

Foreign National New Business Submission Checklist

REQUIREMENT	WHEN NEEDED	ADDITIONAL INFORMATION
Detailed Cover Letter	Required on all new apps.	The cover letter should include any key additional information not already stated in the application, such as: <ul style="list-style-type: none"> • How and when you met the client; • When, where and how solicitation occurred; • The client's connection to the U.S.; and • The rationale of the insurance structure and recommendation.
Application	Required for all cases.	Product and state specific. Must be completed and signed in the U.S. E-Signature permitted if DocuSign®
Accelerated Death Benefit Rider (Terminal Illness Disclosure)	Required for all applications.	Rider is automatically included on all policies.
Accelerated Access Rider Disclosure (chronic and critical illness)	Required at time of application submission, if rider is elected.	Available for residents of "A" and "B" countries only. Not currently available in CA.
Authorization and Acknowledgement (HIPAA)	Required for all cases.	Needed prior to UW review.
HIV Consent	Required for all cases.	State-specific form.
Foreign Travel and Residence Questionnaire	Required for all cases.	Required at time of policy submission.
Verifiable Third-Party Financials	Third-party verified financials can be required on any case at underwriter's discretion. Third-party verified financials are required on all cases where the death benefit is more than \$3 million.	Allowable types of third-party documentation: CPA/Advisor financial statements to include income and assets, banking or investment statements, etc. CPA/Advisor may be from foreign country. Verification must be on CPA's/Advisor's letterhead.
Minimum Net Worth of \$2 Million U.S. Equivalent	Required for all cases. If the owner is not the insured, the minimum net worth is required for both the owner and the insured.	Net worth can be derived from multiple sources and can be from multiple countries. Net worth can be combined only by married individuals.
Minimum Annual Income of \$100,000 U.S. Equivalent	Required for all cases. If the owner is not the insured, the minimum annual income is required for both the policy owner and the insured.	Income can be derived from sources outside the U.S. so long as it is at least \$100K U.S. equivalent.
Policy Ownership	Personal ownership is permitted (except for residents of Brazil and Bermuda).	U.S. entity or trust with an insurable interest in the insured is permitted. Signed trust certification form is required for trust owners. Foreign trusts and business entities are not allowed.
U.S. Mailing Address	A U.S. mailing address is required for all cases.	This data should be entered on the mailing address area of Section A on the application. P.O. boxes are allowed. Cannot be an address related to an agent or agency.
Residence Address	Actual primary residence address in the client's country of residence is required on all applications.	Residence address should be completed in the street address area of Section A on the application.
Applicant Passport	Required for all cases.	A color copy of the applicant's passport with U.S. entry stamp is required.
Applicant U.S. Visa	Required for all cases, except jurisdictions included in the U.S. Visa Waiver Program.	A color copy of the applicant's U.S. Visa is required. If the applicant has a green card or any U.S. ID, a copy is needed.
Client & Producer Certification	Required for all cases.	Includes U.S. Solicitation Certification, Homeland Security Authorization and Optional Authorization for release of lab report. Must be signed and dated by the insured/policy owner and agent.
Disclosure to Proposed Insured	Required for all cases.	A copy of this disclosure must be provided (by the agent) to the client/insured at time of completion of application.

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W-8 BEN Form	Required for applicants that don't have a U.S. SSN or U.S. Tax ID number.	Required at time of case submission.
Signed illustration	Required for all cases, unless an Illustration Certification is submitted.	A complete illustration including a wet signature from the client is required. The full illustration must be shown to the client and executed prior to or on the same date as the application is completed.
Illustration Certification (In Lieu of Illustration) with Unsigned Illustration	In states where permitted. Not permitted in MI, CT, OK and SD.	<p>The in lieu of illustration form is needed if:</p> <ul style="list-style-type: none"> • An illustration was not used during solicitation; • A computer screen was used during solicitation; or • The illustration(s) used during the solicitation does not match the policy applied for (if the application details and illustration details do not match). <p>(A revised illustration would be needed if the illustration used at solicitation does not match the offer or how the policy will be issued "other than applied for").</p> <p>Must also include an unsigned illustration.</p> <p>The Illustration Certification must be shown to the client and executed prior to or on the same date as the application is completed.</p>
Electronic Inspection Report	Required for all applications.	Global Atlantic will order.
Age and Amount Requirements	Required of all applicants.	Ages 18-75. Minimum issue amount of \$500,000.
Labs	Required for all cases.	Must be performed in the U.S.
Exams	Required for all cases.	Must be performed in the U.S. Agent cannot be present in the room at the time of exam. Translation, if necessary, must only be performed by the examiner or a certified translator not affiliated with the agent.
Premium/Funds	Required for all policies.	Must be paid in U.S. dollars from a U.S. bank by check, EFT or wire transfer only from an account owned by the client (applicant/policy owner). The following methods of payment are not accepted: money order, cashier's check, starter check, credit card and cash.
Policy Delivery	Required for all policies.	Policy must be delivered in the U.S. to the policy owner or designated Attorney-In-Fact (see below).
Limited Power of Attorney Form	This form is optional, not a requirement. Highly suggested to have proposed insured/policy owner sign at the time of application in the event they will not be in the U.S. at the time of policy delivery. If utilized, the insured/owner's signature must be notarized.	<p>The Attorney-in-Fact must be:</p> <ul style="list-style-type: none"> • A permanent U.S. resident age 18 or older and not employed by the agent or agency. <p>The Attorney-in-Fact cannot be:</p> <ul style="list-style-type: none"> • A Global Atlantic agent, an agency employee, or any other individual involved with the sale or solicitation of the life insurance policy; • A relative of the agent; • A person who is not residing in the U.S. <p>Global Atlantic will expect to see the Attorney-in-Fact sign in the following format:</p> <p>John Owner by Joe Friend, Attorney-in-Fact</p> <p>The Attorney-in-Fact is responsible for understanding and adhering to the corresponding legal obligations.</p>

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