

Foreign National and Immigrant Residency Policy

Permanent Residents Living Permanently in the United States

An individual with a valid Permanent Resident Card (also referred to as a Green Card or Alien Registration Receipt Card) may be eligible to apply for life insurance coverage. Such permanent resident will only be considered if the individual meets all four requirements listed below:

1. Has in his/her possession his/her valid Permanent Resident Card.
2. Lives in the U.S. for a minimum of 12 continuous months.
3. Has a minimum annual income of \$20,000 from U.S.-based assets or entitlement benefits (i.e., Social Security or pension benefits) or U.S.-based employment. Income from government assistance programs, supplemental security income (SSI) or Social Security disability income (SSDI), cannot be included.
4. Completes the Foreign National and Foreign Travel Questionnaire, L5719_0107, and submits it with the application.

Temporary Visa Holders Living in the United States

Individuals who have the following valid temporary work visas may be considered for life insurance coverage. **Those who do not hold current valid acceptable visas as listed here will not be eligible for coverage.**

- E-1
- E-2 (spouse and children under age 21 can also qualify for an E-2 visa)
- H-1B
- H-4 (for spouse and children under age 21 of H-1B visa holders)
- L-1
- L-2 (for spouse and children under age 21 of L-1 visa holders)

Residents of Foreign Countries

We will consider residents of foreign countries on a case by case basis. Foreign residents should have substantial financial ties to the U.S. including well documented personal and/or business assets and taxable income or employees of U.S. or multinational companies to be considered.

Business should be written in the U.S., medical records must be obtainable and translated, and premiums paid in U.S. dollars and financially justified. "Offshore" ownership trusts are not acceptable. In addition, the face amount of the policy applied for must be equal to or less than the company's retention limit.

The producer or sales manager must contact the appropriate Life Underwriting manager to obtain pre-approval prior to submitting an application. If pre-approval is given and an application is submitted, the appropriate manager in Life Underwriting will make the final determination of whether the proposed insured's visa **or residence** status is acceptable.