

CITIZENSHIP GUIDELINE



AIG:

Social Security Number (SSN) is required.

American Amicable/Occidental:

If the applicant resides in the United States, 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) and 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. Lived in the United States for a minimum of 1 year
5. No current plans to move outside of the United States
6. If Non-Resident Alien (Non-US Citizen without a Green Card) – Owner must submit W8BEN****
7. If Resident Alien (Non-USA Citizen with a Green Card) – Owner must submit W-9****
8. If premiums paid by ACH, must be a United States bank

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9. Complete Telephone Interview*****

* 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.

** 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.

**** W-8BEN and W-9 Forms are available on the United States IRS website

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

8:30am - 2:00am Monday through Friday EST

10:00am - 10:00pm Saturday & Sunday CST

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.

Columbian Financial Group (CFG):

If Non-US citizen or non-permanent resident without a Social Security Number (SSN), ITIN is acceptable.

For term, must be employed. If self-employed, provide occupation & duties.

- No limitation on max coverage, can get up to \$250,000.
- If stay at home mom, max coverage allowed is \$35,000.

For final expense whole life, maximum coverage up to \$15,000.

CVS/Accendo:

Must be legal US resident and have Social Security Number (SSN).

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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: Social Security Number (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: H1B, H1C, H2A, H3, K1, L1, V1, V2.

Foreign Nationals who are frequent visitors to the US: Social Security Number (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 between the ages of 18 and 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.

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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

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
- US Tax ID number (ITIN) without one of the acceptable VISAs noted above
- Employment Authorization Card (EAD) without one of the acceptable VISAs noted above

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GPM:

Foreign Born Applicants:

Agents selling to foreign-born applicants must submit the Residence & Naturalization Certification (Form M50.00) with the application.

If the applicant is a Naturalized U.S. Citizen, the form certifies the agent has reviewed the applicant's Certificate of Naturalization, U.S. passport, state voter registration card or military ID card. If the applicant is a Resident Alien (Foreign National), the form certifies the agent has reviewed the applicant's Resident Alien Card.

The agent certifies also that the applicant both speaks and understands the English language or, if not, that the agent personally translated all application questions and other pertinent information, into the language spoken and understood by the applicant.

Resident Aliens/Foreign Nationals can be considered for life insurance with GPM Life if they have been living in the United States as lawful permanent residents for at least 2 years immediately preceding the date of the application and intend to become United States citizens.

Foreign Travel and Residence:

GPM Life's underwriting consideration of Proposed Insureds who reside or travel extensively abroad (or intend to do so) depends on the exact location purpose, and duration of such travel or residence.

Applicants who reside or travel extensively in foreign locations where political unrest, disease, or inadequate medical care pose a hazard generally may be charged a flat extra premium or denied coverage altogether. Further, Proposed Insureds in this category usually cannot be granted Waiver of Premiums for Disability coverage, Accidental Death Benefit, or Guaranteed Insurability Option.

When a civilian about to embark on an extended trip to any underdeveloped or politically unstable country applies for term coverage, the possibility may be that they are seeking "trip insurance" which will lapse when they return to the United States. Generally, the application will either be denied or a permanent plan offered instead.

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Great Western:

Social Security Number (SSN) is required.

Mutual of Omaha (MoO):

For Life Insurance: All applicants must have a Social Security Number (SSN) or TIN when they apply.

The proposed insured must be a Citizen of the United States, Canada, Puerto Rico, or Britain.

Virgin Islands (BVI) or they must be a permanent resident of the US or have an approved Temporary Visa. They must reside in the US for the past 12 months for the life product, ADB and waiver or 36 months for the disability rider.

Residency in the following countries are also acceptable without any additional requirements:

Marshall Islands, Guam, Micronesia, Samoa and Palau.

Acceptable Temporary Visas:

E-1: Treaty Trader

H-1B: Specialty Occupations

H-4: (Spouse and children under age 21 of individual with any H-1B Visa). Need to validate that the spouse has H1-B visa

L-1: Transfer of Key employees to US operations

L-2: (Spouse and children under age 21 of individual with L-1 can also qualify for an L-2 visa)

EAD (Employee Authorization document) is not an acceptable type of residency

For Guaranteed Advantage accidental death product: Non-US citizens may be covered as long as they have a green card & have resided in the US for more than one year.

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LEGACY PARTNERS
FINANCIAL NETWORK

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 U.S. 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 United States: 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.

Silac:

Must be a US Citizen.

Sons of Norway:

Must be a US Citizen and Social Security Number (SSN) is required.

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Transamerica:

Whole Life:

Social Security Number (SSN) required.

If they are a US resident, a green card or permanent resident card is required.

Trendsetter Term LB & Super:

For all Non-US citizens and permanent residents (green card holders), a copy of a valid visa is required with all applications.

Use the image upload tool on the agent portals to submit copies of images.

A copy of valid green card will be required for Long Term Care Rider, Living Benefit Riders (Chronic Illness and Critical Illness), or at underwriter discretion.