

# Recap of Current Foreign National Guidelines



Insurance | Risk Management | Consulting

Company	Products	Minimum Net Worth	Minimum Face Amount	Nexus	Third Party Financial	Medical Records	Countries	Ownership	Notes
Allianz	Permanent Only	\$2,000,000	\$1,000,000	See page 6 of Underwriting Guide	Phone Interview and 3rd party financials for over 5,000,000	A certified translation Co or previously approved translator for all requirements before the application is submitted at owner or producers expense	A Countries-Preferred NS B Countries - Standard NS C Countries - Uninsurable	See page 8 of Underwriting Guide	
John Hancock	Permanent	\$5,000,000 US or equivalent	\$1,000,000	See Underwriting Guide. Also needs 15 days US presence	Personal and/or business Financial Supplement Letter of reference from Financial Institution with all account values and duration of relationship. See page 5 of guide	Has to be translated to English, will not reimburse translation fee	A & B Countries - Up to Best Class C Countries - Preferred	Owner must have a US Tax ID or SSN, or must complete W-8EN Two Party Ownership i.e. personal ownership Offshore trusts or entities are not allowed	25% of assets must be in the US
Lincoln National	Permanent Only	NA	No Minimum	See page 3 of Underwriting Guide	Inspection report \$1,000,000 - LNL 3rd party could take its place up to 10 M	Will translate Spanish record, for other languages reimburse up to \$250.00	A Countries - Up to Preferred Best B Countries - Non-Smoker Plus C Countries - Unacceptable	Insured Family member with a US connection US Business US Trust US LLC with US address	US Citizen can get term Not in NY
Mass Mutual	Whole Life		\$1,000,000 or \$500,000 with premium of \$15,000	See page 1 of Guidelines for Foreign National living abroad (page 17 of FN pdf)	Third Party Financials needed for over \$10,000,000 ages 41-80. Financials can be obtained by CPA, bank account, or brokerage account. Children 0-16 requires Third Party Financials over \$5,000,000	Must be provided in English. Will reimburse a maximum of \$50.00 for translation by an approved vendor. Mass can translate Spanish APS is required	A countries - Ultra referred B countries - Select Preferred C, D U countries - may be available through Mass Advantage 5 million max. Consult Underwriter No Japan, Spain and France	US resident US trust with at least one US trustee. US business Insured residing in European Union countries, must be owned by US individual or entity	Premium Financing may be considered for minimum face amount of \$2,500,000
Prudential	Term & Permanent	\$2,000,000	\$250,000	See page 1 Non- Resident Guidelines	Required \$1,000,000 or more	Has to be translated to English, will not reimburse translation fee	A Countries - Up to Preferred Best B Countries - Non-Smoker Plus C Countries - Unacceptable		
Symetra	Term & Permanent	\$1,000,000	\$1,000,000	See page 3 of Underwriting Guide	Required \$3,000,000 or more	Has to be translated to English, will reimburse up to \$300.00	B Country - Up to Preferred Non-Smoker	Insured US Corporation, partnership, or LLC with a valid Tax ID and is beneficiary An immediate family member who resides in and is a permanent resident of the U.S	Most liberal Nexus and has POA
Transamerica	Term & Permanent	\$1,000,000	\$1,000,000 Term \$250,000 Whole Life	See page 3 of Underwriting Guide	Required \$3,000,000 or more	Medical record in English or Spanish. Will not reimburse for other languages.	B Country - Up to Best Class	Insured Legal entity (e.g. LLC) Trust Business	

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