

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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