

Resident Alien/ITIN Foreign National Guidelines

Risk Guide

Carrier	North American	F&G	National Life
Minimum DB	Standard product line	\$1 million	\$500,000
Maximum Autobinding	Under 70 50M; 71-75 \$25M; 76-79 \$12.5M Standard Limits Apply	\$10 Million	\$15 million
Maximum In-House	Age 75 2.5M; 76-79 1.25M Standard Limits Apply	Varies per product and country of residence	\$15mm "A" & "B"
Issue Ages	15 days to age 79 varies by product	Varies per product and country of residence	18 - 70
Term Availability	Yes	Yes	No
Min. & Max. Rate Class	Standard product line	Table D or better	Table 4 or better
Document Requirements	<ul style="list-style-type: none"> • Permanent Resident card (green card) • Foreign Travel & Residence Questionnaire • Acceptable Visa type – see chart of acceptable visa in attached Foreign National guidelines – with a valid date, not expired • Expired Visa holders can provide I-797 or EAD 	SSN, ITIN, or W-8BEN form if no SSN or ITIN. Copy of foreign passport or unexpired gov ID. See guidelines for visa list. Citizen & Foreign travel questionnaire,	Owner must have valid US postal address, valid US social security number or tax ID or validity executed W-8BEN form. Foreign national questionnaire, confirmation of USA bank account under insured name, copy of passport
Connection to the US	<ul style="list-style-type: none"> • Past resident/citizen of a foreign country who permanently resides in the U.S. • U.S. citizen or a U.S. permanent resident card holder living abroad greater than 180 days annually 	Banking relationship in US, 4 Months annually residing in US and either must own property, or own a US business, or be employed by a US base country	One or more of the following: Own real property in the US, have significant assets in US (minimum \$500K), own a business in the US, married to a US citizen, \$500k minimum assets for 3 months.
Translation Services	Yes	No	No