



Guardian Global Citizen Program

Underwriting checklist



Please be sure the application and/or cover letter includes the following:

- Client age
- Client general health (i.e., any known health issues)
- Country of citizenship
- Address of current residence
- Amount of time spent in the US annually
- Who/what will own the policy and where it will be domiciled (i.e., owned by a US trust/US business)
- Net worth estimate – details of US-based and non-US-based assets
- Details of significant financial ties to the US (e.g., works in the US, owns property or business in the US)
- Amount of insurance desired and, if outside of traditional financial guidelines, explanation to how the amount was determined
- Purpose of insurance

Required documentation

- Completed application and forms, including Form 23-FNDA
- Indicate it is a Global Citizens case in the special remarks section
- Foreign Travel and Residence Supplement forms
- Verification of client citizenship/identification and copies of supporting documents (i.e., valid visa, passport)
- Documentation that verifies the client qualifies for the Global Citizens Program, such as:
 - Bank statements or a letter from a bank showing \$250K in a US bank for 6+ months. Additional financial documentation may be needed, based on the circumstances and amount of coverage applied for and in force.
 - Articles of incorporation showing client ownership in a US business
 - Copies of deeds/proof of ownership of US real estate
 - Proof of citizenship of a direct relative (parent, child, grandchild, etc.)
- Completed Producer Attestation 23-FNDA form, signed by both producer and client.

Based on published age and coverage amount requested, Underwriting may also require other documentation. Please refer to Pub4501, [Underwriting guidelines and requirements](#), for more details.

PLEASE NOTE: Case must be completed and placed in the US and premiums paid in US dollars from a US bank account. No foreign wires will be accepted.

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Questions? Call us today at: 800 871 7780, option 3 or email us at brcas@glic.com

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New York, NY

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