

Citizenship Guidelines

CoreBridge/AIG:

Social Security number is required.

Allianz:

All applicants with a permanent residency card, green card or visa will need to submit a copy of their card or documentation for review. For Preferred or Preferred Plus rates, must be a U.S. resident for 1 year with green card or minimum of 3 years with a visa. See Allianz Underwriting Guidelines for Foreign residents & travel for complete requirements/details.

American Amicable:

If the applicant resides in the United States, but does not have a Social Security Number, he or she must meet and provide the following documentation and resident information:

1. Provide ITIN* (Individual Tax Identification Number) **and** a Copy of Permanent Residence Card (Green Card) or Copy of Visa (Non-Immigrant Work Visa or Immigrant Visa) **NOTE: Not acceptable - Mexican Consular cards, Foreign Driver's License or Passport**
2. Provide Copy of United States Driver's License**
3. Current physician that practices in the United States***
4. Lived in the United States for a minimum of 1 year
5. No current plans to move outside of the United States
6. If Non-Resident Alien (Non-USA Citizen without a Green Card) – Owner must submit W-8BEN****
7. If Resident Alien (Non-USA Citizen with a Green Card) – Owner must submit W-9****
8. If premiums paid by ACH, must be a United States bank
9. Complete Telephone Interview*****

* **If ITIN (Individual Tax Identification Number), provide:**

Occupation, Employer Name, Address, Nature of the business and How long employed.

NOTE: If not employed, provide source of income and annual income.

** **If NO Driver's License, provide:** Legal or Medical reason details.

*** **Current Physician, provide:** Name, Address, Phone number, Date last seen, Reason last seen and Medications prescribed.

**** **W-8BEN and W-9 Forms** are available on the United States IRS website

***** **Complete the Telephone Interview with APPTICAL**

APPTICAL: 877-351-1773

7:30am-1:00am Monday through Friday CST

9:00am-9:00pm Saturday & Sunday CST

PLEASE NOTE: Non-USA Citizens cannot be the payor or owner of an Insured's policy even if they meet all of our Non-USA Citizen requirements.

American Equity:

The owner & annuitant must have a Social Security number OR a Tax ID number & a physical residence in the US.

Americo:

Social Security number is required. Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States. Consideration may be given to non-citizens who have established legal, permanent residency in the United States and are applying for citizenship. One of the following documents must be submitted with the application. No exceptions will be made.

- Copy of the applicant's Green Card or Permanent Visa (B1 - B2 Visas not acceptable)
- Copy of U.S. Citizenship and Immigration Services Form I-551

Baltimore Life:

Social Security number is required.

CFG:

Must be a legal resident. Social Security number OR if they don't have a Social Security number, they must have a Tax ID Number (TIN) or green card.

Columbus Life:

Must have a Tax ID or Social Security number. Must be a US Citizen or have a green card. The following Visa's are acceptable: H-1B, H-1B2, TN and DV(x). Other Visa types may be submitted but will receive additional review before they are considered for coverage. Must have physically resided in the US for at least 9 of the past 12 consecutive months. Must have a residential street address in the US (no PO Box or business addresses). Must complete the Citizenship Questionnaire. Call Underwriting for foreign travel and/or residence.

F&G:

US citizens/permanent residents with a Social Security number: must have resided in the US for a minimum of 6 consecutive months.

Foreign Nationals residing in the US under certain Visas: Social Security number or TIN required. Unexpired foreign passport required, must have resided in the US for a minimum of 6 consecutive months, citizenship questionnaire required, plan to stay in the US permanently. Only accepted Visa types include: H1B, H1C, H2A, H3, K1, L1, V1, V2.

Foreign Nationals who are frequent visitors to the US: Social Security number, TIN or reliable standalone W-8BEN required. Unexpired foreign passport required, must have investment/banking relationship in the US AND must own property or a business interest or be employed by a US-based company, citizenship questionnaire required. Occupations not accepted include: journalist, foreign politicians, foreign government employees, public

figures/celebrities/professional athletes, missionaries, government leaders, judicial personnel, police, security personnel/bodyguards, military, trade union officials, aviation, arms dealers, diplomats, foreign aid/relief workers. Adult proposed insureds must reside in the US for a minimum of 4 months during the year, dependents must permanently reside in the US.

Foresters:

Guidelines apply to owners as well.

Will consider applicants between the ages of 18 and 70 who are not US Citizens and have the following status:

- For PlanRight - Green Card/Permanent Residents are acceptable over age 70 and Visa holders up to age 70
- For BrightFuture Juvenile Whole Life - Green Card/Permanent Resident and Visa holders are acceptable within the age parameters of the product

Green Card Holders/Permanent Resident

A Permanent Resident in the US is defined as someone who holds a valid US Green Card. Applicants indicating Permanent Resident or Green Card and with a valid social security number are currently accepted by Foresters providing that all internal verification is successful. Foresters may request a copy of the Green Card or additional information to validate status.

VISA Holders

Foresters will accept the following VISA's, with an expiration date more than 60 days from the current date. Any expiration date less than 60 days will require confirmation of VISA renewal. A copy of the VISA and any appropriate work authorization must accompany the application. Permanent VISA holders may have a US Tax ID number or a social security number with the accompanying acceptable VISA.

Acceptable VISA types (includes BrightFuture Owners)

E1, E2, E3

G1, G2, G3, G4

H-1B, H-2A, H-2B, H-3, H4

J1, J2

K1, K3

L-1A, L-1B, L2

O1, O3

P1, P2, P3, P4

R1, R2 (R1 visa also requires a current and valid work authorization)

TD, TN (TN visa also requires a current and valid work authorization)

Acceptable VISA types for BrightFuture Insureds

F1, F2, F3

G1, G2, G3, G4

H4

J1, J2

K2, K4

L2

O3

P4

R2

TD

Foresters does not currently accept the following:

- **Political Asylum**
- **Temporary Protected Status (TPS)**
- **Deferred Action for Childhood Arrivals (DACA)**
- **Temporary Visa holders**
- **US Tax ID number (ITIN) without one of the acceptable VISAs noted above**
- **Employment Authorization Card (EAD) without one of the acceptable VISAs noted above**

Great Western/Wellabe:

Social Security number is NOT required.

Mutual of Omaha:

Guidelines apply to owners as well.

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 preapproval 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.

National Life Group:

NLG considers any individual who spends more than 4 months (in a consecutive 12 month period) outside the U.S. a foreign national and their foreign national rules apply.

Ownership: Must be personally owned by U.S. resident or owned by U.S. trust (ILIT) or Revocable or U.S. business. Owner must have valid U.S. postal address. Owner must have valid U.S. social security number (SSN) or tax Identification number (TIN) or validly executed W-8BEN form.

Foreign national insureds and owners (if the insured does not own the policy) must have verifiable proof of one or more of the following connections to the United States: Own real property in the U.S. Have significant documented assets in the U.S. (minimum \$500,000). Own a business in the U.S. Married to a U.S. citizen who resides in the U.S.

National Western:

Social Security number is required.

Must be a US citizen or have a green card & has lived in the US for more than 2 years

North American:

Will accept ITIN. They will not be eligible for the WriteAway® accelerated underwriting process. Only be eligible if they have an acceptable visa type as follows: E1, E2, E2c, E3, Eb5 K1, K3 P1, P2, P3, P4 G1, G2, G3, G4, G5 L1A, L1B, L2 R1, R2 H1B, H1c, H4 M1, M2 T1, T2, T4, and TN/TN1 J1, J2 O1, O2, O3 U1, U2, U4 V1. For additional guidelines, go to www.arc.naaleads.com, Carriers, North American & click on the Foreign National Guidelines document under Product information, Life Insurance.

Prosperity Life:

Social Security number is required. Drivers License is required. Applicant must be a U.S. Citizen or Legal Permanent Resident.

Royal Neighbors:

Social Security number is required.

Sons of Norway:

Social Security number is required.

Transamerica:

Available Products: Trendsetter® LB Term, Trendsetter® Super Term, Transamerica Financial Foundation IUL®, and Transamerica Lifetime WL.

Must have ITIN if no Social Security Number or green card. Where an applicant has an employment authorization document, only codes A10, C08, C14, and C33 are eligible. Applicants with a Matricula Consular card need an ITIN for any consideration. Each case is assessed on a case-by-case basis. Excludes any insured that is permanently residing outside the United States. IRS Form 4506-C: This program requires, at a minimum, tax returns from the two immediately prior, consecutive Federal tax filing years available at the time of the application. The prefilled 4506-C, available on the Transamerica agent portal, must be used. Financial justification of the insurance need will be based on verifiable income and in accordance with Transamerica's financial underwriting guidelines. Must have resided continuously in the U.S. for at least the past three years, and present to the date of the application and delivery. At all times, the policy owner must maintain a U.S. mailing address and continue to pay all premiums through a U.S. financial institution. Include the applicant's country of citizenship on the application. Applicants may require a paramed exam and labs.

Washington National:

No Social Security number required.

For E-app, the following is needed: Unexpired foreign passport with an unexpired U.S. Visa, OR Unexpired U.S. Permanent Resident Card (Green Card), OR Unexpired State issued Driver's License or Identification.