

# Visa Holder and Foreign National Guidelines



Replaces previous version dated November 1, 2014

November 11, 2014



## 1. GENERAL REQUIREMENTS

### A. Solicitation.

- All solicitation and all related aspects of the sale from the initial contact forward (including policy delivery) must take place within the U.S.
- No marketing materials or illustrations should be provided, delivered or e-mailed outside of the U.S.

### B. Application, Medical Examinations and Policy Delivery.

- All application sections and all medical examinations must be completed in the U.S. (Copies of exams done outside the U.S. for another company may be used along with an American General Life Company (AGL) Part B completed in a state where the producer is licensed).
- Medical exams performed at a U.S. embassy outside of the U.S. or on a vessel outside of foreign country territorial limits (international waters) will not be accepted.
- The policy must be delivered in the U.S. in accordance with delivery requirements of the state of issue. For a foreign national, the state of issue and delivery will be the state where the real property used to establish the Substantial Contacts (as defined below) is located or the other applied Substantial Contacts occurs.

### C. Premium Payments.

- The initial premium and all subsequent premium payments must be drawn on a bank account in the U.S.
- All premium payments must be in full compliance with Company OFAC and AML procedures.

### D. Post-Issue Policy Communications.

- All post-issue communications regarding the policy, including premium notices, should be mailed to an address of record within the U.S.
- If the address of record is a P.O. Box, it must be owned and maintained by the policy owner.

### Important Notes:

- For quoting purposes only. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change as world conditions change.
- Term Insurance is not available for Foreign Nationals residing in B, C, D or E countries
- Citizens of a U.S. territory are covered under our reinsurance treaty and will be handled as U.S. citizens.
- Individuals residing in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individually Considered (IC) and may be declined.
- We cannot write residents or citizens of: Balkans, Belarus, Burma, Cote d'Ivoire, Cuba, Democratic Republic of Congo, Iran, Iraq, Lebanon, Liberia, Libya, North Korea, Somalia, Sudan, Syria and Zimbabwe.

## 2. APPROVED COUNTRIES \*

- Some countries' laws prevent the purchase of a policy or contract outside of the customer's country of origin, even if all aspects of the transaction occur within the United States.
- Because of these restrictions, subject to all other requirements being met, we can only accept applications on citizens of the countries listed below.

American Samoa	A
Argentina (Decline if residing in Argentina)	A
Australia	A
Bahamas, The	B
Belgium	A
Bermuda	A
Bolivia	B
Brazil	A
Canada (Decline if visa holder from or residing in Alberta, BC or Manitoba)	A
Cayman Islands	B
Chile	A
China	B
Colombia	D
Costa Rica	A
Dominican Republic	B
Ecuador	A
El Salvador	B
Federated States of Micronesia	B
France (Decline if residing in France)	A
Germany (German citizens must reside outside of Germany more than 6 months per year)	A
Guam	A
Holland/The Netherlands (not including Aruba, Curacao, and Sint Maarten)	A
Honduras	C
Hong Kong	A
India (Decline if residing in India)	B
Israel (Decline: West Bank or Gaza)	B
Italy	A
Jamaica	B

Japan (Must be in U.S. more than 6 months per year)	A
Malaysia	B
Marshall Islands	B
Mexico (High-Net-Worth Professionals/Execs = PNT (Preferred Plus not available for Foreign Nationals)	B
The Netherlands/Holland (not including Aruba, Curacao, and Sint Maarten)	A
Nicaragua	B
Northern Mariana Islands	A
Palau	B
Panama (Decline: Panamanian citizens residing in Panama)	A
Peru	A
Philippines (Decline if residing in Mindanao, Zamboanga Peninsula and Sulu Archipelago)	B
Poland	A
Puerto Rico	A
Russia	B
Saudi Arabia	C
Singapore	A
South Africa	B
South Korea	A
Spain (Decline: Spanish citizens residing in Spain)	A
Switzerland	A
Taiwan	A
Turkey (Decline: Regions bordering Syria and Iraq)	B
United Arab Emirates (UAE) (Dubai)	A
UK (England, Scotland, Wales, Northern Ireland)	A
U.S. Virgin Islands	A
Uruguay	A
Venezuela	C
Vietnam	C

\* List Subject to Change; Does NOT apply to Permanent Residents (Green Card Holders) of the U.S. See Section 5.

## 3. INDIVIDUALS WITH A VALID VISA (Not Green Card Holders)

A visa holder is defined as an individual residing full time in the U.S. on a valid visa. Acceptability is based on the individual's country of citizenship and evidence that supports the individual staying in the United States.

### UNDERWRITING CLASSIFICATIONS AND AMOUNT LIMITS:

(See Section 2 for Country Code List)

Country Code	Rate Class*	Coverage Amount**	
		Term	Permanent
A	Best Class	\$3,500,000	\$10,000,000
B	Std. Plus or (Std. Tob.)	\$3,500,000	\$10,000,000
C	Std. Plus (or Std. Tob.) and \$2/1000	\$3,500,000	\$3,500,000
D	Std. Plus (or Std. Tob.) and \$3/1000	\$2,000,000	\$2,000,000

\* Visa Holders from an approved country intending to reside in the U.S. permanently will be considered for Best Class under the following parameters:

- 5 years continuous residence in the U.S.
- Mortgage and/or marriage to a U.S. citizen
- Long-term U.S. employment (at least 5 years)
- Provide an ITIN (Individual Tax ID Number) or IRS Form W-7 or IRS Form W-8
- Family income of at least \$50,000

\*\* Additional coverage may be available through Facultative Reinsurance

**ADDITIONAL REQUIREMENTS:**

- A completed Certification Regarding Taxes and Laws (form number AGLC103958)
- Copy of Visa. If a visa is not available, an explanation is required along with another valid U.S. Government-issued picture I.D.
- Required: Social Security Number or ITIN (Individual Tax ID Number), or IRS Form W-7 or IRS Form W-8 if an SSN or ITIN is not available
- The producer is responsible for obtaining and paying for any APS or other requirements needed from outside the U.S.
- Any requirements received from a foreign country must be translated into English at the producer's expense.

**4. FOREIGN NATIONALS**

A Foreign National is any person:

- who is NOT a United States Citizen or US Permanent Resident ('Green Card Holder'), and -
- who is residing outside the United States or who is in the US temporarily on a visa with no intent to remain (Visa holders intending to remain in the US should be considered under paragraph #3, 'Individuals with a valid visa', above)

Term Insurance is not available for Foreign Nationals residing in B, C, D, and E countries.

**UNDERWRITING CLASSIFICATIONS AND AMOUNT LIMITS:**

(See Section 2 for Country Code List)

Country Code	Rate Class*	Coverage Amount**	
		Term	Permanent
A	Best Class	\$3,500,000	\$10,000,000
B	Std. Plus (or Std. Tob.)	Not available <sup>1</sup>	\$10,000,000
C	Std. Plus (or Std. Tob.) and \$2/1000	Not available <sup>1</sup>	\$3,500,000
D	Std. Plus (or Std. Tob.) and \$3/1000	Not available <sup>1</sup>	\$2,000,000

\*\* Additional coverage may be available through Facultative Reinsurance  
<sup>1</sup> Facultative reinsurance not available

**SUBSTANTIAL CONTACTS:**

- Should have Substantial Contacts with the U.S that are documented on the application or in a cover letter.
- Substantial Contacts requires that the insured and the policy owner (if insured does not own the policy):
  - Must be in the U.S. for a purpose other than the purchase of insurance
  - Have a bank account in the U.S.
  - Satisfy one of the following:
    1. Own real property in the U.S.; or
    2. Have significant, systematic ongoing business activities in the U.S. such as regular physical visits or presence in the U.S. for purposes of conducting business. The file should be documented with specific detail of the reason the insured and policyowner is in the U.S.; or
    3. Maintain an investment interest in the U.S. which may include investment account ownership in the U.S.; or
    4. Be an employee of a U.S.-based company.
- Infrequent visits to the U.S. for vacation or pleasure are not considered a Substantial Contact.

**APPLICANT SPECIFICATIONS:**

- Ages 18-70.
- Must be rated Table 4 or better
  - SUL coverage rated greater than Table 4 can be considered on a case-by-case basis
- Occupation must be technical, professional, business owner or executive in nature.
- Unacceptable applicants include:
  - Missionaries
  - Judges, politicians, union leaders or foreign government employees
  - Journalists
  - Military, police or security personnel
  - Professional athletes or other high-profile occupations
  - Private pilots

## **APPLICANT SPECIFICATIONS (FOR FOREIGN NATIONALS), CONTINUED**

- Spouses of Foreign National applicants
  - One spouse must meet Substantial Contacts criteria
  - The other spouse can qualify for coverage. He or she:
    - > Must be in the US for a purpose other than to purchase insurance, and
    - > Must have a pattern of regular travel to the US, and
    - > The application must be submitted at the same time as, or after the approval of, the spouse with Substantial Contacts, and
    - > Meet all other requirements for issue, and
    - > Both applicants' coverage must be through AGL.
    - > Term Insurance is not available for spouses of Foreign Nationals if residing in B, C, D or E countries.

### **PRODUCT SPECIFICATIONS:**

- Term plans of 20 years or greater and all ROP Term plans - approved "A" countries only
- Permanent coverage available if residing in approved A, B, C or D countries
- No Child rider or DI Rider
- Waiver and ADB are acceptable if from an "A" country

### **PREMIUM:**

- The premium must be paid in U.S. dollars and drawn on a bank account in the U.S.
- All premium payments must comply with applicable OFAC and AML procedures.

### **ADDITIONAL REQUIREMENTS:**

- Social Security Number or ITIN (Individual Tax ID Number) or IRS form W-7 or IRS Form W-8
- All solicitation must take place within the U.S. Application must be taken in a U.S. state where the producer is licensed to do business.
- All application sections, medical requirements and inspections must be completed on U.S. soil in jurisdictions in which the insurer is licensed.
- A completed Certification Regarding Taxes and Laws (form number AGLC103958)
- Copy of visa is preferred. If a visa is not available, an explanation is required along with another valid U.S. Government-issued picture I.D.
- The state of issue and delivery is the state where the real property is located or other applied Substantial Contacts occurs.
- The producer is responsible for obtaining and paying for any APS or other requirements needed from outside the U.S.
- Any requirements received from a foreign country must be translated into English at the producer's expense.
- Ownership may be through a trust, partnership, LLP, LLC, corporation or other legal entity domiciled in the U.S. The trust, partnership, LLP, LLC or corporation documents must be in English and fully executed copies of such documents should be submitted to company prior to policy issuance.
- Ownership through a foreign domiciled trust, partnership, LLP, LLC, corporation or other legal entity is prohibited.
- If the policy is owned by someone other than the insured, the insurable interest laws of the state of application and issue apply.

## **5. PERMANENT RESIDENT, DUAL CITIZEN OR ASYLUM/REFUGEE STATUS**

- Permanent Residents (Green Card Holders) of the U.S. – Will be insured at best available class with no country restrictions using our normal retention and reinsurance treaties. (All medical requirements and inspection reports must be done in the U.S.).
- Dual Citizens – Individuals having citizenship with the U.S. and another country (dual citizens) will be insured as U.S. citizens, subject to full underwriting. If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied.
- Asylum or Refugee Status – Individuals residing in the U.S. on asylum or refugee status from an approved country will be considered for coverage upon receipt of paperwork that documents an approved asylum or refugee status. An application for asylum or refuge is not sufficient.
- Temporary Protected Status (TPS) - Individuals residing in the U.S. on TPS from an approved country will be considered for coverage upon receipt of paperwork that documents an approved TPS. An application for TPS is not sufficient.