are acceptable.
Travel to U.S.		Spends more than 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage. Exception for F-1 student visa holders: MassMutual may consider if a parent or spouse has an acceptable visa type, or is a permanent resident of the U.S., and the student plans to remain in the U.S. after graduation.	Spends at least 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage.	Spends at least 9 months of the year in U.S. Minimum of 1 year U.S. residency before the request for coverage.
Eligible Countries		A, B and C countries only***.	A, B and C countries only.	A and B countries only.

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Plans and Riders	All products and riders are available.	All products are available. The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.	All products are available. Waiver of Premium, CIR, RTR and LISR are allowed. The LTC rider is available for those intending to reside in the U.S. permanently.	
Risk Classes and Substandard Ratings	All underwriting classes are available.			
Policy Ownership	Policies may be owned by an individual with an insurable interest: <ul style="list-style-type: none"> • An adult insured. • A spouse. • A parent of a minor child. 			
Phone Interviews (SHQs, PHIs)	Must be completed by the proposed insured while in the U.S.			
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • The APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 			

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Additional Requirements	A copy of the green card is required.	A copy of the visa is required. If the visa was recently approved and the proposed insured has not received the visa, we can accept the I-797 approval notice in lieu of the visa. (Please note that the I-797 is used for different statuses. We can only accept if it is an approval notice for a visa. If unsure, please submit a copy as a quick quote request.) Matricular Consular Identification cards are considered only in addition to a valid visa. Copies of both are required.	A copy of the current Employment Authorization Document (EAD) is required. A copy or confirmation of the type of temporary visa held before applying for adjustment of status is required. Most temporary visas will be in an expired status. This is acceptable if the EAD is current. A copy of the most recent paperwork may be required (at underwriter discretion) from U.S. Citizenship and Immigration Services (USCIS). This is received in connection with the adjustment of status.	A copy of the current Employment Authorization Document (EAD) is required. A copy of the letter granting asylum/refugee status (at underwriter discretion). A copy of the temporary visa (if applicable).

*Proof of full-time enrollment in an accredited college/university culminating in a professional degree for a maximum of one subsequent academic program is required. If within 60 days of program completion, proof of visa status change application and details regarding future employment offers/contracts in the U.S. are required. Maximum coverage amount is \$1,000,000.

**Refer to permanent resident guidelines for K-1, K-3 and V-1, V-2 visas.

***For D and U countries, it may be possible to secure an offer through Mass Advantage or facultative reinsurance. Additional requirements may be requested at the reinsurer's discretion.

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Guidelines for Foreign Nationals Living Abroad

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens* living abroad.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information focuses on how foreign nationals, who live outside of the U.S. for more than 3 months of the year, are underwritten at MassMutual®.

*U.S. citizens living outside the U.S. for an extended time (more than 3-6 months, depending on the country) are also underwritten under the guidelines for foreign nationals.

Eligibility requirements and guidelines for High Net Worth Foreign Nationals (HNWFN) and non-High Net Worth Foreign Nationals:

	HNWFN	Non-HNWFN
Insurance Age	18–70	
Minimum Policy Size	Minimum base policy face amount of \$5,000,000, excluding riders, or minimum annual base policy premium of \$250,000, excluding riders.	\$1,000,000 or minimum face of \$500,000 with a minimum premium of \$15,000
Net Worth	A global net worth of at least \$5 million, \$10 million for premium-financed cases. Verification/supporting documentation is required and generally must be in English.	N/A
Travel to U.S.	Regular travel to the U.S., typically 15 days or more, not associated with the purchase of life insurance. Consideration will be given for special circumstances.	N/A
Nexus	Proposed Insured must meet ONE of the following: <ul style="list-style-type: none"> • Own a U.S. business or real estate; OR • Work for a U.S.-domiciled company (not a foreign subsidiary); OR • Have a U.S. bank/financial institution relationship with a minimum balance of \$250,000 for a minimum of 6 months; OR • Have a spouse or child (or grandchild with adequate financial justification) who legally reside in the U.S. 	Must meet at least one of the following criteria: <ul style="list-style-type: none"> • Have U.S. citizenship • Own U.S. real estate • Own a business in the U.S. • Work for a U.S. company.
Eligible Countries	Residents of A and B countries are eligible, with the exception of Japan, Spain and France due to national laws. Please refer to the included chart for country classifications.	
Aviation	A private aviation exclusion rider is required for private pilots and flight crews.	

Occupation Exclusions, PEPs	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists 	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists
Plans and Riders	<p>Individual whole life products only, subject to product limitations.</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.</p> <p>Chronic Illness Rider, LTC Rider, and Waiver of Premium are not available.</p> <p>CareChoice One and CareChoice Select are not available.</p>	<p>Individual whole life products only, subject to product limitations.*</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.*</p> <p>*U.S. citizens who are living abroad and are underwritten as if they were foreign nationals are eligible for all products (term and permanent) and riders, subject to product and rider limitations. Only whole life is available with premium financing.</p>
Risk Classes and Substandard Ratings	<p>All preferred and standard risk classes are available.</p> <p>Available table ratings include B, C, and D.</p>	<p>Ultra Preferred Non-Tobacco for A countries and Select Preferred Non-Tobacco for B countries. Ratings are subject to the underwriter's discretion. If underwriting is unable to obtain key requirements, best case may be Standard, if an offer can be made.</p> <p>Maximum medical rating of Table D.</p>
Policy Ownership	<p>Ownership by a U.S.-based trust with U.S. trustee, U.S. LLC, U.S. business, or individual ownership by the insured or their spouse (in countries that allow it).</p> <p>For insureds residing in European Union countries (including the United Kingdom), Argentina, Panama, and China, policies must be owned by a U.S. resident or U.S.-based trust/entity with a U.S. trustee/authorized person.</p>	
Power of Attorney	<p>Limited Power of Attorney cannot be used because an Insurability Statement is required at delivery.</p>	
Premium Finance	<p>Premium financing is available for foreign nationals. Please consult the U1015 HNWFN Program Guide and LI7391 Foreign Nationals Underwriting Guide for details.</p>	
Pre-paid Applications	<p>No pre-paid (TLIR) applications are accepted.</p>	
Internal Retention	<p>A Countries – up to \$20 million.*</p> <p>B Countries – up to \$15 million.*</p> <p>Autobind – \$40 million for A Countries; \$35 million for B countries.</p> <p>Jumbo – \$50 million for A countries; \$35 million for B countries</p> <p>*Cumulative with MassMutual. Maximum retention limits are subject to case details, including the insured's age and risk class.</p>	
Disclosure Form	<p>U1011 Foreign National Disclosure Form is required for residents of Argentina and Panama (and for any other countries as deemed appropriate by the underwriter), indicating they understand there may be legal consequences for securing U.S. life insurance as a resident of their country</p>	

Identity Requirements	<ul style="list-style-type: none"> • A W-8 BEN form is generally acceptable. • A W-8 IMY form may be needed. • Copy of the identity page of the passport from the Proposed Insured's country of residence. (A copy of the full passport, or other passports, may be requested at underwriter discretion). • National Identification Number for foreign citizens. This typically is found on national identification cards or passports, usually next to or below the name or date of birth. • Copy of visa if available. (An approved I-797 may be accepted in lieu of a visa). • A physical address in the U.S., which cannot be a P.O. Box. 	
Underwriting Requirements (Medical)	<p>All published age and amount requirements, PLUS:</p> <ul style="list-style-type: none"> • An EKG is required for ages 40 or older • An Exercise Stress Test is required for insurance ages 61-70 <p>Note that only approved Vendors may be used.</p> <p>An Attending Physician Statement (APS) is required for ALL cases:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Please wait for your underwriter to advise you before ordering these requirements.</p> <p>If we are unable to obtain the required medical information, the risk class may be restricted to Standard at best, if an offer can be made. Current labs generally are required because additional lab tests are needed. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>	<p>An Attending Physician Statement (APS) is required for ALL cases, regardless of age/ amount:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Without sufficient medical records, we may need to limit the final decision to no better than Standard class, IF we can consider at all.</p> <p>Current labs generally are required because additional lab tests may be needed. This applies to all non-U.S. residents. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>
Foreign Supplement	<ul style="list-style-type: none"> • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 	
Inspections	<p>An Inspection Report will be ordered by underwriting for all proposed insureds.</p>	<p>N/A</p>
Phone Interviews (SHQs, PHIs)	<p>Must be done in the U.S.</p>	
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 	
Questionnaire	<p>COR1999 High Net Worth Foreign Nationals Questionnaire is required at submission for informal or formal applications.</p>	<p>Not required</p>
Additional Requirements	<p>Cover letter (written or emailed), stating:</p> <ul style="list-style-type: none"> • The country of primary residence. • All solicitation occurred in the U.S. (for HNWFN cases this requirement is also fulfilled by submitting a signed, completed COR1999 HNWFN Questionnaire).² • An explanation of the need for U.S.-based life insurance. • The Proposed Insured's identity verified from a current passport (typically from the country of residence), including a copy of the identity page, the passport number, expiration date, and country of issue (if not provided elsewhere on the application). • This cover letter fulfills a legal requirement and cannot be waived. 	

²All solicitation must be in the U.S., completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery.

Approved Country Classifications

Albania	B	Cyprus ²	A	Kazakhstan	B	Poland ²	A
American Samoa	A	Czech Republic ²	A	Korea, South	A	Portugal (incl Azores & Madeira) ²	A
Andorra	A	Denmark ²	A	Kuwait ⁴	A	Qatar	A
Anguilla	A	Dominica	A	Latvia ²	A	Romania ²	A
Antigua, Barbuda	A	Dominican Republic	B	Liechtenstein	A	Saipan	A
Argentina ^{1,2}	A	Ecuador	B	Lithuania ^{2,3}	A	Samoa	B
Armenia ⁴	B	Estonia ²	A	Luxembourg ²	A	San Marino	A
Aruba	A	Falkland Islands	A	Macau	A	Serbia (Montenegro) ⁴	A
Australia	A	Federated States of Micronesia	B	Macedonia ⁴	A	Seychelles	B
Austria ²	A	Fiji	B	Malaysia	A	Singapore	A
Azerbaijan ⁴	B	Finland ²	A	Maldives	B	Slovakia ²	A
Bahamas	B	France ⁵	A	Malta ²	A	Slovenia ²	A
Bahrain	A	French Guiana	B	Marshall Islands	A	Solomon Islands	B
Barbados	A	French Polynesia	A	Martinique	A	Spain (incl Gibraltar) ⁵	A
Belgium ²	A	Georgia	B	Mauritius	A	Sri Lanka	B
Bermuda	A	Germany ²	A	Mexico ⁴	B	St. Kitts & Nevis	A
Bhutan	B	Greece ²	A	Moldova ⁴	B	St. Lucia	A
Bosnia-Herzegovina	A	Greenland	A	Monaco	A	St. Martin	A
Brazil ⁶	B	Grenada	A	Mongolia	B	St. Thomas	A
Brunei	A	Guadeloupe	A	Montenegro (Serbia) ⁴	A	St. Vincent/Grenadines ⁵	A
Bulgaria	A	Holland	A	Montserrat	A	Suriname	B
Canada ⁷	A	Hong Kong	A	Morocco	B	Sweden ²	A
Canary Islands	A	Hungary ²	A	Netherlands (Holland)	A	Switzerland	A
Cape Verde	B	Iceland	A	Netherland Antilles	A	Taiwan	A
Cayman Islands	A	India - Mumbai, Delhi, Chennai	B	New Caledonia	A	Thailand	B
Chile	A	Bangalore, Mangalore, Calcutta		New Zealand	A	Tonga	B
China ^{2,4} - Shanghai, Beijing, Tianjin Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang & Nanjing	A	Kolkata & Surat only		Northern Ireland	A	Trinidad/Tobago	B
		Ireland ²	A	Northern Mariana Islands (Saipan)	A	Tunisia	B
		Israel (not Gaza or West Bank)	A	Norway	A	Turks/Caicos	A
		Italy ²	A	Oman ⁴	A	United Arab Emirates	B
China ^{2,4} - all other cities	B	Jamaica	B	Palau	A	United Kingdom ²	A
Cook Islands ⁴	A	Japan (only U.S. citizens on short term work assignments 3 years or less)	A	Panama ^{1,2}	A	Uruguay	A
Costa Rica	A			Paraguay	B	Uzbekistan	B
Croatia ²	A			Peru	B	Vietnam	B
Curacao	A	Jordan	B	Philippines (metro Manila only)	B	Virgin Islands	A

¹ Must submit disclosure form U1011

² Policy must be owned by a U.S. resident individual or entity

³ Requires evidence of source of funds

⁴ Restrictions exist, contact Underwriting

⁵ Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.

⁶ Money for all premiums must be held in an account outside of Brazil

⁷ Must have a need for U.S.-based coverage

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FOREIGN NATIONALS, FOREIGN RESIDENCE & FOREIGN TRAVEL

Country Category	I	II	III	IV
Face Amount Maximum	<ul style="list-style-type: none"> \$25m Japan- no sales allowed for Japanese residents 	\$10m	\$5m	No Coverage
Product Limit	<ul style="list-style-type: none"> WL products allowed up to max. UL for no more than half the max amount for this category. Canada – all products/riders available ≤\$25m 	<ul style="list-style-type: none"> WL products allowed up to max. UL for no more than half the max amount for this category. Mexico-allow term products and riders ≤ \$2m 	<ul style="list-style-type: none"> WL products allowed up to max. UL for no more than half the max amount for this category. 	
Riders/Benefits	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base + DOT ≤\$25M 	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base + DOT ≤\$10M 	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base + DOT ≤\$5M 	
Best Risk Class	Select Preferred and Preferred at UW discretion	Preferred II	Nonsmoker	
Rating Limit	No limit	Class 6	Class 4	
Enhanced Verification Criteria: All cases that require the consideration of foreign assets to justify the face amount will require enhanced verification regardless of country category, premium or face amount.	<ul style="list-style-type: none"> Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 1 jurisdictions regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. Japan prohibits offshore insurance companies from insuring a Japanese resident national. Special underwriting rules apply. 	<ul style="list-style-type: none"> Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 2 jurisdictions (except Argentina and Brazil) regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. Foreign Nationals and Foreign Residents in Brazil and Argentina enhanced review conducted regardless of face amount or premium amount. Foreign Nationals from Argentina and Brazil, the owner must be a US Trust or LLC. 	<ul style="list-style-type: none"> Foreign Nationals and Foreign Residents in that jurisdiction enhanced review conducted regardless of face amount or premium amount. Resident Aliens with citizenship from Cat 3 jurisdiction in the US 2 years or less enhanced review conducted on \$100,000 or more in premium Resident Aliens with citizenship from Cat 3 jurisdiction in the US more than 2 years conducted on \$500,000 or more in premium 	<ul style="list-style-type: none"> Resident Aliens with citizenship from Cat 4 jurisdiction in the US 5 years or less enhanced review conducted on \$50,000 or more in premium Resident Aliens with citizenship from Cat 4 jurisdiction in the US more than 5 years enhanced review conducted on \$500,000 or more in premium
Reinsurance	• If auto reinsurance applies, choose "Foreign Residence/Travel" under "Reinsurance Type."			

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
AFGANISTAN	IV	NO	Armed conflict, no embassy.
ALBANIA	III	YES	
ALGERIA	IV	YES	
ANDORRA	I	YES	
ANGOLA	IV	YES	
ANTARCTICA	IV	NO	No embassy
ANTIGUA & BARBUDA	I	YES	
ARGENTINA	II	YES	
ARMENIA	IV	YES	
AUSTRALIA	I	YES	
AUSTRIA	I	YES	
AZERBAIJAN	IV	YES	
BAHAMAS	II	YES	
BAHRAIN	III	YES	
BANGLADESH	IV	YES	
BARBADOS	I	YES	
BELARUS	IV	YES	
BELGIUM	I	YES	
BELIZE	II	YES	
BENIN	IV	YES	
BERMUDA	I	YES	
BHUTAN	IV	YES	
BOLIVIA	IV	YES	
BOSNIA & HERZEGOVINA	III	YES	
BOTSWANA	IV	YES	
BRAZIL	II	YES	
BRUNEI	III	YES	
BULGARIA	III	YES	
BURKINA FASO	IV	YES	
BURMA/MYANMAR	IV	NO	Civil unrest
BURUNDI	IV	NO	Armed conflict
CAMBODIA	IV	YES	
CAMEROON	IV	YES	

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
CANADA	I	YES	
CAPE VERDE	II	YES	
CAYMAN ISLANDS	II	YES	
CENTRAL AFRICAN REPUBLIC	IV	NO	UN has peacekeeping forces
CHAD	IV	NO	Embassy restrictions
CHILE	II	YES	
CHINA	III	YES	
COLOMBIA	III	YES	
COMOROS	III	YES	
CONGO, REPUBLIC OF	IV	NO	Political instability, corruption, high HIV and infectious disease rates.
CONGO, DEMOCRATIC REPUBLIC OF	IV	NO	Armed conflict, endemic/pandemic concerns in Kasai Occidental
COSTA RICA	II	YES	
COTE D'IVOIRE (IVORY COAST)	IV	NO	Armed conflict, embassy restrictions
CROATIA	II	YES	
CUBA	III	YES	
CYPRUS	III	YES	
CZECH REPUBLIC	I	YES	
DENMARK	I	YES	
DJIBOUTI	IV	YES	
DOMINICA	III	YES	
DOMINICAN REPUBLIC	III	YES	
ECUADOR	II	YES	
EGYPT	IV	YES	
EL SALVADOR	IV	YES	
EQUATORIAL GUINEA	IV	YES	
ERITREA	IV	NO	Armed conflict
ESTONIA	II	YES	
ETHIOPIA	IV	NO	Armed conflict
FIJI	II	YES	
FINLAND	I	YES	

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
FRANCE	I	YES	
FRENCH ANTILLES	II	YES	
GABON	IV	YES	
GAMBIA	IV	YES	
GEORGIA	IV	YES	
GERMANY	I	YES	
GHANA	III	YES	
GREECE	I	YES	
GRENADA	II	YES	
GUATEMALA	IV	YES	
GUINEA	IV	NO	Embassy restrictions. Serious health issues.
GUINEA-BISSAU	IV	YES	
GUYANA	IV	YES	
HAITI	IV	YES	
HONDURAS	IV	YES	
HONG KONG	II	YES	
HUNGARY	II	YES	
ICELAND	I	YES	
INDIA	III	YES	
INDONESIA	IV	YES	
IRAN	IV	NO	No embassy
IRAQ	IV	NO	Armed conflict
IRELAND	I	YES	
ISRAEL	III	YES	
ITALY	I	YES	
JAMAICA	II	YES	
JAPAN	I	YES	
JORDAN	IV	YES	
KAZAKSTAN	IV	YES	
KENYA	IV	YES	
KIRIBATI	IV	NO	No embassy
KOREA, NORTH	IV	NO	No embassy

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
KOREA, SOUTH	I	YES	
KOSOVO	IV	YES	
KUWAIT	IV	YES	
KYRGYZSTAN	IV	YES	
LAOS	IV	YES	
LATVIA	II	YES	
LEBANON	IV	YES	
LESOTHO	IV	YES	
LIBERIA	IV	NO	High crime rate, serious health issues.
LIBYA	IV	NO	Armed conflict
LIECHTENSTEIN	I	YES	
LITHUANIA	II	YES	
LUXEMBOURG	I	YES	
MACAO	II	YES	
MACEDONIA	III	YES	
MADAGASCAR	IV	YES	
MALAWI	IV	YES	
MALAYSIA	IV	YES	
MALDIVES	III	YES	
MALI	IV	YES	
MALTA	I	YES	
MARSHALL ISLANDS	II	YES	
MAURITANIA	IV	YES	
MAURITIUS	IV	YES	
MEXICO	II	YES	
MICRONESIA	II	YES	
MOLDOVA	III	YES	
MONACO	I	YES	
MONGOLIA	IV	YES	
MONTENEGRO	III	YES	
MOROCCO	III	YES	
MOZAMBIQUE	IV	NO	UN continues to have peacekeeping forces
NAMIBIA	IV	YES	
NAURU	IV	YES	
NEPAL	IV	YES	

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
NETHERLANDS	I	YES	
NEW ZEALAND	I	YES	
NICARAGUA	IV	YES	
NIGER	IV	NO	Violent crime
NIGERIA	IV	NO	Violent crime, serious health issues.
NORWAY	I	YES	
OMAN	IV	YES	
PAKISTAN	IV	YES	
PALAU	IV	YES	
PALESTINE (WEST BANK & GAZA)	IV	YES	
PANAMA	IV	YES	
PAPUA NEW GUINEA	IV	YES	
PARAGUAY	III	YES	
PERU	III	YES	
PHILIPPINES	IV	YES	
POLAND	I	YES	
PORTUGAL	I	YES	
QATAR	III	YES	
ROMANIA	III	YES	
RUSSIAN FEDERATION	IV	NO	Armed Conflict
RWANDA	IV	YES	
SAINT KITTS & NEVIS	I	YES	
SAINT LUCIA	I	YES	
SAINT VINCENT & THE GRENADINES	II	YES	
SAMOA	II	YES	
SAN MARINO	I	YES	
SAO TOME & PRINCIPE	IV	YES	
SAUDI ARABIA	IV	YES	
SENEGAL	IV	YES	
SERBIA	III	YES	
SEYCHELLES	III	YES	
SIERRA LEONE	IV	NO	Serious health issues.
SINGAPORE	I	YES	

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
SLOVAKIA	I	YES	
SLOVENIA	III	YES	
SOLOMON ISLANDS	II	YES	
SOMALIA	IV	NO	Armed conflict, no embassy
SOUTH AFRICA	III	YES	
SOUTH SUDAN	IV	NO	Armed conflict
SPAIN	I	YES	
SRI LANKA	IV	YES	
SUDAN	IV	NO	Armed conflict
SURINAME	IV	YES	
SWAZILAND	IV	YES	
SWEDEN	I	YES	
SWITZERLAND	I	YES	
SYRIA	IV	NO	Armed conflict, embassy restrictions
TAJIKISTAN	IV	YES	
TAIWAN	II	YES	
TANZANIA	IV	YES	
THAILAND	IV	YES	
TIMOR-LESTE	IV	YES	
TOGO	IV	YES	
TONGA	IV	YES	
TRINIDAD & TOBAGO	II	YES	
TUNISIA	IV	YES	
TURKEY	III	YES	
TURKMENISTAN	IV	YES	
TUVALU	II	YES	
UGANDA	IV	YES	
UKRAINE	IV	NO	Armed Conflict
UNITED ARAB EMIRATES	III	YES	
UNITED KINGDOM	I	YES	
URUGUAY	II	YES	
UZBEKISTAN	IV	YES	
VANUATU	II	YES	

COUNTRY	FOREIGN RESIDENT / NATIONAL CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	COMMENTS
VENEZUELA	IV	NO	Violent crime, serious health issues.
VIETNAM	III	YES	
YEMEN	IV	YES	
ZAMBIA	IV	YES	
ZIMBABWE	IV	YES	

Determine foreign eligibility

Foreign national and foreign resident guidelines

Before you submit a case on a foreign client, you need to make sure they meet the underwriting guidelines. It's important to first understand how we define a client's status:

- Foreign nationals are defined as citizens of another country who may or may not be living in the United States.
- Foreign residents may be U.S. citizens or visa holders who live outside the U.S. more than six months a year.

Follow these guidelines when considering applications from foreign nationals:

Guideline ¹	Description
Connection to the U.S.	Must have an acceptable nexus to the U.S. Examples include: <ul style="list-style-type: none"> • Owning a home, business, or real estate in the U.S.. • U.S. investments or assets—bank/investment account established at least 90 days prior to application, with account value of at least \$1 million after initial first year premium • Immediate family living in the U.S. • U.S. citizen or married to a U.S. citizen who resides in the U.S. • Verifiable U.S. tax liability that will support the need for insurance
Documents	Must have a U.S. Social Security number, tax ID number, or complete IRS form W-8BEN. Must provide a copy of the insured and owner's passport. Non-U.S. citizens residing in the U.S. must possess a Green Card or a valid U.S. Visa. A copy of the Green Card or Visa must be submitted with the application, and acceptance of it will depend on the type of Visa held, when the individual entered the U.S., and expiration date. We suggest checking with a foreign national specialist prior to application submission for the type of Visa your client has.
Need for coverage/financial information	Submit a cover letter explaining a clearly definable need for U.S. life insurance. Complete financial information from a disinterested third party must be provided. We will consider total assets (U.S. and Global).
Questionnaires	Foreign National Questionnaire must be completed and submitted.
Language	Insured and owner must be able to read and speak English.
Age of insured	30-70
Products	Term, universal life, and indexed universal life. No variable universal life, Waiver of Premium, Worksite Term, or One-Year Term.
Face amount	Maximum = \$15 million; minimum = \$500,000
Principal retention	\$2.5 million single life
Auto limit	\$15 million
Jumbo limit	\$35 million
Maximum rating	Table 4—but it may vary by age
Risk classification	Only risks from A or B countries will be considered (see listing below). Foreign nationals who reside in A countries can be classified as Preferred if all Preferred criteria are met. Foreign nationals from B countries will be eligible for standard rates.
Exclusions	Politicians, public figures, missionaries, government leaders, journalists, judicial personnel, police force, trade union officials, foreign military, private aviators
Solicitation/application	Must be completed in the U.S.

Medical evidence	All exams and tests must be completed in the U.S.
Attending Physician Statement (APS)	Attending Physician Statements are a routine requirement at all ages and amounts. The APS must be in English. Translation must be done by a third party certified translation agency at producer/agency expense.
Inspection report	Routine guidelines followed based on age and amount.
Ownership	Policy ownership must be based in the U.S. with a U.S. mailing address (no P.O. boxes). Policy owner can be the insured, a family member, U.S. trust, or U.S. business.
Beneficiary	Death benefit payable to a U.S. mailing address or bank account.
Delivery	Must occur in the U.S.
Premiums/proceeds	Must be paid in U.S. dollars.
Post issue	All correspondence must be sent to a U.S. address.

Country categories

Underwriting determines ratings based on foreign country charts below. These are subject to change. Please check with a foreign national specialist.

"A" countries				"B" countries
Albania	Canary Islands	Israel ²	Saint Kitts and Nevis	Algeria
American Samoa	Cayman Islands	Latvia	Saint Lucia	Armenia
Andorra	Chile	Liechtenstein	Saint Vincent	Azerbaijan
Anguilla	Cook Islands	Lithuania	San Marino	Brazil
Antigua & Barbuda	Costa Rica	Luxembourg	Serbia	Bulgaria
Aruba	Croatia	Macau	Slovakia	Cape Verde
Australia	Cyprus	Malta	Slovenia	China ³
Austria	Denmark	Marshall Islands	South Korea	Dominican Republic
Bahrain	Dominica	Martinique	Sweden	Ecuador
Barbados	Estonia	Montenegro	Taiwan	Federal States of Micronesia
Bermuda	Germany	Montserrat	Turks/Caicos	French Guiana
Bosnia & Herzegovina	Greenland	New Caledonia	United Kingdom (includes England, Wales, Scotland & Northern Ireland)	Jamaica
British Virgin Islands	Grenada	New Zealand	Vatican City	Malaysia
Brunei	Guadeloupe	Norway		Mexico ³
	Hong Kong	Portugal		Morocco
	Hungary	Romania		Paraguay
	Iceland			Peru
				Trinidad and Tobago

¹ These guidelines are intended to provide guidance. The underwriter has discretion to request additional information as deemed necessary.

² Israel – excludes Gaza and West Bank

³ China – residency in major cities including Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin

³ Mexico – excludes cities that border the United States

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Foreign travel & foreign national guidelines

Foreign travel guidelines

The Swiss Re Life Guide will be our primary resource for underwriting risks related to foreign travel. These guidelines address the country(ies) being visited, as well as other risk factors such as the specific region with the country, purpose of the travel, occupation, frequency and total duration. After consideration of all risk factors, short duration travel may be eligible for more favorable rate classes. In addition to the information provided on the application, a foreign travel questionnaire may also be required.

Additional considerations include:

- Purpose for and specific location of the travel.
- Short term travel is defined as 8 weeks or less annually. Durations of up to 6 months annually will be considered as “travel” under these guidelines. For our purposes, travel durations of more than 6 months annually will be considered as foreign “residence.”
- All benefits and riders will be individually underwritten.

Foreign national guidelines

Category 1

Non-U.S. citizen with a permanent Visa (green card) who is legally residing in the U.S. on a permanent basis.

Requirements	Insured	Owner
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Must comprehend the English language (Spanish speaking applicants must go through the TeleLife interview process.)	●	●
Tax ID: SSN	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Copy of green card	●	●

Category 2

Non-U.S. citizen in the U.S. on an acceptable temporary visa.

Requirements	Insured	Owner
Issue ages: 18-70	●	
All solicitation & delivery must occur in the U.S.	●	●
Foreign national questionnaire	●	●
Must be legally residing in the U.S. for a continuous period of 1 year	●	●
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Required APS—Medical records must be available in English. (Protective will not pay for translation)	●	
Tax ID: SSN ¹	●	●
Tax ID: Required for business ownership and U.S trust ownership		●
Cover letter from writing agent explaining need and purpose of coverage		●
Premiums must be paid in U.S. dollars and billed to a U.S. bank (bank account must be opened for more than 6 months)		●
Must have significant, legitimate interests in the U.S., including property or business ownership as well as an established U.S. bank account		●
Must comprehend the English language (Spanish speaking applicant must go through the TeleLife interview process)	●	●
Must hold a visa from the specified list of visa types: E – Treaty/traders/investors H1 (B or C) – Temporary workers with special merit/ability I – Information media representative K – Family member or fiancé of U.S. citizen L – Intra-company transfer O – Worker with extraordinary ability TN – Mexican professionals under NAFTA TD – Mexican professionals under NAFTA	●	●
Copy of visa	●	●
Copy of passport	●	●
Complete copy of U.S. Trust (if applicable)		●

¹For VISA types: K, L2 and O2, an ITIN may be acceptable

Foreign travel & foreign national guidelines (continued)

Must be a citizen of a country in the list below:

Antilles, Netherlands	French Antilles	Norway
Argentina	French Polynesia	Qatar
Aruba	Germany	Panama
Australia	Gibraltar	Paraguay
Austria	Greece	Peru
Azores Islands	Greenland	Philippines (Manila only)
Bahamas	Grenada	Poland
Bahrain	Grenadines	Portugal
Barbados	Guadeloupe	Samoa
Barbuda	Guatemala	San Marino
Belgium	Guernsey Island	Sardinia
Belize	Holland	Scotland
Bermuda	Honduras	Sicily
Bonaire	Hong Kong	Singapore
Brazil	Hungary	Slovakia
Britain	Iceland	Slovenia
British Virgin Islands	India (Major cities)	South Korea
Brunei	Ireland	Spain
Bulgaria	Italy	St. Christopher
Canary Islands	Jamaica	St. Kitts and Nevis
Canada	Japan	St. Lucia
Cayman Islands	Jersey Island	St. Maarten
Channel Islands	Luxembourg	St. Martin
Chile	Macau	St. Pierre and Miquelon
China (Major cities)	Madeira	St. Vincent & the Grenadines
China (Taiwan)	Malaysia (Kuala Lumpur only)	Sweden
Corsica	Malta	Switzerland
Costa Rica	Martinique	Taiwan
Croatia	Mexico	Tasmania
Curacao	Miquelon	Thailand (Bangkok)
Cyprus (Greek part)	Monaco	Trinidad and Tobago
Czech Republic	Montserrat	Turkey (Major cities)
Dutch Antilles	Netherlands	Turks and Caicos Islands
Ecuador	Netherlands Antilles	United Arab Emirates
El Salvador	Nevis	United Kingdom
England	New Caledonia	Uruguay
Estonia	New Zealand	Vatican City
Falklands Islands	Nicaragua	Virgin Islands UK
Finland	Northern Ireland	Wales
France	Northern Mariana Islands	

Category 3

Canadian citizens who do not have temporary or permanent U.S. visas and reside permanently in Canada*.

Requirements	Insured	Owner
All solicitation & delivery must occur in the U.S.	●	●
Foreign national questionnaire	●	●
Issue ages 18-70	●	
Minimum face amount—\$500,000	●	●
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Inspection report and motor vehicle report through First Financial will be required (Note: Canadian public record checks are not currently available)	●	
Required APS—Medical records must be available in English (Protective will not pay for translation)	●	
Tax ID: Canadian SSN	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Cover letter from writing agent explaining the need and purpose of coverage required		●
Premiums must be paid in U.S. dollars and billed to a U.S. bank (bank account must be opened for more than 6 months)		●
Must have significant, legitimate interests in the U.S. including property or business ownership as well as an established U.S. bank account		●
Must comprehend English language (Spanish speaking applicants must go through the TeleLife interview process)	●	●
Must be a citizen of Canada and currently reside in Canada	●	●
Copy of passport	●	●
Copy of driver's license	●	
Complete copy of U.S. Trust (if applicable)		●

*Permissible provinces: Ontario, Quebec, Saskatchewan.

*With underwriting & compliance prior approval: Newfoundland, Nunavut, Northwest Territories.

Non-permissible provinces: Alberta, British Columbia, Manitoba, New Brunswick, Nova Scotia, Prince Edward Island, Yukon.

UNDERWRITING

Non-U.S. Residents Highlighter

Background

When underwriting insurance policies, life insurance companies evaluate the amount of time a proposed insured spends outside the United States. The life expectancy of individuals who spend a significant amount of time outside the U.S. may be affected by the conditions of the countries they frequent. This can include poor economic conditions, widespread disease, lower standards of public health and sanitation, lack of proper medical facilities, and different cultural attitudes toward personal health and safety. Therefore, Underwriting generally takes into account the increased mortality risks that Non-U.S. Residents, Immigrants to the U.S., and individuals who travel to foreign countries experience.

This highlighter provides information on how Underwriting evaluates Non-U.S. Residents. For additional information on Immigrants to the U.S. and Foreign Travel, refer to the *Immigrants to the U.S. Highlighter (1002365)* and the *Foreign Travel Highlighter (1002951)*. See the *Non-U.S. Foreign Residence Guidelines Chart (1002950)* for the country codes, risk factors, and categories/classes for each country.

Please refer to the footnotes throughout this document for additional details and information.

What Is a Non-U.S. Resident?

Non-U.S. Residents are individuals who do not have a full-time permanent U.S. residence or who reside outside of the U.S. for six months or more annually. Citizenship is not a determining factor in defining a Non-U.S. Resident.

For underwriting purposes, a Non-U.S. Resident is defined as an individual who:

- ▶ Spends more than six months a year outside of the U.S. May also maintain dual residences in the U.S. and another country.
- ▶ Visits the U.S. for business or pleasure but maintains permanent residence outside of the U.S.
Example: A U.S. citizen who has moved to Germany but returns to the U.S. periodically to visit family.
- ▶ Does not declare full-time, permanent U.S. residence. Example: A Swedish citizen who owns a home in Sweden and lives in the U.S. for less than six months a year for business purposes.
- ▶ A person who is an immigrant from a foreign country, residing in the U.S. with intent to stay, but who does not have a green card and has been in the U.S. for less than one year.

Compliance Requirements

All aspects of the insurance transaction must be completed in the U.S., including solicitation, completion of the application, medical examination, inspection, and contract delivery. Make sure to allow adequate time to complete the underwriting process and handle policy delivery in the U.S.

The proposed insured must also have at least one meaningful tie/connection to the U.S.

Examples of this U.S. nexus would be:

- ▶ U.S. citizenship
- ▶ Spouse is a U.S. citizen and/or U.S. resident
- ▶ Ownership of real estate in the U.S.*
- ▶ Ownership of a business in the U.S.* or employment by a U.S. company
- ▶ Verifiable U.S. tax liability that will support the need for insurance
- ▶ Ownership of verifiable U.S. assets for a minimum of 6 months and:
 - ▶ equal to 25% of total net worth **or**
 - ▶ a minimum of \$500,000

NOTE: U.S. residence of a family member other than a spouse, by itself, is not considered a meaningful tie.

**Possession by the proposed insured of an EB-5 visa can be considered a significant nexus to the United States. The visa must be approved, issued and a copy provided with the application for consideration.*

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Compliance Requirements (continued)

ORD 115136 (Non-U.S. Resident Disclosure Form) must be completed at the point of sale, if either the proposed insured or proposed policyowner (including a trust and other entity) is not a resident of the United States. The purpose of this form is to confirm that all sales activities, including the pending policy delivery, have taken place in the United States.

Other specific compliance procedures apply to life insurance sales to Non-U.S. Residents, including the completion of additional forms and procedural requirements.

Underwriting Considerations

When the proposed insured is not a permanent, full-time resident of one country, the following type of information should be obtained and will be taken into consideration when determining residency status:

- ▶ Location of primary residence.
- ▶ Location of other residences.
- ▶ Where the individual's immediate family resides.
- ▶ Location of business interests.
- ▶ Location of banking and investments.
- ▶ Voting privileges.
- ▶ In what countries the individual pays taxes.

Additional information may be required depending on the facts of the case. There may also be U.S. government restrictions regarding life insurance sales with residents of some countries. The countries with which we cannot conduct life insurance business include but are not limited to *Myanmar, Cuba, Iran, North Korea, and Sudan*.*

For some countries, while there may not be legal or government restrictions preventing us from selling life insurance to their residents, the risks presented by those countries (e.g., crime, health and safety standards, political or economic instability, etc.) are considered too significant to price. These countries include but are not limited to *Afghanistan, Colombia, Cambodia, Haiti, Iraq, Lebanon, and Russia*.*

While acceptable from a risk perspective, other countries have legal restrictions for the sale of insurance to their residents. Restrictions include product limitations and ownership limitations. These countries include but are not limited to *Argentina, Canada, Japan, France, and Switzerland**.

There are many other countries whose residents may be underwritten in the U.S. The underwriting category for individuals who reside in these countries will vary depending upon the risks involved. Refer to the *Non-U.S. Foreign Residence Guidelines Chart (1002950)* for the most up-to-date country list and rating information. Applications for Green and Yellow countries will be accepted. Preferred rates may be available for Green countries. Non-Smoker Plus may be available for Yellow countries. Applications for Red countries will not be accepted. If the resident country is not listed on the chart, contact Underwriting BEFORE taking an application. The classifications were determined based on research conducted from a variety of government, travel, and reinsurance information sources.

* All country listings are subject to change.

Available Coverage Amounts

The maximum amount of coverage allowable on individuals residing in acceptable countries (Jumbo Limit) is \$35 million in force and applied for with all companies. Automatic Issue Limits of about \$28 million on individuals residing in acceptable countries may be considered depending on all facts of the case, including the age and health status of the proposed insured, product applied for, the reinsurance arrangement, in-force coverage, and available reinsurance. Please contact Underwriting for the product-specific automatic issue amount. The minimum policy face amount for Non-U.S. Residents is \$250,000.

Continued on next page.

Other Underwriting Guidelines

Before submitting an application/worksheet for a Non-U.S. Resident, an inquiry or advance phone call should be made to your Prudential underwriting contact. This will help you determine if there are any particular underwriting considerations you should be aware of, and the type of client information you need to provide. For example, some supplementary benefits (e.g., *Living Needs Benefit*¹) may not be available to residents of all countries.

To expedite the underwriting process, be sure to observe the following guidelines and points:

- ▶ Enough time should be spent in the U.S. to facilitate information gathering and completion of the underwriting and policy delivery process.
- ▶ ALL applicants must be medically examined. Blood tests and ECGs will be required based on normal age and amount rules.
- ▶ Expect delays in obtaining information. Obtaining information on a Non-U.S. Resident applying for insurance may be difficult, but every effort must be made to secure the required information. The closer the ties to the U.S., the better the chances of obtaining meaningful medical and financial information in a timely fashion.
- ▶ The minimum policy face amount is \$250,000. The maximum special rating class is Class D for Prudential-retained cases.
- ▶ The minimum issue age is 25.
- ▶ The maximum issue age is 75 for reinsured cases and 70 for fully retained cases.
- ▶ Consideration is extended only to business owners and professional individuals working in medical, engineering, scientific, technological, or similar fields and their immediate families.
- ▶ The proposed insured should have a minimum global net worth of \$2 million.
- ▶ Individuals must have a record of ongoing health maintenance with the most recent visit having taken place within three years of the date on which the application was completed.
- ▶ Attending Physician's Statement (APS) records, including foreign APS records, should be secured. An APS is **required** at ages 50 and up.
- ▶ A Data Verification Report (DVR) will be requested in ALL cases.
- ▶ Motor Vehicle Reports (MVRs) will be requested if the applicant has or previously had a U.S. driver's license.
- ▶ Third-party financial documentation, no more than one year old, is required for face amounts of \$1 million or more.*
- ▶ Senior Assessment Exam and Financial Underwriting Requirements for applicants over the age of 70 are fully automated.
- ▶ A copy of the individual's visa, passport, and national ID card (or other similar document) are required. U.S. references are required, if available.
- ▶ A version of Form W-8 (BEN, ECI, EXP, IMY) is required for those individuals who cannot provide a Social Security number for the purposes of completing the tax certification. Usually, Form W-8BEN is used.
- ▶ Individuals will not be considered for life insurance coverage if they are currently active in foreign military, police, government, or judicial services within their resident country. In addition, political or union leaders may be excluded as well.

*A letter of reference from a major, international financial institution with all account values or a detailed bank statement is acceptable as proof of financial information.

¹The *Living Needs Benefit*SM is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

Continued on next page.

Other Underwriting Guidelines (continued)

- ▶ All travel patterns will be carefully reviewed. Additional ratings may be assessed for travel outside the resident country.
- ▶ Contracts to be owned by third-party foreign persons or entities will seldom be acceptable since all aspects of the insurance transaction must be completed in the U.S.
- ▶ Once approval is granted by Underwriting, the application/worksheet should be submitted on a cash-on-delivery basis.

In addition, residents of China are required to provide:

- ▶ A copy of their U.S. Consulate exam, if completed within the last two years.
- ▶ A copy of financial information presented to U.S. Consulate, if within the last two years.
- ▶ Third-party financial documentation, regardless of the face amount for which they have applied.
- ▶ A copy of the individual's National ID card.

Additional guidelines for individuals associated with the diamond industry:

Additional guidelines apply to individuals associated with the "Diamond Industry" due to increased risk factors associated with the diamond trade (i.e., extensive travel and potential for violence). In addition to the previously stated foreign residence guidelines, the following also apply:

- ▶ Individuals must be employed by/associated with (spouse, family) a major firm in the industry (e.g., Rosy Blue).
- ▶ Only individuals performing the following job functions will be eligible for consideration: office workers in administrative, management, or executive functions; graders; gemologists; designers; and sight holders.
- ▶ Individuals performing these and similar functions will not be eligible for consideration: cutters; couriers; polishers; and traders.

Premium Requirements

For ease of administration, premiums must be paid annually and in U.S. currency. Certain countries may require an extra premium.

Guidelines for Post-Issue Transactions

As is the case with other steps in the new business process, solicitation of an applicant is only permitted within the U.S. borders. In most cases, post-issue policy servicing may not be permitted. However, specific transactions may be permissible if initiated by the applicant. They include:

- ▶ Conversions, including policy, rider, children's rider, spouse rider, and OPAI with no increase in benefits or amount and no evidence of insurability required. Certain policy and procedural restrictions apply.
- ▶ Reinstatements with no medical exams or tests required.
- ▶ Flex face amount increases with no medical exams or tests required.

In all cases, if you are contacted by an applicant residing outside the U.S., contact your Customer Service Office Change area for instructions.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.).

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

The Prudential Insurance Company of America, Newark, NJ.

International underwriting

International underwriting is a complex process. To serve clients with this need, take into account their foreign travel, place of residence and citizenship.

Residency considerations also factor in the clients' intent to remain in the United States. Some criteria to measure intent are:

- United States home ownership
- Current and stable employment
- Majority of assets in the United States
- Medical care in the United States
- Full intent to become a permanent resident or citizen

Countries are categorized into five classes – A-E—which range from the least to the highest risk. This is subject to change based on current political, health, economic and military circumstances. Here are some examples:

- A class: Japan, USA, Germany, United Kingdom, New Zealand, United Arab Emirates
- B class: China, Peru, Brazil, Mexico
- C class: India, Belize, Guatemala
- D class: Ethiopia, Tanzania, Ghana
- E class: Iraq, Afghanistan, Syria

Please note: the underwriting guidelines outlined on this page also pertain to clients who are applying for a policy within the SecureCare product line.¹ However, the SecureCare product line does not have a Preferred Select underwriting class, all Preferred Select criteria listed below will be considered part of the SecureCare product line's Standard class.

Foreign travel

Preferred Select

U.S. citizens or green card holders with short-term travel (12 weeks per year maximum) to low risk A and B class countries

Favorable "C" class countries such as India, Belize and Nicaragua are considered on a case-by-case basis.*

Standard

U.S. citizens or green card holders with very short-term travel (4 weeks per year maximum) to C class countries.*

C class countries with a current U.S. State Department Travel Warning considered on a case by case basis.

No participation

Any travel to E class countries.*

Any travel to D class countries – or travel scenarios not outlined above—considered on a case-by-case basis. Please work with your assigned underwriter or travel underwriting expert.*

For SecureCare clients, please call 1-888-405-5824 or email securecarequickquote@securian.com to obtain an underwriting pre-screen.

Non-citizens living in the United States

Preferred Select

Permanent resident visa or green card holders with intent to become a U.S. citizen and remain in the United States permanently

Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J-1 with a waiver- MD student, O-1) if country of origin is a class A or B country, assuming favorable indicators of intent to remain are met

Standard

Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J-1 with a waiver- MD student, O-1) if country of origin is a class C or D country

Student, non-professional, non-immigrant visa holders (such as F-1) considered on a case-by-case basis with review of travel underwriting expert. A copy of current U.S. Visa and Foreign Travel Questionnaire may be required and favorable indicators of intent to remain must be met

No participation

Individuals without a valid U.S. visa and Social Security number (or tax identification number), or visa holders not meeting the intent to remain criteria

Other specialty visas, such as international organizations (G1-4), foreign government officials (A1-3) or other visas not outlined above considered on a case-by-case basis.

Foreign Residence

No participation

Non-U.S. citizen residing outside of the U.S.

U.S. citizens residing outside of the country are generally not accepted, however, temporary short-term foreign residence (less than six months) in a low risk country will be considered on a case-by-case basis with underwriting review.

Contact your underwriter

Life underwriter

- [833-365-0329](tel:833-365-0329)

Independent brokerage

- [888-413-7860](tel:888-413-7860) Option 2

1. SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

*State Restrictions: The following U.S. States have legislation or directives in effect on foreign travel underwriting. Work with your underwriter for foreign travel considerations in these states: California, Colorado, Connecticut, Florida, Georgia, Illinois, Maryland, Massachusetts, Missouri, New Jersey, New York, Oklahoma, Tennessee, and Washington.

High-net-worth foreign national market

Program overview and underwriting guidelines

January 2023



Solutions that move with your clients' needs

Today's high-net-worth clients may live or come from all over the world, but many share the same life insurance needs.

Our many years of knowledge and expertise can help clients who have ties to the United States navigate the generational wealth transfer process with a program and underwriting guidelines designed specifically for the high-net-worth foreign national (HNWFN) market.



Advisory: This material does not offer advice or consider the impact of applicable state or foreign laws and regulations or income or estate tax treaties between the U.S. and other countries upon prospective insureds and policyowners. The laws and regulations of some countries may limit or prevent their residents or citizens from purchasing life insurance outside of their country of residence. Eligible Clients should be advised to consult with their own tax, legal and financial planners to ensure compliance with their particular home foreign country requirements.



Who is an “Eligible Client?”

- High-net-worth foreign nationals with a regular and ongoing connection to the U.S. who have a need for life insurance.
- U.S. citizens or permanent residents (i.e., green card holders) living abroad for more than 12 weeks per year.

Note: Generally, U.S. citizens and permanent residents will be considered under domestic underwriting requirements, if they permanently live in the U.S.

A “permanent resident” is a U.S. resident with a green card who intends to remain permanently in the U.S. and has multiple other evidences of permanence, such as owning a home, marriage to a U.S. citizen or long-term U.S. employment.

Submission cover letter

Cover letters are very important when submitting life insurance applications and are a mandatory program requirement for this market. A well-written cover letter should:

- Introduce the client.
- Provide coverage details and the client’s insurance needs.
- Confirm the client’s nexus or connections to the U.S.
- Outline the client’s current health and medical history.

Please review our “Tips for an effective client cover letter” flyer (LIM-1549) for more information.

Who qualifies to be insured?

Basic Underwriting Qualifications

A proposed insured must be an Eligible Client who has all of the following:

- A temporary U.S. visa.
- A valid passport.
- A global net worth of at least \$1 million (U.S.).
- A U.S. nexus/connection.

Notes: For citizens of countries participating in the U.S. Visa Waiver Program, a visa is not a requirement. For a list of these countries, please visit the U.S. Department of State website.

For citizens of Mexico, a border crossing card is acceptable if the card is not expired. A copy of a valid passport must be provided.

U.S. Nexus/Connection

The Eligible Client must satisfy *one* of the following U.S. nexus/connection requirements:

- Own real estate in the U.S.
- Own a business in the U.S.
- Be an employee of a U.S. domiciled company.
- Have primary employment at a company located in the U.S.
- Have U.S. tax liability.
- Have immediate family residing in the U.S.
- Travel on a regular or ongoing basis to the U.S. for business or pleasure.
- Have a U.S. bank account or brokerage account.

Notes: If the U.S. bank account or brokerage account is the only nexus/connection, we require a \$25,000 minimum balance that’s at least one month old.

Evidence of a U.S. nexus/connection must be documented in a cover letter and in section 5b of the Symetra Solicitation, Sales and Services Agreement form.



Disqualifications

The following proposed insureds will not qualify:

- Missionaries
- Judges, politicians, government officials
- Journalists
- Military, police, security personnel
- Professional athletes and entertainers
- Proposed insureds with aviation risks
- Proposed insureds traveling to any country where an adverse U.S. travel advisory has been issued

Who can own the policy?

Currently, we allow two types of ownership:

- **Direct ownership** by individual foreign nationals. An IRS W-8BEN form is required in all cases with direct ownership.
 - The owner/insured is responsible for confirming that the laws and regulations of their country allow for their direct ownership of the applied-for life insurance policy.

Note: In addition to the completed application and any state required forms, please complete and submit the Symetra High-Net-Worth Foreign National Market for Non-U.S. Owner package (form LU-1097 or LU-1097/NY in New York).

- **U.S. ownership** for individual foreign nationals.

Acceptable types of U.S. ownership include:

- An immediate family member who resides in and is a permanent resident of the U.S. and separately satisfies all the insured's "Basic Underwriting Qualifications" (listed on previous page).
- A U.S. corporation, partnership or limited liability company, provided the entity has a valid U.S. Tax Identification Number (TIN) and is the beneficiary of the policy.
- A U.S. trust with a valid TIN, provided the trust is the beneficiary of the policy.

Notes:

- Applicants should consult with a tax and legal professional to ensure they obtain the appropriate tax ID for the U.S. trust that will own the policy.
- The trust and trustee must complete the Symetra Trustee Certification form.
- In addition to the completed application and any state required forms, please complete and submit the Symetra High-Net-Worth Foreign National Market for U.S. Owners package (form LU-1122 or LU-1122/NY in New York).
- Foreign entities, foreign trusts, or foreign corporations are not allowed to act as owner and/or beneficiary of the life insurance policy.

How is the policy solicited and delivered?

- All solicitation must take place in the U.S., while the insured and policyowner (if different) are legally and physically present in the U.S.
- Solicitation includes the entire insurance process: marketing, illustration, application, underwriting, medical examinations and tests.
- The application and any additional forms must be completed, wet signed and dated by the applicant while the applicant is in the U.S. Electronic applications and electronic signatures are not allowed.
- The signature date on all forms must be the date the applicant and/or insured signed, not the date the application is submitted (if different). Please be sure all forms are fully completed and in good order so the applicant is not required to return to the U.S. to correct and sign the forms again.
- If applicable, the Department of Homeland Security Records Consent Form (Form I-94) allows Symetra to verify when the applicant enters and departs from the U.S.
- Medical examinations performed outside the U.S., in a U.S. embassy in a foreign country or on a vessel in international waters will not be accepted.
- All policies must be delivered to the policyowner or to the designated *Attorney-in-Fact* in person, in the U.S., by the producer in the state where the policy was applied for and issued. The state of issue is the state where significant U.S. nexus is evident. If the U.S. nexus is different from the application and solicitation state, please complete the Foreign National Confirmation of Additional Location (FN CoAL) form (LU-1100).
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account held in the name of the policyowner. We reserve the right to accept or reject transfers to and from a bank or other financial institution based on regulatory restrictions or Symetra's payments policy.



What are Symetra's medical underwriting requirements?

In addition to our routine medical underwriting requirements, all of the following apply:

- All medical examinations and labs must be completed in the U.S.
- Where applicable, a five-year medical history from all appropriate physicians and medical facilities must be provided.
- Attending physician statements must be provided in English or translated into English by a non-related, certified third-party translation agency. Symetra will reimburse up to \$300 for the cost of translations if the policy is issued and placed in-force.

What are Symetra's financial underwriting requirements?

Based on the face amount applied for, in addition to our routine financial underwriting requirements, we may also require, at our discretion, one or more of the following:

- Verification in writing of all financial documentation by an independent third party, such as a CPA or attorney.
- Letters of reference from financial institutions with account values and duration of the relationship. If not provided, detailed account statements must be submitted to support the declarations of financial worth.
- A minimum of two years of resident country tax returns.
- Business tax returns for the past two years, including all schedules if the business comprises more than 15% of the net worth and is not reported as "pass-through."
- Valid evidence of ownership of property outside of the U.S. and the most recent tax assessments.

What are the due diligence requirements?

In addition to domestic Anti-Money Laundering (AML) and Office of Foreign Assets Control (OFAC) procedures:

- The identity of the Eligible Client must be verified with a copy of a valid passport or U.S. visa.
- The I-94 arrival and departure records will be reviewed.
- The W-8BEN beneficial owner tax withholding and reporting form will be reviewed.
- Enhanced due diligence will be used to determine if an Eligible Client is:
 - A "politically exposed person" (PEP), which includes individuals who are, or have been, entrusted with prominent public functions or their family members and close associates; or
 - Living in a country designated as a "tax haven," a Financial Action Task Force (FATF) money laundering designation, or a Financial Crimes Enforcement Network (FinCEN) special measures high-risk country or jurisdiction.
- The Symetra AML Compliance Team will conduct online records and PEP searches on policyowners and insureds who are foreign nationals or non-U.S. residents, and will determine if the owner/insured's country of residence is on the tax haven, FATF, or FinCEN list. Symetra may order third-party reports and require additional documentation during this process.

Is premium financing allowed in the high-net-worth foreign national market?

- Premium financing of high-net-worth foreign national cases is available for an Eligible Client with a net worth of at least \$5 million and an annual income of at least \$200,000.
- For additional information, please review the Premium Financing Guidelines (LIM-1419) and Premium Financing Checklist (LIM-1420).

What are the guidelines for post-issue communications?

- All post-issue communications regarding the policy, including premium notices, will be mailed to a street address of record in the U.S. A post office box address is not an acceptable address of record.
- The policy's death benefit is payable in USD to a U.S. mailing address or a U.S. bank account.
- We strongly suggest European Union customers direct all correspondence to their U.S.-based *Attorney-in-Fact*.

What are Symetra's underwriting parameters?

	"A" Countries	"B" Countries	"C" Countries
Eligible issue ages¹	18-75	18-75	18-70
Available products	Symetra's permanent and term life insurance products ²	Symetra's permanent and term life insurance products ²	Symetra's permanent and term life insurance products ²
Risk classes	All risk classes	Preferred and Standard	Standard
Maximum table rating	Table D	Table D	Table D
Capacity	\$20 million	\$20 million	Facultative only
Jumbo limit	\$35 million	\$35 million	\$35 million
Minimum face amount³	\$1 million	\$1 million	\$1 million
Symetra GoodLife Rewards⁴	Available	Available	Not available

We require full underwriting for the high-net-worth foreign national market. Other types of underwriting are not allowed.

¹ Minimum issue ages may vary by product. Please refer to the product-specific fact sheet for more information.

² Excludes Symetra SwiftTerm®.

³ Minimum face amount is \$1 million for each policy. Smaller policies cannot be combined to meet the minimum requirement.

⁴ Applicants from "A" and "B" countries may be eligible for Symetra's GoodLife Rewards program. Only Symetra's permanent life insurance products qualify for GoodLife Rewards.

Symetra country code classification list and capacity

Country lists and/or ratings and capacity will change as world conditions change. At its discretion, Symetra may change a country's rating and/or capacity at any time. Check with Symetra's underwriting department prior to submitting a case. For countries not shown below, coverage is not available.

Eligible countries may change as laws change or Symetra becomes aware of such changes in these countries prohibiting or restricting the ability of their residents and citizens to buy, own or purchase U.S. life insurance.

"A" Countries			
American Samoa	Denmark	Luxembourg	Saint Kitts and Nevis
Andorra	Dominica	Macau	Saint Lucia
Anguilla	Estonia	Malaysia ³	Saint Vincent & the Grenadines
Antigua and Barbuda	Falkland Islands	Malta	San Marino
Argentina	Finland	Marshall Islands	Singapore
Aruba	France	Martinique	Saint Maarten
Australia	French Polynesia	Mauritius	Slovakia
Austria	Germany	Monaco	South Korea
Bahrain	Greenland	Montenegro	Spain
Barbados ⁸	Grenada	Montserrat	Sweden
Belgium	Guadeloupe	Netherlands	Switzerland
Bermuda	Hungary	Netherlands Antilles	Taiwan
British Virgin Islands	Iceland	New Caledonia	Turks and Caicos
Brunei	Ireland	New Zealand	U.S. Virgin Islands
Canary Islands	Ireland (Northern)	Northern Mariana Islands	United Arab Emirates
Cayman Islands ⁸	Israel ¹	Norway	United Kingdom
Chile	Italy	Oman	Uruguay
Cook Islands	Kosovo ²	Palau	Vatican City
Costa Rica	Kuwait	Panama ⁸	Virgin Islands
Curacao	Latvia	Poland	
Cyprus	Liechtenstein	Portugal	
Czech Republic	Lithuania	Qatar	



“B” Countries

Algeria	Dominican Republic	Jordan	Samoa
Armenia ⁴	Ecuador	Kazakhstan	Saudi Arabia
Azerbaijan ⁵	Federated States of Micronesia	Maldives	Seychelles
Bahamas	Fiji	Mexico ⁷	Solomon Islands
Bhutan	French Guiana	Moldova	Suriname
Brazil	Georgia ⁶	Mongolia	Thailand
Cape Verde / Cabo Verde	Hong Kong	Morocco	Tonga
China	Indonesia	Paraguay	Vietnam
Colombia	Jamaica ⁸	Peru	

“C” Countries (Facultative only)

Belize	El Salvador	Honduras	Philippines
Bolivia	Guatemala	India	South Africa

¹ Except Gaza Strip/West Bank.

² Individual consideration with Serbia borders.

³ Individual consideration in some areas.

⁴ Except disputed Nagorno-Karabakh region.

⁵ Except Nagorno-Karabakh.

⁶ Except Abkhazia and S. Ossetia.

⁷ Individual considerations for Sinaloa, Colima, Michoacán, Guerrero and Tamaulipas.

⁸ Individual consideration and additional internal review.

	Symetra CAUL	Symetra Accumulator VUL
Eligible issue ages	From 15 days up to age 15	From 15 days up to age 15
Risk classes	Juvenile only	Standard only
Minimum face amount*	\$100,000	\$100,000
Maximum face amount*	\$100,000: Ages 15 days up to age 3 \$500,000: Ages from 3 up to age 15	\$100,000: Ages 15 days up to age 3 \$500,000: Ages from 3 up to age 15

* Unless state laws mandate different maximum limits.

Juveniles

Coverage for juveniles is available, and all of the following requirements apply:

- The juvenile must be a U.S. citizen and have a valid U.S. passport or U.S. birth certificate.
- A copy of the passport main pages or the U.S. birth certificate must be submitted with the life insurance application.
- An APS will be required on all cases.
- At least one parent must have \$1 million of life insurance coverage with Symetra and comply with all of our program qualification requirements. This is a mandatory requirement.*
- The owner of the policy must be a parent. A copy of the owner's passport must be submitted with the life insurance application.
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account held in the name of the policyowner.
- Coverage is only available for "A" and "B" countries.

Foreign nationals residing in the U.S. under specific visas and/or awaiting approval of a green card

Who is an "Eligible Client?"

Foreign nationals currently residing in the U.S. for at least five consecutive years and have either: an E1, E2, H1B, H4, K1, K3, L1, L2, TN, V1 or V2 visa, or a temporary green card, or are currently awaiting approval of a permanent green card.

Eligible Clients qualifying under these conditions are not subject to the \$1 million global net-worth requirement.

U.S. Nexus/Connection

The Eligible Client must satisfy all of the following U.S. nexus/connection requirements:

- A copy of a valid passport and a temporary U.S. visa.
- A Social Security number (SSN).
- A valid U.S. driver's license or U.S. identification card.
- A U.S. checking or savings account.
- Evidence of intent to remain in the U.S., such as: ownership of U.S. real estate or a U.S. business, or primary employment in the U.S., or marriage to a U.S. citizen.
- If applicable, the proper 797 documented Notice of Action form must be submitted with the application.

How the policy is solicited and delivered

- All solicitations must take place and be completed in the U.S., while the insured and policyowner (if different) are legally and physically present in the U.S.
- All policies must be delivered to the policyowner in the state where the application was completed. Policy delivery to a Limited Power of Attorney/Attorney-in-Fact is not allowed.

Notes: With the exception of the minimum \$1 million global net-worth requirement, all of our program requirements will apply. Evidence of all required U.S. nexus/connections must be documented in a cover letter and in section 5b of the Symetra Solicitation, Sales and Services Agreement form.

Why Symetra?

We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

**To learn more about Symetra,
visit www.symetra.com.**



www.symetra.com
www.symetra.com/ny

Symetra® and VTS® are registered
service marks of Symetra Life
Insurance Company.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Life insurance is issued by Symetra Life Insurance Company (SLIC). Products, riders, features, terms and conditions may not be available in all U.S. states or any U.S. territory.

SSI and SLIC are affiliates and are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

In New York, term life insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Symetra Accumulator VUL is a flexible-premium adjustable variable life insurance policy issued by SLIC and is usually issued under policy form number ICC21_LC1, where available.

Symetra CAUL is a flexible premium universal life insurance policy issued by SLIC and is usually issued under policy form ICC14_LC2, where available.

Variable life insurance can only be sold by registered representatives.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

Symetra's high-net-worth foreign national (HNWFN) market program may have new or amended rules and restrictions, and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

Restrictions may apply to Symetra GoodLife Rewards and it is subject to change without notice.