

Residence and travel

Foreign nationals

Defined as an individual who was born in a country other than the United States (U.S.), who currently resides full-time in a country other than the U.S who has a recurring nexus to the U.S. including: A minimum of \$100,000 US assets in a pre-existing US bank/brokerage account in force for 3 months, or existing US assets (real estate, business ties, investment accounts, etc.) or a US tax liability.

1. All applications must be accompanied by copies of government-issued identification, including a passport and U.S. visa.
2. Best consideration is generally Standard, however individual consideration given to A countries.
3. All application papers, exams, labs, must be completed in the U.S.
4. If medical records from their physicians are required, they must be supplied in English.
5. Maximum issue age 65.
6. Both term and permanent products are available, excluding VUL and SUL.
7. Accelerated Underwriting Programs (where applicable) not available.
8. Premiums must be paid by U.S. bank account.
9. Care4Life, Waiver of Premium, CI or DI benefits not available.

Effective 2/1/2020		
	Not rated	Table A-D Flat Extras Up to \$7.50 (per 1,000)
Ages		
0-60	\$2,000,000	\$1,500,000
61-65	\$1,500,000	\$1,000,000

Foreign nationals: Auto-bind Limit is \$10 million.

Foreign nationals: Jumbo Limit is \$50 million.

U.S. citizens residing in a foreign country (Expatriate)

1. All application papers, exams, labs, must be completed in the U.S.
2. If working for the U.S. government, and/or in a country with current political or military unrest, we may not be able to consider.
3. If medical records from their physicians are required, they must be supplied in English. We do not pay translation costs.
4. Maximum issue age 65.

Please contact your underwriter with complete details prior to taking an application.

U.S. residence status

Applicant born in a country other than the U.S., now residing in the U.S.

1. Currently a U.S. resident with either Permanent Residence papers, or who has a current professional/temporary type visa may be considered. Applications must be accompanied by a copy of the visa.
2. If applicant is in the U.S. on a permanent basis (green card holder), our best rates can be considered.
3. All other residence status or visas will be considered at the underwriter's discretion.

Please contact your underwriter with complete details prior to taking an application.

Foreign travel

1. Travel abroad for up to a maximum of 30 days per year for business and/or personal reasons, as long as the destinations do not have political or military unrest should be acceptable without additional rating.
2. Travel abroad in excess of 30 days per year for business and/or personal reasons will be considered on an individual basis. Provide complete details including purpose, specific country(ies), specific cities, or specific area of the country and duration of the trip.

Please contact your underwriter with complete details if foreign travel is contemplated prior to taking an application. There will be some risks we prefer not to consider.

Foreign missionaries

Missionaries living outside the U.S. for most of the year (and only in the U.S. a few months) will not be considered.

Please contact your underwriter with complete details prior to taking an application.

Applicants who do not speak English

Agent must be fluent in the proposed insured's native language. All requirements must be completed in English. The agent must indicate on the application that the proposed insured does not speak English and specify the language that was used to take the application. Agent or Witness Certification for Non-English Speaking Applicants, UN2060, should be completed if translation was used while completing the application. Additional forms and amendments may be required. Variable products may not be sold to persons who do not speak and read English.