



Life Insurance Underwriting Criteria for Foreign Nationals, Foreign Residence, and Foreign Travel

Country Category	I	II	III	IV
Available Products and Maximum Face Amount	<ul style="list-style-type: none"> • WL products allowed up to the maximum face amount. • UL for no more than half the maximum face amount for this category. • \$25M maximum face amount <p>Note: For Canada, all products, and riders available less than or equal to \$25m For Japan, life insurance sales are not allowed to Japanese residents</p>	<ul style="list-style-type: none"> • WL products allowed up to maximum face amount. • UL for no more than half the maximum face amount for this category. • \$10M maximum face amount <p>Note: For Mexico, term products and riders are available up to \$2M</p>	<ul style="list-style-type: none"> • WL products allowed up to the maximum face amount. • UL for no more than half the max amount for this category. • \$5M maximum face amount 	No Coverage for foreign nationals in this country category
Riders/Benefits	<ul style="list-style-type: none"> • No riders/benefits • Allow one-time DOT if total base plus DOT less than or equal to \$25M 	<ul style="list-style-type: none"> • No riders/benefits • Allow one-time DOT if total base plus DOT less than or equal to \$10M 	<ul style="list-style-type: none"> • No riders/benefits • Allow one-time DOT if total base plus DOT less than or equal to \$5M 	
Best Risk Class	Select Preferred and Preferred at Underwriter discretion	Preferred II	Nonsmoker	
Rating Limit	No limit	Class 6	Class 4	
Enhanced Verification Criteria: All cases that require the consideration of foreign assets to justify the face amount will require enhanced verification regardless of country category, premium or face amount.	<ul style="list-style-type: none"> • Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 1 jurisdictions regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. • Japan prohibits offshore insurance companies from insuring a Japanese resident national. Special underwriting rules apply. 	<ul style="list-style-type: none"> • Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 2 jurisdictions (except Argentina and Brazil) regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. • Foreign Nationals and Foreign Residents in Brazil and Argentina enhanced review conducted regardless of face amount or premium amount. • Foreign Nationals from Argentina and Brazil, the owner must be a US Citizen US based Trust or LLC or have resided in the US currently for at least 5 consecutive years. 	<ul style="list-style-type: none"> • Foreign Nationals and Foreign Residents in that jurisdiction enhanced review conducted regardless of face amount or premium amount. • Resident Aliens with citizenship from Cat 3 jurisdiction in the US 2 years or less enhanced review conducted on \$100,000 or more in premium • Resident Aliens with citizenship from Cat 3 jurisdiction in the US more than 2 years conducted on \$500,000 or more in premium 	<ul style="list-style-type: none"> • Resident Aliens with citizenship from Cat 4 jurisdiction in the US 5 years or less enhanced review conducted on \$50,000 or more in premium • Resident Aliens with citizenship from Cat 4 jurisdiction in the US more than 5 years enhanced review conducted on \$500,000 or more in premium