



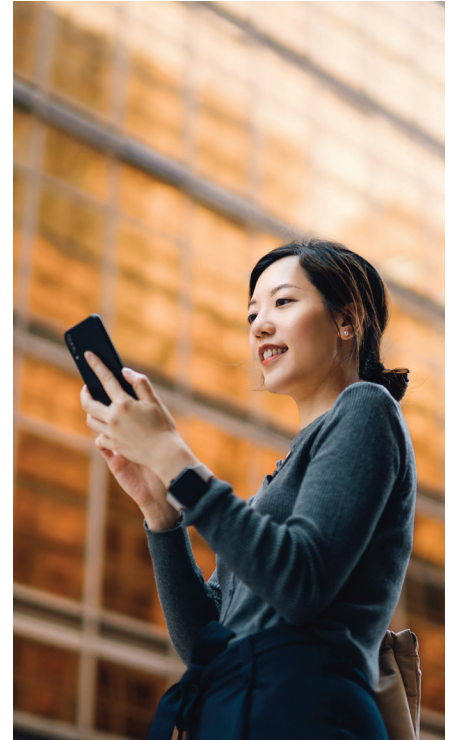
# Guardian Global Citizen Program

## How to write business through the Global Citizens Program

**IMPORTANT NOTE:** As a reminder, all sales activity, solicitation, and negotiation must take place while you and the client are physically in the United States. This includes pre-application communications through policy delivery.

### Pre-application

1. Call the BRC Case Concierge for information on program parameters and for initial case consultation.
  - The Case Concierge and the BRC will provide the full range of BRC services, including case consultation and case design support.
  - The Case Concierge will facilitate US trust review, if requested/needed.
2. Alert the Case Concierge when you are ready to meet with the client and take an application.
  - Reminder: All solicitation must take place in the US, including the application and policy delivery.
  - The Case Concierge will alert New Business and Underwriting, providing your name, your client's name, and any additional available information so the case can be coded properly.



### Application

You may take the application on paper.

1. Consult the Underwriting Checklist to be sure you have, or have access to, all the information you need to collect.
2. Complete the application with the client. Be sure to obtain the client's signature.
  - You may put the trust's TIN in the space in lieu of a Social Security Number.
  - Complete and sign Form 23-FNDA; have client read and sign the 23-FNDA as well.
  - Complete and sign the Foreign Travel and Residence Supplement (it is state-specific).
  - Complete and sign the Producer Certification form.
  - Select BRC on question 1 of the producer certification.
  - Indicate in the Producer remarks section (Section C) that this is a Global Citizens case.
  - Give the app to your agency's new business team. They will upload the app into the system and send a scanned copy to the Home Office.
3. If you have any questions about the status of the application or need any help with the process, contact the Case Concierge at **800 871 7780**, option 3, then option 5.

## Underwriting

- Underwriting will order age/amount requirements and request additional information from your agency's new business team as needed. (All Global Citizens cases are fully underwritten.)
- If an Attending Physician's Statement ( APS ) is needed, Underwriting will request it from your agency's new business team, and provide the contact information of a vendor specializing in international APSs/medical records.
- If the APS comes back in a foreign language, your agency's new business team must obtain a quote for translation using one of the vendors on our vendor list (which will be provided to them). The quote should be emailed to [guardian\\_uw\\_vmo@glic.com](mailto:guardian_uw_vmo@glic.com) for fee approval prior to translation. Once the quote is approved, you can submit the records for translation.
  - Your agency will be reimbursed for the cost of translation. Contact [guardian\\_uw\\_vmo@glic.com](mailto:guardian_uw_vmo@glic.com) for reimbursement criteria, requirements, and requests.
- If you have any questions about the status of the application or need any help with the process, contact the Case Concierge at **800 871 7780**, option 3, then option 5.

## Policy issue

- Underwriting will make an offer for the client and request issue instructions from you.
  - You must provide a final illustration within the Underwriting offer parameters.
- New Business will issue the policy according to your final illustration and note any delivery requirements.
  - The policy will be sent to the agency dashboard on Guardian Online (GOL).
- You may choose whether to send the policy for ePayment/eDelivery, or to print the policy for delivery.
  - If you send the policy for ePayment/edelivery, your client will receive the appropriate links to take delivery and put the policy in force. They must complete this while in the US.
  - If you opt for paper delivery, you must send payment and signature requirements back to New Business, who will put the policy in force.
- The client must be in the US when taking delivery of the policy.

### [Visit our online resources](#)

Call us today at: **800 871 7780**, option 3 then option 5, or email us at [brcas@glic.com](mailto:brcas@glic.com)

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