

Guidelines for Foreign Nationals Living Abroad

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens* living abroad.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information focuses on how foreign nationals, who live outside of the U.S. for more than 3 months of the year, are underwritten at MassMutual®.

*U.S. citizens living outside the U.S. for an extended time (more than 3-6 months, depending on the country) are also underwritten under the guidelines for foreign nationals.

Eligibility requirements and guidelines for High Net Worth Foreign Nationals (HNWFN) and non-High Net Worth Foreign Nationals:

	HNWFN	Non-HNWFN
Insurance Age	18–70	
Minimum Policy Size	Minimum base policy face amount of \$5,000,000, excluding riders, or minimum annual base policy premium of \$250,000, excluding riders.	\$1,000,000 or minimum face of \$500,000 with a minimum premium of \$15,000
Net Worth	A global net worth of at least \$5 million, \$10 million for premium-financed cases. Verification/supporting documentation is required and generally must be in English.	N/A
Travel to U.S.	Regular travel to the U.S., typically 15 days or more, not associated with the purchase of life insurance. Consideration will be given for special circumstances.	N/A
Nexus	Proposed Insured must meet ONE of the following: <ul style="list-style-type: none"> • Own a U.S. business or real estate; OR • Work for a U.S.-domiciled company (not a foreign subsidiary); OR • Have a U.S. bank/financial institution relationship with a minimum balance of \$250,000 for a minimum of 6 months; OR • Have a spouse or child (or grandchild with adequate financial justification) who legally reside in the U.S. 	Must meet at least one of the following criteria: <ul style="list-style-type: none"> • Have U.S. citizenship • Own U.S. real estate • Own a business in the U.S. • Work for a U.S. company.
Eligible Countries	Residents of A and B countries are eligible, with the exception of Japan, Spain and France due to national laws. Please refer to the included chart for country classifications.	
Aviation	A private aviation exclusion rider is required for private pilots and flight crews.	

Occupation Exclusions, PEPs	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists 	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists
Plans and Riders	<p>Individual whole life products only, subject to product limitations.</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.</p> <p>Chronic Illness Rider, LTC Rider, and Waiver of Premium are not available.</p> <p>CareChoice One and CareChoice Select are not available.</p>	<p>Individual whole life products only, subject to product limitations.*</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.*</p> <p>*U.S. citizens who are living abroad and are underwritten as if they were foreign nationals are eligible for all products (term and permanent) and riders, subject to product and rider limitations. Only whole life is available with premium financing.</p>
Risk Classes and Substandard Ratings	<p>All preferred and standard risk classes are available.</p> <p>Available table ratings include B, C, and D.</p>	<p>Ultra Preferred Non-Tobacco for A countries and Select Preferred Non-Tobacco for B countries. Ratings are subject to the underwriter's discretion. If underwriting is unable to obtain key requirements, best case may be Standard, if an offer can be made.</p> <p>Maximum medical rating of Table D.</p>
Policy Ownership	<p>Ownership by a U.S.-based trust with U.S. trustee, U.S. LLC, U.S. business, or individual ownership by the insured or their spouse (in countries that allow it).</p> <p>For insureds residing in European Union countries (including the United Kingdom), Argentina, Panama, and China, policies must be owned by a U.S. resident or U.S.-based trust/entity with a U.S. trustee/authorized person.</p>	
Power of Attorney	<p>Limited Power of Attorney cannot be used because an Insurability Statement is required at delivery.</p>	
Premium Finance	<p>Premium financing is available for foreign nationals. Please consult the U1015 HNWFN Program Guide and LI7391 Foreign Nationals Underwriting Guide for details.</p>	
Pre-paid Applications	<p>No pre-paid (TLIR) applications are accepted.</p>	
Internal Retention	<p>A Countries – up to \$20 million.*</p> <p>B Countries – up to \$15 million.*</p> <p>Autobind – \$40 million for A Countries; \$35 million for B countries.</p> <p>Jumbo – \$50 million for A countries; \$35 million for B countries</p> <p>*Cumulative with MassMutual. Maximum retention limits are subject to case details, including the insured's age and risk class.</p>	
Disclosure Form	<p>U1011 Foreign National Disclosure Form is required for residents of Argentina and Panama (and for any other countries as deemed appropriate by the underwriter), indicating they understand there may be legal consequences for securing U.S. life insurance as a resident of their country</p>	

Identity Requirements	<ul style="list-style-type: none"> • A W-8 BEN form is generally acceptable. • A W-8 IMY form may be needed. • Copy of the identity page of the passport from the Proposed Insured's country of residence. (A copy of the full passport, or other passports, may be requested at underwriter discretion). • National Identification Number for foreign citizens. This typically is found on national identification cards or passports, usually next to or below the name or date of birth. • Copy of visa if available. (An approved I-797 may be accepted in lieu of a visa). • A physical address in the U.S., which cannot be a P.O. Box. 	
Underwriting Requirements (Medical)	<p>All published age and amount requirements, PLUS:</p> <ul style="list-style-type: none"> • An EKG is required for ages 40 or older • An Exercise Stress Test is required for insurance ages 61-70 <p>Note that only approved Vendors may be used.</p> <p>An Attending Physician Statement (APS) is required for ALL cases:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Please wait for your underwriter to advise you before ordering these requirements.</p> <p>If we are unable to obtain the required medical information, the risk class may be restricted to Standard at best, if an offer can be made. Current labs generally are required because additional lab tests are needed. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>	<p>An Attending Physician Statement (APS) is required for ALL cases, regardless of age/ amount:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Without sufficient medical records, we may need to limit the final decision to no better than Standard class, IF we can consider at all.</p> <p>Current labs generally are required because additional lab tests may be needed. This applies to all non-U.S. residents. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>
Foreign Supplement	<ul style="list-style-type: none"> • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 	
Inspections	<p>An Inspection Report will be ordered by underwriting for all proposed insureds.</p>	<p>N/A</p>
Phone Interviews (SHQs, PHIs)	<p>Must be done in the U.S.</p>	
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 	
Questionnaire	<p>COR1999 High Net Worth Foreign Nationals Questionnaire is required at submission for informal or formal applications.</p>	<p>Not required</p>
Additional Requirements	<p>Cover letter (written or emailed), stating:</p> <ul style="list-style-type: none"> • The country of primary residence. • All solicitation occurred in the U.S. (for HNWFN cases this requirement is also fulfilled by submitting a signed, completed COR1999 HNWFN Questionnaire).² • An explanation of the need for U.S.-based life insurance. • The Proposed Insured's identity verified from a current passport (typically from the country of residence), including a copy of the identity page, the passport number, expiration date, and country of issue (if not provided elsewhere on the application). • This cover letter fulfills a legal requirement and cannot be waived. 	

²All solicitation must be in the U.S., completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery.

Approved Country Classifications

Albania	B	Cyprus ²	A	Kazakhstan	B	Poland ²	A
American Samoa	A	Czech Republic ²	A	Korea, South	A	Portugal (incl Azores & Madeira) ²	A
Andorra	A	Denmark ²	A	Kuwait ⁴	A	Qatar	A
Anguilla	A	Dominica	A	Latvia ²	A	Romania ²	A
Antigua, Barbuda	A	Dominican Republic	B	Liechtenstein	A	Saipan	A
Argentina ^{1,2}	A	Ecuador	B	Lithuania ^{2,3}	A	Samoa	B
Armenia ⁴	B	Estonia ²	A	Luxembourg ²	A	San Marino	A
Aruba	A	Falkland Islands	A	Macau	A	Serbia (Montenegro) ⁴	A
Australia	A	Federated States of Micronesia	B	Macedonia ⁴	A	Seychelles	B
Austria ²	A	Fiji	B	Malaysia	A	Singapore	A
Azerbaijan ⁴	B	Finland ²	A	Maldives	B	Slovakia ²	A
Bahamas	B	France ⁵	A	Malta ²	A	Slovenia ²	A
Bahrain	A	French Guiana	B	Marshall Islands	A	Solomon Islands	B
Barbados	A	French Polynesia	A	Martinique	A	Spain (incl Gibraltar) ⁵	A
Belgium ²	A	Georgia	B	Mauritius	A	Sri Lanka	B
Bermuda	A	Germany ²	A	Mexico ⁴	B	St. Kitts & Nevis	A
Bhutan	B	Greece ²	A	Moldova ⁴	B	St. Lucia	A
Bosnia-Herzegovina	A	Greenland	A	Monaco	A	St. Martin	A
Brazil ⁶	B	Grenada	A	Mongolia	B	St. Thomas	A
Brunei	A	Guadeloupe	A	Montenegro (Serbia) ⁴	A	St. Vincent/Grenadines ⁵	A
Bulgaria	A	Holland	A	Montserrat	A	Suriname	B
Canada ⁷	A	Hong Kong	A	Morocco	B	Sweden ²	A
Canary Islands	A	Hungary ²	A	Netherlands (Holland)	A	Switzerland	A
Cape Verde	B	Iceland	A	Netherland Antilles	A	Taiwan	A
Cayman Islands	A	India - Mumbai, Delhi, Chennai	B	New Caledonia	A	Thailand	B
Chile	A	Bangalore, Mangalore, Calcutta		New Zealand	A	Tonga	B
China ^{2,4} - Shanghai, Beijing, Tianjin Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang & Nanjing	A	Kolkata & Surat only		Northern Ireland	A	Trinidad/Tobago	B
		Ireland ²	A	Northern Mariana Islands (Saipan)	A	Tunisia	B
		Israel (not Gaza or West Bank)	A	Norway	A	Turks/Caicos	A
		Italy ²	A	Oman ⁴	A	United Arab Emirates	B
China ^{2,4} - all other cities	B	Jamaica	B	Palau	A	United Kingdom ²	A
Cook Islands ⁴	A	Japan (only U.S. citizens on short term work assignments 3 years or less)	A	Panama ^{1,2}	A	Uruguay	A
Costa Rica	A			Paraguay	B	Uzbekistan	B
Croatia ²	A			Peru	B	Vietnam	B
Curacao	A	Jordan	B	Philippines (metro Manila only)	B	Virgin Islands	A

¹ Must submit disclosure form U1011

² Policy must be owned by a U.S. resident individual or entity

³ Requires evidence of source of funds

⁴ Restrictions exist, contact Underwriting

⁵ Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.

⁶ Money for all premiums must be held in an account outside of Brazil

⁷ Must have a need for U.S.-based coverage

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH CLIENTS.

