

Electronic inspection reports do not require client contact.

- Typically valid up to **12 months** from the report date.<sup>1</sup>

## Motor Vehicle Report (MVR)

A motor vehicle report detailing driving history is requested from the client's driver's license state.

- The home office obtains the MVR using information from Application Data Entry (ADE).
- It is essential for agency staff to accurately enter the driver's license number to ensure accurate MVR processing.
- For clients in Puerto Rico, the advisor should obtain and submit the report.

## Financials

For face amounts over \$10,000,000, financial documentation may be required (at underwriter's discretion).

Documentation may consist of tax returns, third-party-generated financial statements or other acceptable documentation.

If premium financing is to be used for any policy, premium financing documents and supplement form (F7002) are required. Tax returns may be required.

**Your underwriter may at any time request additional discretionary financial requirements for any age and amount in order to properly assess the risk.**

## Important Notes Regarding Financial Requirements

For UL/SUL and term applications for ages 71+ with aggregate risk amounts greater than \$1,000,000, the following financial documentation is required:

- Tax returns and supporting documents.
- Premium financing documents and supplement form (F7002) if applicable.
- If a trust is the owner, submit a complete copy of the trust agreement and certification of trust agreement (F6734).
- If an LLC or similar entity is the owner, submit a complete copy of the business entity document or agreement and certification form (F7833).

## Financial Supplements (FIN Q)

The necessary Financial Supplement will depend upon age, amount and the purpose of insurance:

AGE	AMOUNT
Up to 70	\$5,000,001 - \$10,000,000
71-80	\$1,000,001 - \$10,000,000
>80	\$25,000 - \$10,000,000

- Financial Supplement for Personal Insurance (FR2075).
- Business Financial Supplement (FR2074).
- The Financial Supplements (Fin Qs) do not take the place of required financial documentation for Premium Financing, or UL/SUL and term.

- Applications for age 71+ with aggregate risk amounts greater than \$1,000,000.
- If tax returns are received for UL/SUL or term applications, for ages 71+ with aggregate risk amounts greater than \$1,000,000, we may be able to waive Financial Supplements at the underwriter's discretion.

**Your underwriter may at any time request additional discretionary financial requirements for any age and amount in order to properly assess the risk.**

## Foreign Underwriting

Foreign underwriting encompasses three broad categories for which additional information and requirements may be needed:

- Foreign nationals
- Foreign travel
- Non-U.S. citizens living in the U.S.

Always submit a fully completed **F6290 Foreign Supplement**.

**For non-U.S. citizens, submit a copy of all pages of the passport, and a copy of the visa, green card, or EAD.**

## Foreign Nationals

Requirements for foreign nationals may differ from requirements for clients living in the U.S.

- A **foreign national** is a non-U.S. citizen living outside of the U.S., or a U.S. citizen living outside the U.S. for an extended period of time (more than six months for "A" countries and more than three months for "B" countries).

### Foreign Nationals requirements (for those living outside the U.S.)

Except for Spanish, the APS must be translated before submitting to the home office. Please see Vendor Information on the FieldNet foreign section for APS translation information.

Refer to our Foreign Nationals marketing materials on FieldNet for full details and criteria for acceptable APSs.

### High Net Worth Foreign Nationals (HNWFN) program

Our HNWFN program is designed for wealthy citizens living outside the United States. A minimum of \$10 million face amount is required. Consult **U1015 Addressing the Needs of High Net Worth Foreign Nationals** for full details and requirements.

### IMPORTANT:

- Consult with Advanced Sales before taking an application in the HNWFN program.
- Do not order any HNWFN age/amount requirements until instructed by your underwriter.