

FOREIGN NATIONAL GUIDELINES

| CARRIER | MAX AGE | TERM ALLOWED? | MAXIMUM FACE | FOREIGN ASSET INCLUSION | BEST RISK CLASS |
|------------------------|---|---|--|--|--|
| ANICO | 70 | No | \$500,000 | US Assets Only | Based on Country Code: Please see Carrier's Foreign National Guide |
| Corebridge | 70 | A Countries Only | A Countries: \$3,500,000 Term / \$10,000,000 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 U.S., 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: \$10,000,000 | | |
| | | | C Countries: \$3,500,000 | | |
| | | | D Countries: \$2,000,000 | | |
| Equitable | 65 | Yes | A/B Countries: \$10MM: In US Minimum 1 year with no foreign travel that year. C/D Countries: \$10MM: 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 a CAPS team member |
| F & G Annuities & Life | 80 | N/A | Coverage limits acceptable within product guidelines. Coverage amounts \$1,000,000 and higher may be submitted to reinsurance on a facultative basis. Additional requirements based on client and country category - see pages 18-20 in Underwriting guidelines manual (ADV 1100). | No - Only US Assets and Income replacement | See Underwriting Guidelines (ADV 1100) - Pages 18 - 20 |
| 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 a CAPS team member | | | | |
| Global Atlantic | Global Atlantic no longer accepts Foreign National cases | | | | |
| John Hancock | 75 | Certain Cases | Retention: Contact your JH Underwriter for a capacity check | Yes - Worldwide assets if CPA verified | Based on Country Code: Please see Carrier's Foreign National Guide |
| | | | Auto bind: \$40,000,000 (A and B Countries)/\$24,000,000 (C Countries) | | |
| | | | Jumbo Limit: \$65,000,000 (A and B Countries)/ \$45,000,000 (C Countries) | | |
| Legal and General | 70 | Yes | Jumbo Limit: \$35,000,000 | Case by Case | Please contact a CAPS team member |
| 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: \$25,000,000 | | |
| | | | Jumbo Limit: \$35,000,000 | | |
| Mass Mutual | 18-70 | U.S. Citizens Only | A Countries: \$20M (Whole Life only)/B Countries: \$15M (Whole Life Only) | 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 |
| | | | U.S. Citizens: Normal guidelines apply. *See UW for premium finance cases | Non US Citizens - No. Only assets that have been located in the U.S. for at least 6 months. | |
| New York Life | 65 | No - Whole Life Products only (exception is Canada up to \$25,000,000 and Mexico up to \$2,000,000) | I Countries: \$25,000,000 | Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. | Based on Country Code: Please see Carrier's Foreign National Guide |
| | | | II Countries: \$10,000,000 | Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. | |
| | | | III Countries: \$5,000,000 | Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Also requires enhanced review by Corporate Compliance Dept. | |
| North American | A/B Countries: 75 C/D Countries: 70 | Yes | A Countries: Normal Retention/Auto Bind/Jumbo Limits | No - Only US Assets and Income replacement | Please contact a CAPS team member |
| | | | B/C Countries: Facultative if rated greater than Table D/flat extra equivalent or a total line with North American in excess of \$10.5MM. Otherwise, normal Retention/Auto Bind/Jumbo Limits apply | | |
| Principal | 70 | Yes | Retention: \$2,500,000 | No - Only US Assets and Income replacement | Based on Country Code: Please see Carrier's Foreign National Guide |
| | | | Auto bind: \$15,000,000 | | |
| | | | Jumbo Limit: \$35,000,000 | | |
| Protective | Please contact a CAPS team member | | | 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: \$10,000,000 for A countries; \$5,000,000 for 'B' countries *** Maximum retention for residents of "A" regions of the People's Republic of China is limited to \$5,000,000 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 | \$5,000,000 maximum pending Minnesota Life review | No - Only US Assets and Income replacement | Please contact a CAPS team member |



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| Symetra | 75 for A and B Countries | Yes | Retention: \$5,000,000 (A and B Countries Only) | Yes - Worldwide assets if CPA verified | Based on Country Code: Please see Carrier's Foreign National Guide |
| | | | Auto bind: \$20,000,000 (A and B Countries Only) | | |
| | 70 for C and D Countries | | Jumbo Limit: \$35,000,000 (A and B Countries Only) | | |
| | Facultative capacity only for C and D Countries | | | | |
| Transamerica | 75 | Yes | Retention: A Countries: \$10,000,000 and B Countries: \$5,000,000; C Countries: \$2,000,000 Auto bind: A and B Countries: \$15,000,000; C Countries: \$5,000,000 Jumbo Limit: A/B/C Countries: \$35,000,000 | No. Only US Assets and Income replacement unless the applicant's resident country has estate taxes and in those cases Trans would considered the foreign assets. | Based on Country Code: Please see Carrier's Foreign National Guide |

