

Foreign Nationals Underwriting Program Highlights



The Foreign Nationals Underwriting Program applies for business written when the owner and/or insured are not residents of the United States. These rules also apply for U.S. citizens who travel abroad for more than 12 weeks per year.

All solicitation and ongoing communication must occur in the United States. This includes prospecting, marketing, taking applications, underwriting requirements and policy delivery.

General eligibility:

The proposed insured and applicant-policy owner must be a resident alien, legally in the United States or demonstrate one of the following in addition to having a physical presence in the U.S. for 15 days in the preceding 12 months:

- An existing substantial business or vocational connection with the U.S., for example, total or partial business ownership or employment in the U.S.
- A close familial relationship with a current legal resident of the U.S.
- Ownership of real property
- A valid student visa
- U.S. bank or brokerage account for prior six months with minimum balance of \$500,000

Residence:

Foreign nationals who have established legal permanent residence outside of their country of origin will be considered based on their country of residence. Country of residence must be deemed “acceptable” by Global Atlantic.

Ages and Face Amounts:

- Ages 25-75
- Minimum issue amount \$500,000
- May be term or permanent insurance

Minimum income and assets, in U.S. dollars:

- \$100,000 annual income
- \$2 million net worth

Limits:

- Autobind limit - \$25 million
- Jumbo limit - \$35 million

Occupations:

- Technical
- Professional
- Executive

Occupational exclusions: Political figures, government officials, military, police, missionaries, journalists, aid workers, arms dealers, trade union officials, aviation risks, etc.

Medical Underwriting Requirements, to be completed in the US:

Applicable medical requirements (exam, labs, ekg)
MVR if proposed insured has a U.S. issued driver’s license.

Additional requirements for non-resident foreign nationals, i.e. those not living in the U.S.

- Inspection Report
- Photo ID (passport, visa, etc.)
- Foreign Residence/Travel questionnaire is required.
- Foreign National Customer/Producer Certification is required.

For a more comprehensive look at this topic, please see **AM2026**, our agent reference guide to **Non-Citizen Resident Estate and Gift Planning**. It can be found on the Advanced Markets tab of globalatlanticlife.com.



Foreign Nationals Underwriting Program Highlights

For countries in **green**, initial review has been completed

For countries in **blue**, additional review is required

| | |
|---|---|
| A | Albania |
| B | Algeria |
| A | American Samoa |
| A | Antigua and Barbuda |
| A | Argentina |
| B | Armenia |
| A | Aruba |
| A | Australia |
| A | Austria |
| B | Azerbaijan |
| B | Bahamas ¹ |
| A | Bahrain |
| C | Bangladesh |
| A | Barbados |
| C | Belize |
| A | Bermuda ² |
| C | Bolivia |
| A | Bosnia and Herzegovina |
| B | Brazil ³ |
| A | British Virgin Islands |
| A | Brunei |
| A | Bulgaria |
| A | Canada (except British Columbia and Manitoba) |
| A | Canary Islands |
| A | Cayman Islands |
| A | Chile |
| B | China |
| B | Colombia |
| A | Costa Rica |

| | |
|---|------------------------------|
| A | Curacao |
| A | Cyprus |
| A | Czech Republic |
| A | Denmark |
| B | Dominican Republic |
| C | Egypt |
| C | El Salvador |
| A | Estonia |
| A | Falkland Islands |
| B | Fiji |
| A | Finland |
| B | French Guiana |
| B | Georgia |
| A | Germany |
| A | Greenland |
| A | Grenada |
| C | Guatemala |
| C | Guyana |
| D | Haiti |
| C | Honduras |
| A | Hong Kong |
| A | Iceland |
| A | Israel |
| B | Jamaica |
| A | Jordan |
| B | Kazakhstan ⁴ |
| A | Kosovo (Serbia) |
| A | Kuwait |
| C | Kyrgyzstan (Kyrgyz Republic) |
| A | Latvia |

| | |
|---|------------------|
| A | Liechtenstein |
| A | Lithuania |
| A | Luxembourg |
| A | Macau |
| A | Macedonia |
| D | Madagascar |
| A | Malaysia |
| B | Maldives |
| A | Malta |
| A | Marshall Islands |
| A | Martinique |
| B | Mexico |
| B | Micronesia |
| B | Moldova |
| A | Monaco |
| B | Mongolia |
| A | Montenegro |
| B | Morocco |
| C | Nepal |
| A | Netherlands |
| A | New Zealand |
| C | Nicaragua |
| A | Norway |
| A | Oman |
| C | Pakistan |
| B | Paraguay |
| B | Peru |
| A | Portugal |
| A | Puerto Rico |
| A | Qatar |
| B | Russia |

| | |
|---|--------------------------------|
| B | Samoa |
| A | San Marino |
| B | Saudi Arabia |
| A | Serbia |
| A | Singapore |
| A | Slovakia |
| A | Slovenia |
| B | Solomon Islands |
| C | South Africa ⁵ |
| A | South Korea |
| B | Sri Lanka |
| A | St. Kitts and Nevis |
| A | St. Lucia |
| A | St. Maarten |
| A | St. Martin (Guadeloupe) |
| A | St. Vincent and the Grenadines |
| A | Sweden |
| A | Taiwan |
| C | Tajikistan |
| B | Thailand |
| D | Tonga |
| B | Trinidad and Tobago |
| B | Tunisia |
| C | Turkmenistan |
| B | Turkey |
| A | Turks and Caicos Islands |
| A | United Arab Emirates |
| A | United Kingdom |
| A | U.S. Virgin Islands |
| B | Ukraine |
| B | Uzbekistan |
| B | Vietnam |

Coverage will NOT be offered for the following countries* if:

Insured or Applicant-policy owner is a resident of: Argentina, Belgium, Canada (British Columbia and Manitoba only), Croatia, France, Greece, Hungary, India, Indonesia, Ireland, Italy, Japan, Kenya, Panama, Philippines, Romania, Poland, Puerto Rico, Switzerland, Saipan, Spain, Uruguay, Venezuela

Insured or Applicant-policy owner is a resident or citizen of: Belarus, Burma, Central Africa Republic, Congo, Cuba, Iran, Iraq, Ivory Coast, Lebanon, Liberia, Libya, North Korea, Somalia, Sudan, Syria, Venezuela, Yemen, Zimbabwe

To ensure you're looking at the most up-to-date information, please check GlobalAtlanticLife.com/GAUA

globalatlantic.com

¹ The applicant must obtain permission from the Insurance Commission of the Bahamas pursuant to section 41(2) of the Bahamas Insurance Act.

² Owner must be a U.S. trust or U.S. business entity. Ownership by a resident of Bermuda is prohibited.

³ A policy insuring a resident of Brazil must be owned by a previously existing U.S. business entity that was established for purposes other than the procurement of a life insurance policy, and is subject to individual consideration. Ownership by residents of Brazil is prohibited.

⁴ The distribution of policy benefits, including the death benefit, must be directed to an entity, trust or individual located within the U.S. Distribution of benefits inside Kazakhstan is prohibited.

⁵ The distribution of policy benefits, including the death benefit, must be directed to an entity, trust or individual located within the U.S. Distribution of benefits inside South Africa is prohibited.

* Due to legal prohibitions and U.S. sanctions, we may, without notice, change the list of countries where coverage is unavailable. All foreign national applications are subject to individual consideration and all non-U.S. resident applicants and insureds must be residents of countries that have been reviewed and approved.

Maximum Underwriting Rating

- A** Premier
- B** Preferred
- C** Standard plus Flat Extra
- D** Individual Consideration