

## Undocumented U.S. Residents

### New Underwriting Guidelines Introduced

Undocumented U.S. residents that can demonstrate a tie to the U.S., and have a financial need for life insurance, may now be considered for MassMutual® coverage.

#### The following may qualify as Undocumented U.S. Residents:

- Individuals who have never had a valid visa.
- Individuals with expired temporary visas that fall outside of our current expired visas guidelines.
- Individuals considered to be Deferred Action for Childhood Arrivals (DACA) recipients.



**Individual MassMutual Whole Life and Term products, up to a maximum face amount of \$1 million, are available.**

#### **The following riders are also available:**

- Waiver of Premium (WP)
- Renewable Term Rider (RTR)
- Life Insurance Supplement Rider (LISR)
- Additional Life Insurance Rider (ALIR)

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## PROGRAM REQUIREMENTS AND GUIDELINES

<b>Insurance Age</b>	18-65
<b>Time in the U.S.</b>	At least 10 years
<b>Eligible Countries</b>	A and B countries only. Refer to <b>LI5549 Country Code Classification Chart</b> for the latest country classifications.
<b>Risk Classes and Substandard Ratings</b>	<p><b>A Countries:</b> up to Ultra Preferred Non-Tobacco is available.</p> <p><b>B Countries:</b> up to Select Preferred Non-Tobacco is available.</p> <p>Maximum substandard rating available for both A and B countries is Table D.</p>
<b>Additional Requirements</b>	<p>Must have a Social Security Number (SSN) or Tax ID.</p> <p>Minimum annual income of \$50,000 and a stable occupation, e.g., Professionals, business leaders, stable employer.</p> <p>Coverage for a non-working spouse is available, provided the income-earning spouse has U.S. life insurance coverage in force.</p> <p>Must have established medical care in the U.S.</p> <p>At least one U.S. Nexus is required:</p> <ul style="list-style-type: none"> <li>• U.S. employment</li> <li>• Own a U.S.-based business</li> <li>• Own U.S. real estate</li> </ul>

### Regardless of documentation type or status, the following guidelines apply:

- All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients, and policy delivery.
- The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars.
- A fully completed **F6290 Foreign Supplement** is required for all proposed insureds.

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