

To comply with anti-money laundering requirements and manage underwriting risk, Assurity has established the following guidelines for foreign nationals living in the United States.

## Who is eligible?

### Proposed insureds who are:

- Canadian citizens in the U.S. on a passport who own residential property or own a business with operations in the U.S.
- Citizens of another country who have been living in the U.S. for one (1) or more consecutive years and have stable employment with one of the following Visas: H-1B, H-1C, H-4, E-1, E-2, E-3, E-B5, F-1, F-2, L-1A, L-1B, L-2, K-1, K-2, K-3, K-4, V-1, V-2, V-3
- Citizens of another country who have been living in the U. S. for five (5) or more consecutive years but do not currently have a Green Card or Visa. Must have a valid form of government issued Identification (Driver's License, State ID, SSN, ITIN, etc. if 18 years or older)

### Those not eligible:

- A proposed insured engaged in one of the following occupations: political figures, judges, military, politicians, union leaders, missionaries, government leaders, journalists, sports figures, police force, public figures/celebrities or other high-profile occupations
- A proposed insured travelling to any country where a U.S. travel advisory has been issued

## Program Requirements

- The application and requirements must be completed in the U.S. in the state in which the proposed policyowner is residing, and the agent is licensed and appointed with Assurity
- A cover letter must be completed in English and submitted, providing a full explanation of the proposed insured's need and purpose for U.S. life insurance coverage, how the face amount was determined and connection to the U.S.
- All solicitation and communication activity, including electronic and telephonic communications, must take place in the U.S. while the proposed insured and proposed policyowner are present in the U.S.
- All post-issue communications regarding the policy will be mailed to an address of record in the U.S. and may not be the address of an agent or any affiliate. A post office box address is not an acceptable address of record.
- Foreign National Questionnaire must be completed and submitted
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account
- Policy delivery receipt will be required for all policies, regardless of state
- No premium financing allowed
- Policy ownership must be based in the U.S. with a U.S. mailing address (no P.O. boxes). The policyowner can be the insured, a family member, U.S. trust or U.S. business. If the policyowner is a U.S. trust or U.S. business, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for policy ownership.
- Death benefit proceeds may only be sent to a U.S. mailing address or directed for deposit in a U.S. bank account
- Proposed insured and policyowner must have a basic understanding of the English language

## Required Documentation

Canadian Citizens	Non-U.S. Citizens with Valid Visa	Non-U.S. Citizens without Green Card or Visa
<ul style="list-style-type: none"> <li>Proposed insured must have a clear copy of a valid passport, including all pages</li> <li>Proposed insured and policyowner must have verifiable proof of U.S. residential property ownership or business ownership with operations in the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Proposed insured must have a clear copy of a valid visa showing type and date of entry in the U.S.</li> <li>Proposed insured and policyowner must have a Social Security Number or Taxpayer Identification Number</li> <li>If proposed insured or individual policyowner has established U.S. residency of three (3) or more years, each individual must have verifiable proof of either U.S. residential property ownership or ownership of a business incorporated in the U.S., or have documented earned U.S. income and/or assets.</li> <li>If proposed insured or individual policyowner has not resided in the U.S. for three (3) years or more, each individual must have all of the following: <ul style="list-style-type: none"> <li>A clear copy of valid government photo identification</li> <li>Verifiable proof of U.S. residential property ownership</li> <li>Documented earned U.S. income</li> </ul> </li> <li>Country of origin will be considered and if it is on the restricted list, the proposed insured must verify no travel is planned to country of origin. Current restricted countries include Afghanistan, Burundi, Central African Republic, Chad, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria and Yemen. List will be updated as needed.</li> <li>A phone interview is required if the proposed insured has been in the U.S. less than three (3) years.</li> </ul>	<ul style="list-style-type: none"> <li>Proposed insured and policyowner must have Social Security Number or Taxpayer Identification Number</li> <li>Country of origin will be considered and if it is on the restricted list, the proposed insured must verify no travel is planned to country of origin. Current restricted countries include Afghanistan, Burundi, Central African Republic, Chad, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria and Yemen. List will be updated as needed</li> <li>Proposed insured must have proof of current gainful employment; Form W-2 or all pages of immediately prior year's Form 1040, including addendums, schedules and the signature page</li> <li>Proposed insured and policyowner must have verifiable proof of either U.S. residential property ownership or ownership of a business incorporated in the U.S.</li> </ul>

## Eligible Products and Benefits

- Available products: Whole Life, Universal Life, Term Life
- Maximum face amount of \$1,000,000. Consideration for amounts over \$1,000,000 by exception only and the proposed insured must have verified U.S. assets of a minimum of \$100,000 along with other requirements. Contact Assurity for consideration.
- Available riders: Level Term Rider on WL and UL; ROP available on Term
- Riders not allowed on substandard risks
- Eligible issue ages: 18-70; under 18 if the juvenile is a U.S. citizen or the policyowner is a foreign national parent who is properly insured by our Foreign National guidelines. Amounts may be limited for juveniles.
- Risk classification: Table 4 or better; no preferred classes available

## Risk and Medical-Based Underwriting Parameters

- Established medical care in the U.S. and medical records will be required for underwriter review via meaningful Attending Physician Statement (APS) documents provided from our APS vendor, prescription drug/medical data results, or an MIB report. An APS will be required for face amounts over \$250,000 or at Underwriter discretion. All routine underwriting guidelines based on age and amount apply.
- All medical exams, labs and tests must be completed in the U.S. and all medical records must be in English
- Specified total face amount of life insurance must be justified based on U.S. income and estate tax considerations

**IMPORTANT NOTE:** We reserve the right to decline/reject any applications which do not meet our risk tolerance standards for any reason.

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