

Living Global Program Highlights

The Living Global program applies to business written for an owner and/or insured who are not residents of the United States. These rules also apply to U.S. citizens who travel abroad for more than 12 weeks per year.

All solicitation and ongoing communication must occur in the United States. This includes prospecting, marketing, taking applications, underwriting requirements and policy delivery.

U.S. Nexus Requirement

Proposed Insured to meet and provide proof of at least one of the following:

- Travel pattern to the U.S. (example: three trips to the U.S. in the last five years, including trip during which the application is completed).
- Own U.S. real estate or other non-liquid U.S. assets (land, property, etc.).
- U.S. liquid assets (savings or investment accounts) in place for 30 days prior to the application date with minimum combined balance/value of \$50,000, net of first premium payment. Copies of account statements must be made available if this is the only nexus to the U.S.
- Employed by a U.S. company (meaning on a U.S. payroll). Employees of foreign subsidiaries of a U.S. company do not meet this requirement.
- Immediate family (parents, children, siblings, spouse) permanently residing in the U.S.
- Ownership of a U.S. business

Residence

Foreign nationals who have established legal permanent residence outside of their country of origin will be considered based on their country of residence. Country of residence must be deemed “acceptable” by Global Atlantic.

Ages and Face Amounts

- Ages 18-75
- Minimum issue amount \$500,000

Living Benefit Riders

Living benefit riders, including the Accelerated Access Rider, are available to residents of “A” and “B” countries.

Minimum income and assets, in U.S. dollars

- \$100,000 annual income
- \$2 million net worth
- Additional documentation may be required for employment verification

Note: The premium payer must also be the policy owner of the proposed application. Premium must be paid in U.S. dollars from a U.S. based account.

Limits

- Auto-bind limit - \$25 million
- Jumbo limit - \$35 million

Premium Finance

Premium finance of foreign national cases is available for clients with a minimum net worth of \$10 million.

Miscellaneous

Applicable medical requirements (exam, labs, etc.) must be performed in the U.S.

Global Atlantic will reimburse up to \$250 for translation fees if the policy is issued and paid.

Limited Power of Attorney Form (20050) is available.

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Global Atlantic will consider coverage for residents of the following countries.

A	Cayman Islands	B	Peru
A	Canada	A	Singapore
B	Chile	A	South Korea
B	China	A	Taiwan
B	Columbia	B	Thailand
A	Costa Rica	B	Vietnam
B	Dominican Republic		
B	Ecuador		
A	Hong Kong		
B	Jamaica		
B	Mexico		

Maximum Underwriting Rating

A	Premier
B	Preferred

To ensure you're looking at the most up-to-date information, please check GlobalAtlanticLife.com/foreign-national

Global Atlantic's Living Global Program is limited to select distribution partners. Prior approval to sell foreign national policies is required.

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Products and riders are not available in all states.

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