

# CITIZENSHIP GUIDELINE



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## Allianz:

### Underwriting overview

	U.S. Permanent Resident	U.S. Citizen Living Abroad	High Net Worth Foreign National (HNWFN)
<b>Definition</b>	<p>The proposed insured is a U.S. Permanent Resident if they:</p> <ul style="list-style-type: none"> <li>• Are a foreign national residing in the U.S. with an acceptable Visa type AND:</li> <li>• Intend to remain in the U.S. permanently</li> <li>• Meet one of the conditions below: <ul style="list-style-type: none"> <li>– Five years continuous residence in the U.S.</li> <li>– Has multiple confirmations of permanence – e.g., is a home owner, is married to a U.S. citizen, is a long-term U.S. employee, etc.</li> <li>– Holds a Permanent Green Card (10 years or more)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A U.S. citizen who is not a full-time, permanent U.S. resident who maintains residence outside the U.S.</li> <li>• Permanent Green Card holder (10 years or more)</li> </ul>	<p>The proposed insured qualifies for the High Net Worth Foreign National Program if they:</p> <ul style="list-style-type: none"> <li>• Do not meet the definition of a U.S. citizen or permanent resident</li> <li>• Hold a Conditional Green Card</li> <li>• Hold an EB-5 Visa</li> </ul>
<b>Acceptable Visa Types<sup>1,2</sup></b>	E-1, E-2, H-1B, H-4, L-1A, L-1B, L-2, O-1, O-3 and P	<ul style="list-style-type: none"> <li>• A U.S. citizen living abroad</li> <li>• Permanent Green Card (10 years or more)</li> </ul>	<p>Holds a Conditional Green Card, B-1, B-2, E-1, EB-5, H-1B, H-4, K-1, K-3, L-1A, L-1B, L-2, O-1, O-3, P, V-1, TN, TD, WB and WT Visa Waiver Program (VWP), and Border Crossing Card Program (BCC)</p>

<sup>1</sup> Acceptable Visas exclude Chinese citizens. Chinese citizens must have a 10-year Green Card for consideration as a U.S. Permanent Resident.

<sup>2</sup> Citizens of Hong Kong and Taiwan may be considered if not residing there and all parts of solicitation and sale are completed in the United States.

Product and feature availability may vary by state and broker/dealer.

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## Underwriting overview (continued)

	U.S. Permanent Resident	U.S. Citizen Living Abroad	High Net Worth Foreign National (HNWFN)
<b>Country of Residence</b>	United States	Living in an approved "A" or "B" HNWFN country	Living in an approved "A" or "B" HNWFN country
<b>General Requirements</b>	<ul style="list-style-type: none"> <li>• Must show intent to reside in the U.S. permanently</li> <li>• No foreign ownership</li> <li>• Foreign beneficiary designations acceptable excluding residents of Office of Foreign Assets Control (OFAC)-sanctioned countries</li> <li>• Must pay premium in U.S. funds from U.S. bank</li> </ul>	<ul style="list-style-type: none"> <li>• Must solicit application in the U.S.</li> <li>• Must fulfill all underwriting in the U.S.</li> <li>• Must deliver policy in the U.S.</li> <li>• Must pay premiums in U.S. funds through a U.S. bank</li> <li>• Must have permanent ties to the U.S. via home or other property</li> <li>• Must have a plan for returning to the U.S. within five years</li> </ul>	<ul style="list-style-type: none"> <li>• Must qualify for the Allianz High Net Worth Foreign National Program</li> <li>• Must have a substantial connection to the U.S.</li> <li>• Must solicit application in the U.S.</li> <li>• Must complete all underwriting in the U.S.</li> <li>• Must deliver policy in the U.S.</li> <li>• Must pay premiums in U.S. funds from U.S. bank</li> <li>• Country of origin must be an approved "A" or "B" HNWFN country</li> </ul>
<b>Financials with U.S. assets</b>	Normal financial guidelines	Normal financial guidelines	<ul style="list-style-type: none"> <li>• Minimum U.S. assets: \$500,000 or more; or</li> <li>• Minimum global assets: \$2,000,000 or more and</li> <li>• Minimum annual earned global income: \$100,000 or more</li> </ul>
<b>Minimum Face Amount</b>	\$250,000	\$250,000	\$1,000,000
<b>Maximum Face Amount</b>	N/A	N/A	\$10,000,000 Auto Bind Limit \$35,000,000 Jumbo Limit
<b>Underwriting Classes Available</b>	All underwriting classes available	All underwriting classes available	Preferred – Approved "A" countries Standard – Approved "B" countries

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<b>Identification Required</b>	<ul style="list-style-type: none"> <li>• Copy of Visa</li> <li>• Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>• Copy of Visa</li> <li>• Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>• Copy of passport</li> <li>• Copy of Foreign ID</li> <li>• Copy of Social Security card (if held)</li> <li>• Copy of U.S. driver's license (if held)</li> </ul>
<b>Nexus Requirements</b>	N/A	U.S. citizens who have ties to the U.S. and a plan for returning to the U.S. within the next five years	The proposed owner and proposed insured must have a substantial connection to the U.S. See the <b>Allianz High Net Worth Foreign National Producer Guide</b> for examples of U.S. nexus
<b>Premium Financing</b>	Available	Not available	Not available
<b>Riders Available</b>	All riders available	All riders available	<ul style="list-style-type: none"> <li>• Premium Deposit Fund Rider</li> <li>• Loan Protection Rider</li> <li>• Enhanced Liquidity Rider</li> <li>• Supplemental Term Rider</li> <li>• Waiver of new charges benefit</li> </ul>
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	<b>U.S. Permanent Resident</b>	<b>U.S. Citizen Living Abroad</b>	<b>High Net Worth Foreign National (HNWFN)</b>
<b>Special Notes</b>	<p>Missionaries, diplomats, politically exposed persons (PEP), geologists, archaeologists, Peace Corp members, law enforcement, and journalists are not eligible.</p> <p>EACs, DACAs, asylum seekers, asylees, expired visa holders, refugees, and I-485s adjustment of status are not eligible.</p> <p>For questions related to specific foreign travel, please contact Underwriting at 800.950.7372.</p> <p>Generally, clients traveling to countries of violent criminal activity, terrorism, high HIV, political or economic instability, or risk of war are not eligible for the program.</p>		See the <b>Allianz High Net Worth Foreign National Producer Guide</b> and <b>Allianz High Net Worth Foreign National Underwriting Guide</b> for full program guidelines and requirements.



### **American Amicable/Occidental:**

If the applicant resides in the US, but does NOT have a Social Security Number (SSN), he/she must meet and provide the following documentation and resident information:

1. Provide ITIN\* (Individual Tax Identification Number) & 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. **Complete Telephone Interview.**"

5. No current plans to move outside of the US & lived in the US for a min of 1 year.

6. If Non-Resident Alien (Non-US Citizen without a Green Card) — Owner must submit W8BEN\*\*\*\*\*

7. If Resident Alien (Non-US Citizen with a Green Card) — Owner must submit W-9\*\*\*\*\*

8. Must have payments be through a US bank.

\* 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.

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\*\* 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.

\*\*\*\* Complete the Telephone Interview with APPTICAL: 877-351-1773

- 8:30am - 2:00am Mon - Fri EST
- 10:00am - 10:00pm Sat & Sun CST

\*\*\*\*\*W-8BEN and W-9 Forms are available on the US IRS website

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

## **American Equity:**

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

## **American Home:**

Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States.

Will consider applicants who are US Citizens and Green Card Holders/Permanent Residents.



### **Americo:**

#### Foreign Nationals and Foreign Travel

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

Underwriting reserves the right to use any and all information developed in making a determination of eligibility under these guidelines.

Foreign Residence and Travel – United States citizens making short trips (4 weeks or less) out of the country for business, pleasure, or educational purposes are usually acceptable risks, depending on their destination. Please complete a Foreign National and Foreign Travel Questionnaire for applicants who anticipate future foreign travel and submit it at the time of application. The Foreign Travel Questionnaire is not required in all states. Please contact your underwriter to determine which states do not require this information and form.



### **Fidelity & Guaranty (F&G):**

US citizens/permanent residents with a Social Security Number (SSN): Must have resided in the US for a minimum of 6 consecutive months.

Foreign Nationals residing in the US under certain Visas: SSN 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: H1 B, H1C, H2A, H3, K1, L1, V1, V2.

Foreign Nationals who are frequent visitors to the US: SSN, 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:**

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

- 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 (SSN) 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 (TIN) or a Social Security Number (SSN) with the accompanying acceptable VISA.

E1, E2, E3

G1, G2, G3, G4

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

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J1

K1, K3

L-1A, L-1B

O1

P1, P2, P3

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

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

TN

Foresters does not currently accept the following:

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



### **Gerbers:**

Will consider applicants that are US Citizens or that have the following status:

- Green Card Holders/Permanent Resident.

### **National Life Group (NLG):**

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

Ownership: Must be personally owned by US resident or owned by US trust (ILIT) or Revocable Trust or US business. Owner must have valid US postal address. Owner must have valid US 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 US: Own real property in the US. Have significant documented assets in the US (minimum \$500,000). Own a business in the US Married to a US citizen who resides in the US.