

# We've made it easier to insure Foreign Nationals

## *Announcing enhancements to our Foreign Nationals Underwriting Program*

In an effort to make it easier for you to place life insurance covering foreign nationals, Global Atlantic Financial Group is pleased to announce the following enhancements to our foreign national underwriting program.

These changes have been put in place effective immediately.

### **Living Benefits Added for "B" Countries**

Living Benefit Riders, including the Accelerated Access Rider (in states where approved), which were previously available only to residents of "A" countries, are now also available to residents of "B" countries. Current "B" countries include China, Mexico, Colombia, Thailand, and Vietnam. For a complete list of current country ratings, please see the Foreign Nationals Underwriting Program Highlights on [globalatlanticlife.com](http://globalatlanticlife.com).

### **Minimum Age Reduced**

The minimum age for foreign nationals is reduced from 25 to 18 to accommodate for example, foreign students.

### **Telephonic Inspection Report Requirement Eliminated**

The requirement for telephonic inspection reports on foreign national cases is eliminated. Global Atlantic still reserves the right to conduct a telephonic inspection report from time to time at its discretion.

### **Premium Finance Allowed**

Premium finance is now allowed on foreign national cases for clients with a minimum net worth of \$10 million. Global Atlantic's premium finance guidelines still apply. Facilitative underwriting may be required.

### **Translation Fees Reimbursed**

Global Atlantic will reimburse up to \$250 for fees incurred in the translation of documents required for policy underwriting. To qualify for the reimbursement, the policy must be issued and paid.

### **Power of Attorney Form Available**

Global Atlantic has created a limited power of attorney form that simplifies the process for appointing an Attorney-in-Fact to accept policy delivery, sign amendments, receive ongoing correspondence, inquire about the policy and obtain in-force illustrations. Global Atlantic reserves the right to accept the form on a case by case basis.

### **Aviation Considered for "A" Countries**

Global Atlantic will now consider pilots who reside in "A" countries.

### **Bank/Brokerage Account Nexus Reduced**

The amount required for the bank/brokerage account nexus option is reduced from \$500,000 to \$100,000. The account still must be active for 6 months to satisfy the nexus option.

**CONTACT US**

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