

FOREIGN NATIONAL GUIDELINES

CARRIER	MAX AGE	TERM ALLOWED?	MAXIMUM FACE	FOREIGN ASSET INCLUSION	BEST RISK CLASS
AIG	70	A Countries Only	A Countries: \$3,500,000 Term / \$10,000,000 Perm B Countries: \$10,000,000 C Countries: \$3,500,000 D Countries: \$2,000,000	Yes - Worldwide assets if CPA verified. 25% of the assets required to justify the amount of coverage applied for must have been held in the U.S., in the client's name, for a minimum of six months prior to application	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Equitable	65	Yes	A/B Countries: \$10MM; In US Minimum 1 year with no foreign travel that year. C/D Countries: \$10MM; In US Minimum 5 years. • A Foreign National is an applicant living in the USA on an acceptable valid Visa.	No - Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
F & G Annuities & Life	80	N/A	Coverage limits acceptable within product guidelines. Coverage amounts \$1,000,000 and higher may be submitted to reinsurance on a facultative basis. Additional requirements based on client and country category - see pages 18-20 in Underwriting guidelines manual (ADV 1100).	No - Only US Assets and Income replacement	See Underwriting Guidelines (ADV 1100) - Pages 18-20
Foresters Financial	Will consider foreign nationals who have permanent US residency. Not greater than 12 weeks travel to an A or B country. Age is case specific. Please contact AIN Member Underwriting Services				
Global Atlantic	75	Yes	Retention: \$5,000,000 Auto bind: \$25,000,000 Jumbo Limit: \$35,000,000	Yes - Worldwide assets if CPA verified	Please contact AIN Member Underwriting Services
John Hancock	75	Certain Cases	Retention: Contact your JH Underwriter for a capacity check Auto bind: \$40,000,000 (A and B Countries)/\$24,000,000 (C Countries) Jumbo Limit: \$65,000,000 (A and B Countries)/ \$45,000,000 (C Countries)	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Legal and General	70	Yes	Jumbo Limit: \$35,000,000	Case by Case	Please contact AIN Member Underwriting Services
Lincoln Financial	70 71 - 75: Ind. Consideration	Term Products available to US Citizens and permanent residents (green card holders) only.	Retention: N/A Auto bind: \$25,000,000 Jumbo Limit: \$35,000,000	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Mutual Omaha	70	Certain Cases	\$5,000,000 maximum pending Mutual of Omaha review	No - Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
Nationwide	60	Yes	Retention: \$5,000,000 (A and B Countries only); Facultative for C and D Countries Autobind: \$10,000,000 for A Countries; \$5,000,000 for B Countries; \$1,000,000 for C and D Countries Jumbo Limit: \$35,000,000	No - Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials (Individuals must have established medical care in the US)
New York Life	65	No - Whole Life Products only (exception is Canada up to \$25,000,000 and Mexico up to \$2,000,000)	I Countries: \$25,000,000 II Countries: \$10,000,000 III Countries: \$5,000,000	Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Also requires enhanced review by Corporate Compliance Dept.	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
North American	A/B Countries: 75 C/D Countries: 70	Yes	A Countries: Normal Retention/Auto Bind/Jumbo Limits B/C Countries: Facultative if rated greater than Table D/fat extra equivalent or a total line with North American in excess of \$10.5MM. Otherwise, normal Retention/Auto Bind/Jumbo Limits apply	No - Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
Principal	70	Yes	Retention: \$2,500,000 Auto bind: \$25,000,000 Jumbo Limit: \$35,000,000	No - Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Protective	Please contact AIN Member Underwriting Services.			No - Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Prudential	75 if reinsured, 70 if retained	Yes	Retention: \$10,000,000 for A countries; \$5,000,000 for 'B' countries *** Maximum retention for residents of "A" regions of the People's Republic of China is limited to \$5,000,000 Auto bind: \$20,000,000 Jumbo: \$35,000,000	Yes - if verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Sagicor	Sagicor does not accept foreign national cases at this time				
Securian Financial	70	Certain Cases	\$5,000,000 maximum pending Minnesota Life review	No - Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
Symetra	75 for A and B Countries 70 for C and D Countries	Yes	Retention: \$5,000,000 (A and B Countries Only) Auto bind: \$20,000,000 (A and B Countries Only) Jumbo Limit: \$35,000,000 (A and B Countries Only) Facultative capacity only for C and D Countries	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Transamerica	75	Yes	Retention: A Countries: \$10,000,000 and B Countries: \$5,000,000; C Countries: \$2,000,000 Auto bind: A and B Countries: \$15,000,000; C Countries: \$5,000,000 Jumbo Limit: A Countries: \$65,000,000 and B/C Countries: \$35,000,000	No. Only US Assets and Income replacement unless the applicant's resident country has estate taxes and in those cases Trans would consider the foreign assets.	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Zurich	70	No	Preferred Best: \$20,000,000 Standard: \$10,000,000 Rated: \$5,000,000; Maximum rating is table D	Yes - Third Party verification	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials