



Foreign National Guidelines

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Definition

For purposes of these guidelines, a Foreign National is defined as one of the following:

- A citizen of a country included on the list of Approved Countries (next page) residing in the U.S. without a permanent visa.
- A U.S. citizen or a permanent resident (green card) living abroad more than 12-weeks in one year in one of the countries on the Approved Countries list.
- A citizen of a country included on the list of Approved Countries living outside the U.S. more than 12-weeks in one year in one of the countries on the Approved Countries list.

Eligibility

- Age 18 to 80
- The proposed insured must have a purpose for being in the state of solicitation other than the purpose of buying life insurance, which can be demonstrated by the points below.
 - U.S. interests – proposed insured** must have significant, legitimate interests in the U.S. and have been physically present in the U.S. for 15 days in the preceding 12 months. For purposes of these guidelines, U.S. interests include one or more of the following:
 - U.S. residence
 - Other significant U.S. property ownership interests
 - Primary Employment in the U.S.
 - Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S.
 - U.S. Bank or brokerage account established at least 6 months prior; with a minimum balance of \$500,000
 - Must have a U.S. social security number, Tax ID number or complete IRS form W-8.
 - Must have a basic understanding of the English language. If translation assistance needed for completion of the paramedical exam, please contact Vendor Management.
 - An LLC or a trust established in the U.S. does not meet nexus requirements unless one of the above eligibility criteria is met.

For spouses of foreign nationals without their own nexus to the U.S., the amount of **individual coverage available will be limited to the lesser of the amount of coverage on the spouse (with the nexus to the U.S.) or \$2.5 million. Applications on both spouses must be submitted concurrently. All solicitation, application, exams and lab tests must be completed in the U.S. If the spouse with nexus to the U.S. is declined or the case is closed or withdrawn for any reason, no offer will be made to the spouse without nexus. This does not apply to survivorship products.

The guidelines above are not meant to be all inclusive. Due to the complexity of individual case circumstances, Underwriting and Legal will decide if nexus qualification meets Lincoln's criteria.

Guidelines

- **All solicitation must occur in the U. S.** and adhere to Lincoln's Situs Guidelines
- Application, medical exams, labs and tests must be completed in the United States
- Cover letter from producer outlining need for insurance coverage
- Foreign Travel and Residence Supplement
- APS must be translated into English by a non-related third party vendor; home office translation service is available for Spanish and Japanese, please contact your underwriter
- Owner must be insured, family member, U.S. business or U.S. trust
- Two quarters of bank or brokerage statements to verify amount and minimum six month timeframe if a U.S. Bank or Brokerage account is the only nexus to the USA

Exclusions

Politicians, missionaries, public figures, government leaders and employees, journalists, judicial personnel, police force, trade union officials, foreign military personnel or any high profile occupation will not be considered.

An aviation exclusion rider will be required for all private pilots.



Product and Ratings

- Permanent Products for U.S. and non-U.S. citizens
- Term Products available only for U.S. citizens living in approved countries
- Preferred plus and preferred is allowed if acceptable medical history reports are submitted
- Up to Table D (4)
- Table Reduction Program (TRP) is allowed up to age 70

Auto bind and Jumbo Limits

- \$25 million auto bind limit
- \$35 million jumbo limit

Foreign National – Approved Countries

American Samoa	China*	Grenada	Martinique	St. Kitts and Nevis
Andorra	Cook Islands	Guadalupe	Mexico	St. Lucia
Anguilla	Costa Rica	Hong Kong	Monaco	St. Vincent and the Grenadines
Antigua	Curacao	Hungary	Montenegro	San Marino
Argentina	Cyprus	Iceland	Montserrat	Singapore
Aruba	Czech Republic	India*	Morocco	Slovakia
Australia	Denmark	Ireland	Netherlands	South Korea
Austria	Dominica	Israel*	Netherlands Antilles	Spain
Bahamas	Dominican Republic	Italy	New Caledonia	Sweden
Barbados	Ecuador*	Jamaica	New Zealand	Switzerland
Belgium	Estonia	Japan	North Mariana Islands	Taiwan
Belize	Falkland Islands	Kuwait	Norway	Trinidad and Tobago
Bermuda	Finland	Latvia	Panama	Turkey*
Brazil	France	Liechtenstein	Paraguay	Turks and Caicos
Brunei	French Guiana	Lithuania	Peru	United Arab Emirates
Bulgaria	French Polynesia	Luxembourg	Philippines*	United Kingdom
Canary Islands	Germany	Macau	Poland	Uruguay
Cayman Islands	Greece	Malta	Portugal	Vatican City
Chile	Greenland	Marshall Islands	Romania	Virgin Islands

*Residence in only certain cities or regions will be acceptable. See specifics below.

- ✓ China – residence in major city such as Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin
- ✓ Ecuador – Quito only
- ✓ India – residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat
- ✓ Israel – residence in any part of Israel except the West Bank and the Gaza strip
- ✓ Philippines – residence in Manila
- ✓ Turkey – residence in Istanbul and Ankara will be acceptable

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