

# FOREIGN NATIONAL INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER GUIDELINES

This program is designed for persons residing in the U.S. who cannot produce a current visa or green card but can demonstrate payment of federal taxes via their Individual Taxpayer Identification Number (ITIN). Where an applicant has an employment authorization document, only codes A10, C08, C14, and C33 are eligible under the parameters of this program. Applicants with a Matricula Consular card need an ITIN for any consideration under this program. This program is assessed on a case-by-case basis and is subject to change or cancellation at any time without prior notice.

## HIGHLIGHTS

**Available Products:** *Trendsetter® LB, Trendsetter® Super, Transamerica Financial Foundation IUL®, and Transamerica Lifetime<sup>SM</sup>*

**Excludes:** Any insured that is permanently residing outside the United States

**Riders, benefits, and additional services:** Chronic Illness Rider, Critical Illness Rider, Long Term Care Rider, Terminal Illness Rider, Base Insured Rider, Other Insured Rider; Child Insured Rider (U.S. citizens only); *Concierge Planning Rider<sup>SM</sup>* or *Concierge Planning Benefit* (FFIUL only) available subject to Underwriting

**Issue Ages:** 18-70

**Maximum face amount:** \$1,000,000 per life

**Minimum face amount:** *Trendsetter Super* (100K), *Trendsetter LB* (250K), FFIUL (100K)

## UNDERWRITING REQUIREMENTS

**IRS Form 4506-C:** This program requires, at a minimum, tax returns from the two immediately prior, consecutive Federal tax filing years available at the time of the application. The prefilled 4506-C, available on the Transamerica agent portal, must be used. Financial justification of the insurance need will be based on verifiable income and in accordance with Transamerica's financial underwriting guidelines.

**U.S. Residence:** Has resided continuously in the U.S. for at least the past three years, and present to the date of the application and delivery. At all times, the policy owner must maintain a U.S. mailing address and continue to pay all premiums through a U.S. financial institution.

**Country of Citizenship:** Include the applicant's country of citizenship on the application

**Medical Underwriting:** Applicants may require a paramed exam and labs.

## RATE CLASS ELIGIBILITY\*

**Rate Classes:** Eligibility is based on the applicant's country of origin prior to entering the U.S.

| Country Code | Rate Class                |
|--------------|---------------------------|
| A            | Best Class                |
| B            | Preferred 2 <sup>nd</sup> |
| C            | \$1.50/M                  |
| D            | Decline                   |
| E            | Decline                   |

**Ratings:** Medical ratings cannot exceed Table D or the flat extra equivalent.

\* Transamerica complies with all laws and regulations regarding underwriting on the basis of lawful foreign travel, national origin, and nationality as applicable. In certain jurisdictions these regulations will override the guidelines provided here. Please contact Underwriting with any questions.

## COUNTRY CODES A-E

|   |                 |   |                            |   |                             |
|---|-----------------|---|----------------------------|---|-----------------------------|
| E | AFGHANISTAN     | C | BOLIVIA                    | A | COOK ISLANDS                |
| D | ALBANIA         | A | BOSNIA                     | A | COSTA RICA                  |
| E | ALGERIA         | D | BOTSWANA                   | E | COTE D'IVOIRE (IVORY COAST) |
| A | ANDORRA         | B | BRAZIL                     | A | CROATIA                     |
| D | ANGOLA          | A | BRITISH VIRGIN ISLANDS     | C | CUBA                        |
| A | ANGUILLA        | A | BRUNEI                     | A | CURAÇAO                     |
| V | ANTARCTICA      | B | BULGARIA                   | A | CYPRUS                      |
| A | ANTIGUA BARBUDA | D | BURKINA FASO               | A | CZECH REPUBLIC              |
| A | ARGENTINA       | D | BURUNDI                    | A | DENMARK                     |
| B | ARMENIA         | D | CAMBODIA                   | D | DJIBOUTI                    |
| A | ARUBA           | D | CAMEROON                   | B | DOMINICA                    |
| A | AUSTRALIA       | A | CANADA                     | B | DOMINICAN REPUBLIC          |
| A | AUSTRIA         | A | CANARY ISLANDS             | D | EAST TIMOR (TIMOR-LESTE)    |
| B | AZERBAIJAN      | B | CABO VERDE (CAPE VERDE)    | B | ECUADOR                     |
| B | BAHAMAS         | A | CAYMAN ISLANDS             | C | EGYPT                       |
| A | BAHRAIN         | E | CENTRAL AFRICAN REPUBLIC   | C | EL SALVADOR                 |
| C | BANGLADESH      | E | CHAD                       | D | EQUATORIAL GUINEA           |
| A | BARBADOS        | A | CHILE                      | E | ERITREA                     |
| B | BELARUS         | B | CHINA                      | A | ESTONIA                     |
| A | BELGIUM         | D | CHRISTMAS ISLAND           | E | ETHIOPIA                    |
| B | BELIZE          | B | COLOMBIA                   |   |                             |
| D | BENIN           | D | COMOROS ISLANDS            |   |                             |
| A | BERMUDA         | E | CONGO BRAZZAVILLE, REP. OF |   |                             |
| D | BHUTAN          | E | CONGO, DEM REP OF (ZAIRE)  |   |                             |

## COUNTRY CODES F-M

|   |                  |   |                                |   |                  |
|---|------------------|---|--------------------------------|---|------------------|
| A | FALKLAND ISLANDS | D | INDIA (INC. JAMMU, KASHMIR)    | A | MACAO (MACAU)    |
| B | FIJI             | C | INDIA                          | B | MACEDONIA        |
| A | FINLAND          | C | INDONESIA                      | D | MADAGASCAR       |
| A | FRANCE           | E | IRAN                           | D | MALAWI           |
| A | FRENCH ANTILLES  | E | IRAQ                           | B | MALAYSIA         |
| B | FRENCH GUIANA    | A | IRELAND                        | B | MALDIVES         |
| A | FRENCH POLYNESIA | B | ISRAEL (EXCL. GAZA, WEST BANK) | D | MALI             |
| E | GABON            | A | ITALY                          | A | MALTA            |
| D | GAMBIA           | B | JAMAICA                        | B | MARSHALL ISLANDS |
| E | GAZA, WEST BANK  | A | JAPAN                          | A | MARTINIQUE       |
| C | GEORGIA          | B | JORDAN                         | E | MAURITANIA       |
| A | GERMANY          | B | KAZAKHSTAN                     | C | MAURITIUS        |
| D | GHANA            | E | KENYA                          | B | MEXICO           |
| A | GREECE           | D | KIRIBATI                       | B | MICRONESIA       |
| A | GREENLAND        | B | KOSOVO                         | C | MOLDOVA          |
| A | GRENADA          | A | KUWAIT                         | A | MONACO           |
| A | GUADELOUPE       | D | KYRGYZSTAN                     | C | MONGOLIA         |
| C | GUATEMALA        | D | LAOS                           | B | MONTENEGRO       |
| E | GUINEA           | A | LATVIA                         | A | MONTserrat       |
| E | GUINEA-BISSAU    | E | LEBANON                        | C | MOROCCO          |
| C | GUYANA           | E | LESOTHO                        | D | MOZAMBIQUE       |
| E | HAITI            | E | LIBERIA                        | E | MYANMAR (BURMA)  |
| C | HONDURAS         | E | LIBYA                          |   |                  |
| A | HONG KONG        | A | LIECHTENSTEIN                  |   |                  |
| A | HUNGARY          | A | LITHUANIA                      |   |                  |
| A | ICELAND          | A | LUXEMBOURG                     |   |                  |

## COUNTRY CODES N-Z

|   |                      |   |                          |   |                      |
|---|----------------------|---|--------------------------|---|----------------------|
| C | NAMIBIA              | D | RWANDA                   | A | TAIWAN               |
| C | NAURU                | D | SAMOA                    | C | TAJIKISTAN           |
| E | NEPAL                | A | SAN MARINO               | D | TANZANIA             |
| A | NETHERLANDS          | D | SAO TOME & PRINCIPE      | C | THAILAND             |
| A | NETHERLANDS ANTILLES | B | SAUDI ARABIA             | D | TIBET                |
| B | NEW CALEDONIA        | D | SENEGAL                  | D | TOGO                 |
| A | NEW ZEALAND          | B | SERBIA                   | C | TONGA                |
| E | NICARAGUA            | B | SEYCHELLES               | B | TRINIDAD & TOBAGO    |
| E | NIGER                | D | SIERRA LEONE             | B | TUNISIA              |
| E | NIGERIA              | A | SINGAPORE                | C | TURKEY               |
| C | NIUE                 | A | SINT MAARTEN             | C | TURKMENISTAN         |
| E | NORTH KOREA          | A | SLOVAKIA                 | A | TURKS & CAICOS       |
| E | NORTH SUDAN          | A | SLOVENIA                 | C | TUVALU               |
| A | NORWAY               | D | SOLOMON ISLANDS          | D | UGANDA               |
| B | OMAN                 | E | SOMALIA                  | D | UKRAINE              |
| E | PAKISTAN             | C | SOUTH AFRICA             | A | UNITED ARAB EMIRATES |
| B | PALAU                | A | SOUTH KOREA              | A | UNITED KINGDOM*      |
| E | PALESTINE            | E | SOUTH SUDAN              | A | URUGUAY              |
| B | PANAMA               | A | SPAIN                    | B | UZBEKISTAN           |
| E | PAPUA NEW GUINEA     | D | SRI LANKA                | C | VANUATU              |
| B | PARAGUAY             | B | ST. KITTS & NEVIS        | A | VATICAN CITY         |
| B | PERU                 | A | ST. LUCIA                | E | VENEZUELA            |
| C | PHILIPPINES          | B | ST. VINCENT & GRENADINES | B | VIETNAM              |
| D | PITCAIRN ISLAND      | D | SURINAME                 | D | WESTERN SAHARA       |
| A | POLAND               | D | SVALBARD                 | E | YEMEN                |
| A | PORTUGAL             | D | SWAZILAND                | D | ZAMBIA               |
| B | QATAR                | A | SWEDEN                   | D | ZIMBABWE             |
| B | ROMANIA              | A | SWITZERLAND              |   |                      |
| B | RUSSIA               | E | SYRIA                    |   |                      |

\* **United Kingdom** of Great Britain, includes England, Scotland, Wales, Northern Ireland, Isle of Man, and the Channel Islands.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. All products may not be available in all jurisdictions.

Underwriting guidelines are subject to change without prior notice.

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