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Foreign National and Residency Guidelines

Below are the guidelines for applications received on proposed insureds who are not U.S. citizens or U.S. legal permanent residents (“green card holders”) and are living in the U.S. either on a part-time or full-time basis.

The specific guidelines regarding rate class, coverage amounts, etc. are noted under each category.

- Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation.
- Spouse Term Rider, Primary Insured Level Term Rider, Children’s Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting.
- Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All categories must also comply with the following requirements:

- Application must be taken and medical requirements must be completed in the U.S.
- Policy must be delivered in the United States (no Power of Attorneys).
- APs and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.
- Funds must be from a U.S. financial institution and in U.S. dollars.
- Proposed Insured and Owner must have a physical U.S. address.
- Dependents seeking coverage must reside in the U.S. or Puerto Rico on a permanent basis.

At the underwriter’s discretion, documentation of residency, finances or identity may be required.

Category 1

Category 1	Tax ID	Proof of Identity	Requirements: Life
U.S. citizens and lawful permanent residents (permanent residents/green card holders)	SSN	In accordance with Life and Annuity application	Must have resided in the U.S. a minimum of six consecutive months

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on product guidelines

Category 2

Category 2	Tax ID	Proof of Identity	Requirements: Life
Non-U.S. citizens and/or non-permanent residents residing in the U.S. on a full-time basis	SSN or ITIN. W8-BEN form required if no SSN or ITIN.	<p>Copy of unexpired foreign passport or U.S. government photo ID such as driver's license or state ID are required with application as proof of identity.</p> <p>For Mexican Consular ID, see Proof Of Identity/ Consular ID section below.</p>	<p>Acceptable visa types (in U.S. 6+ months) E1, E2, E3, EB5, H1B, H1C, H4, K3, K4, L1, L2, O1, O3, OPT-F1, P1, P2, P3, P4, TN/TN1.</p> <ul style="list-style-type: none"> For acceptable visas, must have resided in the U.S. six consecutive months in the past year and plan to stay in the U.S. permanently. <hr/> <p>Other acceptable visa types or status (in U.S. 12+ months) B1/B2 (ages 18+ only), C1, C2, C3, DACA, DV1, DV2, H2A, H2B, J1, J2, T1, TPS (TPS acceptable for juveniles when applying with the rest of the family), K1, K2 (K2 coverage must include parent coverage).</p> <p>Expired or no visa</p> <p>Asylum and refugee status seekers (refugee and asylee statuses acceptable for juveniles when applying with the rest of the family); F1, H3, M, Q (ages 18+), humanitarian parole (must have been in the US at least 12 months, and provide copy of EAD) – must provide copy of Employment Authorization Card (EAD).</p> <p>For any of the three statuses listed above (other acceptable visa types, expired or no visa or asylum/refugee status seekers), the applicant:</p> <ul style="list-style-type: none"> Must have resided in the U.S. 12 consecutive months in the past year and plan to stay in the U.S. permanently. This time frame may vary depending on home country and reason for entry to the U.S. Adults 18+ must be employed by an established U.S. business or dependent of an individual employed by an established U.S. business. Juveniles here under TPS, Refugee and Asylum status may be acceptable WHEN applying for coverage with their parents as part of a family submission. Parent should be owner and payor. If guardianship is involved we will require copies of US legal guardianship papers. Visa types not listed may be considered on an individual basis. <hr/> <p>Not acceptable visa types: A1, A2, A3, G, I, P, R1, R2, S, U1, U2, U3, U4, U5, expired visa of a type listed as not acceptable.</p>

- Citizenship Supplemental Questionnaire must be completed.
- Travel Questionnaire required for travel outside of the U.S. in previous two years or anticipated in next two years, if compliant with state regulations.
- Underwriting may run Identification validation database searches and may request additional documentation to verify that criteria are met.
- Accidental Death Benefit rider is individual consideration for C–E countries.
- Preferred consideration only for individuals with acceptable visas listed above and if home country is A or B. Individual consideration if home country is C–E.
- Max coverage for individuals with DACA status, an expired visa, or no visa is \$1,000,000.
- Coverage amounts over \$1,000,000 for individuals with valid acceptable visas are submitted to facultative reinsurance for acceptance prior to approval.

Category 3

Category 3	Tax ID	Proof of Identity	Requirements: Life																		
Non-U.S. citizens and/or non-Permanent Residents who reside part-time in the U.S.	SSN or ITIN or W-8BEN	Copy of unexpired Foreign Passport required as proof of identity	<p>Must meet all the requirements listed below:</p> <ul style="list-style-type: none"> • Must have investment/banking relationship in U.S. • Must have a current, unexpired, acceptable visa from the preceding table • Must reside in the U.S. on a cumulative basis for a minimum of four months annually. This timeframe may vary depending on home country and residence within that country. <p>In addition to the above requirements, must also meet at least one of the following:</p> <ul style="list-style-type: none"> • Own a real property • Own a U.S.-based business or be partner in a U.S.-based business that has been established for a minimum of 12 months • Be employed by a U.S.-based company <p>-----</p> <p>Occupations not accepted include:</p> <table border="0"> <tr> <td>Arms dealers</td> <td>Military personnel</td> </tr> <tr> <td>Aviation</td> <td>Missionaries</td> </tr> <tr> <td>Bodyguards</td> <td>Police Force</td> </tr> <tr> <td>Celebrities</td> <td>Politicians</td> </tr> <tr> <td>Diplomats</td> <td>Professional athletes</td> </tr> <tr> <td>Foreign aid/relief workers</td> <td>Professional athletic coaches</td> </tr> <tr> <td>Government leaders</td> <td>Public figures</td> </tr> <tr> <td>Journalists</td> <td>Security personnel</td> </tr> <tr> <td>Judicial personnel</td> <td>Trade union officials</td> </tr> </table>	Arms dealers	Military personnel	Aviation	Missionaries	Bodyguards	Police Force	Celebrities	Politicians	Diplomats	Professional athletes	Foreign aid/relief workers	Professional athletic coaches	Government leaders	Public figures	Journalists	Security personnel	Judicial personnel	Trade union officials
Arms dealers	Military personnel																				
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Diplomats	Professional athletes																				
Foreign aid/relief workers	Professional athletic coaches																				
Government leaders	Public figures																				
Journalists	Security personnel																				
Judicial personnel	Trade union officials																				

- Citizenship Supplemental Questionnaire must be completed.
- Travel Questionnaire required if travel outside of US in previous two years or anticipated in next two years, if compliant with state regulations.
- Underwriting may run Identification Validation data base searches and may request additional documentation to verify that criteria is met.
- Risk above table D 200% will be declined.
- Preferred consideration only for individuals with acceptable visas listed above and if home country is A or B.
- Coverage amounts over \$1,000,000 for individuals with valid acceptable visas are submitted to facultative reinsurance for acceptance prior to approval.

Underwriting considerations for all categories

- Income must be earned and reported within the United States.
- Real property is land, and anything growing on, affixed to, or built upon it, including buildings; it is property that does not move.
- W-8BEN form is required when a spouse rider or child term rider is added and they do not have a Social Security Number.
- For non-US citizens, the maximum amount for Exam-Free¹ is \$300,000.

Parents

We will consider **\$100,000 as a maximum** amount available for parents who arrive from another country with an acceptable visa, and are living with their children permanently, **but without personal earned income**. (IUL is intended to provide insurance for those who have assets and earnings in the United States). Adult children should have the same or more coverage in force or applied.

For higher amounts of coverage, the PARENT will need additional justification:

Must have:

- Documented personal net worth in the United States

In addition to the above, must also have at least one of the following:

- Own real property
- Own a U.S.-based business or be a partner in a U.S.-based business that has been established for a minimum of 12 months.

Proof of identity

An ID that is expiring within 30 days of the application would not be accepted. Another form of photo ID is required. Otherwise, the applicant will need to reapply after their ID has been renewed.

The following are acceptable photo IDs that may be used to provide proof of identity. If there are concerns or questions regarding the IDs – consult with the home office underwriting team prior to submitting the application:

- Unexpired passport
- Unexpired Mexican Consular IDs – see below
- Unexpired REAL driver's license or REAL state ID
- Unexpired driver's license or state ID – Driver's licenses or IDs marked "Not for identification use" or similar wording or temporary driver's licenses (TVDL) are acceptable IDs.
Note: Driver's licenses that are suspended but not expired may be accepted as proof of identity depending on how long it has been suspended and what information is obtained in the MVR.
- United States government issued photo ID preferred over any of the above.

¹ Policy approval is determined by a review of medical and personal history on the application and may be subject to additional underwriting requirements at the discretion of F&G. Review Fidelity & Guaranty Life Insurance Company Underwriting Guidelines for additional details. For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for exam-free underwriting is \$300,000. In Puerto Rico, exam-free underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

Note: Mexican Consular IDs require additional proof of identity. Copies of two of these documents are required to accept a Mexican Consular ID:

- Bank statement (*cannot be a new bank account, must be open longer than six months*)
- Phone bill (*land line or cell*)
- Utility bill (*gas, electric, water, property insurance*)
- Lease (*property*)
- Credit card statement
- Lease (*automotive*)
- Unexpired Mexican passport

Preferred considerations

Category 2 Foreign Nationals

- Applicants from Class C through E Country of Origin
 - Travel to C countries if for a period of six weeks or less in a 12-month period of time (rule does not apply to those states which adverse action is not allowed due to travel)
 - No travel to D-E countries (rule does not apply to those states which adverse action is not allowed due to travel)
- Applicant has SSN or ITIN
- No preferred if W8-BEN form is completed
- Has a U.S. medical provider and evidence of health care in the U.S.
- Has resided in the U.S. for minimum of five years
 - If has an active acceptable visa, may be considered for preferred at two years
 - If self-employed or appears to be employed by sole proprietor, must have specifics from agent (provide details on the application, cover letter or on the Citizenship Supplemental Questionnaire to verify business is legitimate).

Category 3 Foreign Nationals

- Preferred class available to Class A countries and B countries if there is no travel to hazardous areas in that country.
- Preferred is not available to C-E countries.

Country list

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G. Countries labeled **IC** will be considered on an individual basis.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Afghanistan	E	Brunei	A	East Timor	C	Guyana	C
Albania	B	Bulgaria	A	Ecuador	C	Haiti	E
Algeria	B	Burkina Faso	E	Egypt	C	Holland	A
American Samoa	A	Burma/Myanmar	D	El Salvador	C	Honduras	D
Andorra	A	Burundi	E	Eswatini	D	Hong Kong	B
Angola	D	Cambodia	C	Equatorial Guinea	D	Hungary	A
Anguilla	A	Cameroon	D	Eritrea	D	Iceland	A
Antigua and Barbuda	A	Canada	A	Estonia	A	India	C
Antarctica	D	Canary Islands	A	Ethiopia	D	Indonesia	B
Argentina	A	Cape Verde/ Cabo Verde	B	Falkland Islands	A	Iran	E
Armenia	B	Cayman Islands	A	Faroe Islands	A	Iraq	E
Aruba	A	Central Africa Republic	E	Federated States of Micronesia	B	Ireland, Northern Ireland	A
Australia	A	Chad	E	Fiji	B	Israel, excluding Gaza and West Bank	IC
Austria	A	Chile	A	Finland	A	Italy	A
Azerbaijan	B	China	B	France	A	Ivory Coast/ Cote d'Ivoire	D
Bahamas	B	Colombia	B	French Guiana	B	Jamaica	B
Bahrain	A	Comoros	C	French Polynesia	A	Japan	A
Bangladesh	C	Congo	D	Gabon	D	Jordan	B
Barbados	A	Congo Democratic Republic of	D	Gambia	D	Kazakhstan	B
Belarus	E	Cook Islands	A	Gaza	E	Kenya	D
Belgium	A	Costa Rica	A	Georgia	B	Kiribati	C
Belize	C	Croatia	A	Germany	A	Korea, N.	E
Benin	D	Cuba	B	Ghana	D	Korea, S.	A
Bermuda	A	Curacao	A	Greece	A	Kosovo	C
Bhutan	B	Cyprus	A	Greenland	A	Kuwait	A
Bolivia	C	Czech Republic	A	Grenada	A	Kuwait	A
Bosnia and Herzegovina	A	Denmark	A	Guadeloupe	A	Kyrgyzstan	C
Botswana	C	Djibouti	D	Guatemala	C	Laos	C
Brazil	B	Dominica	A	Guinea	D	Latvia	A
British Virgin Islands	A	Dominican Republic	B	Guinea-Bissau	D		

Country list (continued)

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G. Countries labeled **IC** will be considered on an individual basis.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Lebanon	E	Namibia	C	Saint Kitts and Nevis	A	Tajikistan	C
Lesotho	D	Nauru	C	Saint Lucia	A	Tanzania	D
Liberia	D	Nepal	C	Saint Maarten	A	Thailand	B
Libya	E	Netherland Antilles	A	Saint Vincent and the Grenadines	A	Timor Leste	C
Liechtenstein	A	Netherlands	A	Samoa	B	Togo	D
Lithuania	A	New Caledonia	A	San Marino	A	Tonga	B
Luxembourg	A	New Zealand	A	Sao Tome & Principe	C	Trinidad and Tobago	B
Macau	B	Nicaragua	D	Saudi Arabia	B	Tunisia	B
Macedonia	B	Niger	E	Senegal	D	Turkmenistan	C
Madagascar	D	Nigeria	E	Serbia	A	Turkey	C
Malawi	D	Niue	D	Seychelles	B	Turks/Caicos	A
Malaysia	A	Northern Mariana Islands	A	Sierra Leone	D	Tuvalu	C
Maldives	B	Norway	A	Singapore	A	UAE (Dubai)	A
Mali	E	Oman	A	Slovakia	A	Uganda	D
Malta	A	Pakistan	E	Slovenia	A	Ukraine	E
Marshall Islands	C	Palau	A	Solomon Islands	B	United Kingdom	A
Martinique	A	Panama	A	Somalia	E	Uruguay	A
Mauritania	D	Papua New Guinea	D	South Africa	C	U.S. Virgin Islands	A
Mauritius	A	Paraguay	B	South Sudan	E	Uzbekistan	B
Mexico	B	Peru	B	Spain	A	Vanuatu	C
Micronesia	B	Philippines	C	Sri Lanka	B	Vatican City	A
Moldova	D	Poland	A	Sudan	E	Venezuela	E
Monaco	A	Portugal	A	Suriname	B	Vietnam	B
Mongolia	B	Puerto Rico	A	Swaziland (Eswatini)	D	West Bank	E
Montenegro	A	Qatar	A	Sweden	A	Western Sahara	D
Montserrat	A	Romania	A	Switzerland	A	Yemen	E
Morocco	B	Russian Federation	E	Syria	E	Zambia	D
Mozambique	D	Rwanda	D	Taiwan	A	Zimbabwe	D

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