

Guidelines for Sales to Foreign Nationals

Effective February 10, 2020

Replaces version dated August 27, 2019



Applicants other than US Citizens or Permanent Residents/Green Card Holders

GENERAL REQUIREMENTS

A. Applicability

- These guidelines are intended to support the submission of individual life insurance applications and may not be used for other products.

B. Solicitation, Application, Medical Examinations, Policy Delivery

- All solicitation and all related aspects of the sale/application, from the initial contact, completion of application, medical exam, inspection report, and any other requirements, must take place within the United States - up to and including the policy delivery. Cover letters and other aspects of sale/application must be completed in English.
- The producer will be responsible for obtaining APSs and other requirements outside the country.
- Supporting documentation provided in a language other than English will be translated internally. If a translation is provided from an external source with the application, the original in-language source document is required to be submitted
- Copy of current and valid Visa must be provided with the application. (See Category 3 regarding Visa Waiver Program clients)
- Policy delivery receipt will be required for all Foreign National policies, regardless of state, and will add signing location along with an attestation stating this is being signed in the U.S.
- Clickwrap eSignatures will be required for Foreign National applications submitted via iGo eApp.
- The use of a Power of Attorney is not acceptable.

- 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 must 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 owner and/or payor of the policy differs from the insured, the owner and payor must also meet U.S. substantial contacts criteria (see Category 3).
- Completed Certification Regarding Taxes and Laws is required. (form no. AGLC103958)
- For Categories 2 and 3, an IRS form W-9 or IRS form W-8BEN is required. Either form, as determined by the client, is acceptable to AIG.

C. Premium Payments

- The initial premium and all subsequent premium payments must be drawn on the U.S. bank account of the named insured, owner or payor listed on the application.
- All premium payments must be in full compliance with Company Office of Foreign Assets Control (OFAC) and Anti-Money Laundering (AML) procedures.
- Money orders are not acceptable for initial or ongoing premiums.

D. Post-Issue Policy Communications

- All post-issue communications regarding the policy, including premium notices, must be mailed to a street address of record, within the U.S. May not be the address of agent or any affiliate.

IMPORTANT NOTES:

- For quoting purposes only. Quotes are not considered bound: our final decision at time of underwriting review may change if world conditions change. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change quickly as world conditions change, and this publication may not reflect sudden changes in the world situation.
- Individuals residing in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individually Considered (IC) and may be declined.
- Term Insurance is available only for A countries for Non-Resident Aliens living outside the U.S. Both SAT or QoL Term is available for A countries.

Please review Approved Country List on page 4

RESIDENT CATEGORIES

1. Permanent Residents / Green Card Holders (green card valid for 10 or more years from date of issuance)

- Green Card Holders (green card valid for 10 or more years from date of issuance) will be insured at best available class with no country restrictions using our normal retention and reinsurance treaties. (All applications, medical requirements and inspection reports must be done in the U.S.).
- Green Card Holders must provide copy of a current and valid Green Card with the application.
- U.S. citizens and permanent residents/Green Card holders with extended travel (greater than 6 months) will be underwritten as a Category 3, Non-Resident Alien living outside the U.S., based on the destination country code, as long as our travel guidelines do not prohibit.

2. Temporary green card holders or Non-Resident Aliens, living in the U.S. full-time (10 or more months per year) on an acceptable valid Visa

A Non-Resident Alien living inside the U.S. is defined as an individual residing full time (10 or more months per year) in the U.S. on a temporary green card (valid for less than 10 years from date of issuance) or an acceptable valid visa as listed below. Acceptability is based on the individual's country of citizenship and evidence that supports the individual staying in the United States.

Acceptable visa types include the following: E1, E2, E3, EB5, H1B, H1C, H4, K1, K2, K3, K4, L1, L2, O1, O3, P1, P2, P3, P4, TN, TD, V1/V2 and temporary green card (valid for less than 10 years from date of issuance).

- E1: Treaty trader
- E2: Treaty investor
- E3: Australian workers in specialty occupations
- EB5: Investor
- H1B: Specialty workers
- H1C: Nurses
- H4: Spouse and children (if spouse holds a H1B or H1C visa)
- K1/K3: Fiancée/fiancé or Spouse of U.S. citizen
- K2: Child of K1
- K4: Stepchild of K1
- L1: Intracompany transferee
- L2: Spouse or child of L1
- O1: Temporary worker with extraordinary ability
- O3: Spouse or child of O1, O2
- P1: Internationally Recognized Athlete or Member of Internationally Recognized Entertainment Group (Subject to our Professional Athlete/Celebrity Guidelines)
- P2: Artist or Entertainer in a Reciprocal Exchange Program
- P3: Artist or Entertainer in a Culturally Unique Program
- P4: Spouse or Child of P1, P2, or P3
- TN: CA and MEX professional workers through the North American Free Trade Agreement
- TD: Spouse or child of TN
- V1/V2: Spouse/child of a legal permanent resident
- Temporary green card (less than 10 years)

The following visa types can be considered if they have been living in the U.S. full-time (10 or more months per year) for

3 years or longer, provided they meet requirements on their own to justify the face amount based on earned income protection needs or estate conservation needs. Social Security or ITIN (Individual Tax ID) Number is required.

- F1: Academic Student
- F2: Spouse or child of F-1
- J1: Exchange visitors
- J2: Spouse or children of J1
- M1: Vocational student or other non-academic student
- M2: Spouse or children of M1

- EAD: An Employment Authorization Document (EAD) on its own is not an acceptable visa type and must be accompanied by a copy of an acceptable visa as indicated above. Note: If the acceptable visa type is expired (or is within 6 months of expiring), we will accept the EAD card and proceed with underwriting if the EAD has at least 6 months of remaining validity. Consideration is subject to all other criteria outlined within this Foreign National Guidelines document being met.

- I-797A extension: at least 6 months remaining will be considered as a valid visa for the acceptable visa types listed above.
- Juvenile Coverage is available for Juveniles of families living in the U.S. full-time (10 or more months per year) for A&B countries only, following our current Juvenile guidelines.

A Non-Resident Alien and his/her spouse from A/B countries, with valid acceptable visas listed above, who have been residing in the U.S. full-time for at least 3 years continuously prior to request for coverage and intend to reside in the U.S. permanently, will be considered for best class provided one of the spouses meets at least one of these additional criteria:

- Own real estate in the U.S., OR
- Own a business in the U.S., OR
- Marriage to a U.S. citizen, OR
- Long-term U.S. employment of at least 3 years

Underwriting classifications and amount limits:

Country Code	Rate Class ¹	Coverage Amount ²	
		Term	Permanent
A	Preferred Plus	\$3,500,000	\$10,000,000
B	Std. Plus or Std.	\$3,500,000	\$10,000,000
C	Std. Plus or Std. and \$2/1000	\$3,500,000	\$3,500,000
D	Std. Plus or Std. and \$3/1000	\$2,000,000	\$2,000,000

¹ Most favorable class provided depending upon product availability.

² Additional coverage may be available through Facultative Reinsurance.

Product:

- All riders, as eligible by product, are available to temporary green card holder and acceptable visa holders listed above living in the U.S. full-time (10 or more months per year).
- If coverage includes an ABR rider (QoL and AAS CI) and a claim is requested from outside the U.S., the claim must be certified by a U.S. licensed physician, practicing in the U.S. in the state where they are licensed.
- Non-medical program is not available to Category 2 or Category 3 residents, including temporary green card holders.

3. Non-Resident Aliens, living outside the U.S. or holding other visa types than those listed above

A Non-Resident Alien living outside the U.S. is defined as an individual residing outside the U.S., and who visits the U.S. at least annually on a temporary and valid Visa (B1/B2 for example). Clients entering the U.S through the **Visa Waiver Program** are treated as Category 3 since this is equivalent to a B1/B2 Visa. Copy of passport pages required.

Underwriting Classifications and Amount Limits:

Country Code	Rate Class ¹	Coverage Amount ²	
		Term	Permanent
A	Preferred Plus	\$3,500,000 ²	\$10,000,000 ²
B	Standard	Not available ³	\$10,000,000 ²
C	Standard and \$2/1000	Not available ³	\$3,500,000 ²
D	Standard and \$3/1000	Not available ³	\$2,000,000 ²

¹ Most favorable class provided depending upon product availability.

² Additional coverage may be available through Facultative Reinsurance.

³ Facultative reinsurance not available.

Substantial Contacts:

To demonstrate a need for a U.S. policy, provide a cover letter (written in English) with the application that explains the applicant's nexus to the U.S., substantial contacts, and need for life insurance. With the application, also provide proof of all verifiable information listed below.

Non-Resident Aliens, living outside the U.S., must have the following physical and financial presence in the United States:

- A minimum 15-day stay annually in the U.S. for at least the prior 24 months, **AND**
- An existing U.S. financial presence including a U.S. bank account in the clients name opened a minimum of six months prior to application, **AND**
- Verifiable U.S. assets to help justify coverage — specifically 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.

In addition, Non-Resident Aliens, living outside the U.S., must also meet ONE of the following:

- Own real estate in the U.S., **OR**
- Own a business in the U.S., excluding trusts, **OR**
- Work for a U.S. company, **OR**
- Have a verifiable U.S. tax liability, **OR**
- Have an immediate family relation (Parent, Sibling, Spouse, Children) residing in the U.S. (in addition to financial presence).

Applicant Specifications:

- Ages 18-70
- Must be rated Table 4 or better, **OR** with a maximum flat extra not to exceed \$5/1000.
- Home Office ordered Inspection Report required for amounts of \$1,500,001 and up
- Citizens of U.S. territories will be underwritten as foreign residents, not U.S. citizens.

- Occupation must be technical, professional, business owner or executive in nature.
- Unacceptable applicants include:
 - Missionaries
 - Judges, politicians, politically exposed persons, union leaders or foreign government employees
 - Journalists
 - Military, police or security personnel
 - Professional athletes or other high-profile occupations
 - Pilots (no aviation activity)
- Spouses of Non-Resident Aliens living outside the U.S. (Category 3)
 - One spouse must meet Substantial Contacts criteria
 - The other spouse can qualify for coverage. He or she must meet all of the following requirements:
 - ~ Copy of current and valid Visa must be provided with the application, **AND**
 - ~ A minimum 15-day stay annually in the U.S. for at least the prior 24 months, **AND**
 - ~ An existing U.S. financial presence including a U.S. bank account in the client's name (or joint with spouse) opened a minimum of six months prior to application,
 - ~ Application must be submitted at the same time as, or after the approval of, the spouse with Substantial Contacts, **AND**
 - ~ Both applicants' coverage must be through AGL.

Product:

- \$1,000,000 minimum face amount required for Non-Resident Aliens living outside the U.S.
- For the Max Accumulator product only, the following alternative requirements are also acceptable:
 - Face amount is \$500,000 or more and illustrated premium is greater than or equal to 90% of the policy's Seven-Pay Premium (as shown in the "Policy Coverage Summary" section of the illustration).
- Term insurance is only available for approved A countries. Policies must have a minimum 20 year level term period.
- Permanent coverage is available if residing in approved A, B, C or D countries.
- Waiver of premium rider is available for A countries only. All other **medically underwritten** optional riders are not available.
- Juveniles living outside the U.S. do not qualify for coverage. For juveniles of families living outside the U.S., coverage is not available even if the juvenile is a U.S. citizen.
- Non-medical program is not available to Category 2 or Category 3 residents, including temporary green card holders.

OTHER CITIZENSHIP CATEGORIES

• 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.

APPROVED COUNTRIES

- Subject to all other requirements being met, we can only accept applications on citizens of the countries listed below.
- 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.

American Samoa	A
Argentina (Decline if residing in Argentina)	A
Australia	A
Bahamas	B
Belgium	A
Bermuda	A
Bolivia	B
Canada (Due to provincial law, we must decline visa holders from or residents of Alberta, BC or Manitoba)	A
Cayman Islands	B
Chile	A
China*	B
Colombia (Decline borders with Ecuador and Venezuela)	D
Costa Rica	A
Dominican Republic	B
Ecuador (Decline border with Colombia)	A
El Salvador	B
Federated States of Micronesia	B
France - including French Antilles, Guadeloupe (French citizens must reside outside of France more than 6 months per year)	A
Germany (German citizens must reside outside of Germany more than 6 months per year)	A
Guam	A
Holland (Not including Aruba, Curacao, and Sint Maarten)	A
Honduras	C
Hong Kong	A
India (Indian citizens must reside outside of India more than 6 months per year)	B
Ireland	A
Israel (Decline if residing in West Bank or Gaza)	A
Italy	A

Jamaica	B
Malaysia	B
Marshall Islands	B
Mexico*	B
The Netherlands (Not including Aruba, Curacao, and Sint Maarten)	A
New Zealand	A
Nicaragua	B
Northern Mariana Islands	A
Palau	B
Panama (Panamanian citizens must reside outside of Panama more than 6 months per year)	B
Peru	A
Philippines (Decline if residing in Mindanao, Zamboanga Peninsula and Sulu Archipelago)	B
Poland	A
Puerto Rico	A
Russia (Decline for Chechnya, Dagestan, Ingushetia, Kabardino-Balkaria, North Ossetia, Karachay-Cherkessia)	B
Singapore	A
South Africa	B
South Korea	A
Spain (Spanish citizens must reside outside of Spain more than 6 months per year)	A
Switzerland	A
Taiwan	A
Turkey (Decline borders with Syria, Iraq and Iran)	B
United Arab Emirates (UAE) (Dubai)	A
UK (England, Scotland, Wales, Northern Ireland)	A
U.S. Virgin Islands	A
Uruguay	A
Vietnam	B

* May qualify for PNT.



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