

Expanding Coverage Opportunities for ITIN applicants and Foreign Nationals

Date: December 8, 2022

Effective: December 10, 2022

North American is excited to share two announcements to potentially provide more life insurance coverage to families and help support your diverse clientele.

Individual Taxpayer Identification Number (ITIN)

North American recognizes the diversity of the United States and the many individuals living here who may not have a Social Security number based on their citizenship status. An ITIN is issued by the IRS and is used for tax filing purposes for individuals who aren't able to have a Social Security number. Based on your feedback, you will now be able to input an ITIN in SimpleSubmit[®] e-app. A paper application can also be utilized for clients with an ITIN.

It is important to note that individuals applying with an ITIN will:

- Utilize the traditional underwriting path and are not eligible for the WriteAway[®] accelerated underwriting process.
- Only be eligible for life insurance if they have an acceptable visa type. (See chart below.)

Acceptable Visa Types		
E1, E2, E2c, E3, Eb5	K1, K3	P1, P2, P3, P4
G1, G2, G3, G4, G5	L1A, L1B, L2	R1, R2
H1B, H1c, H4	M1, M2	T1, T2, T4, and TN/TN1
J1, J2	O1, O2, O3	U1, U2, U4
		V1

For policyowners with an ITIN, the last four digits of their ITIN are used to verify their identity and access their application for eSignature and eDelivery purposes.

Foreign Nationals update

We are also pleased to announce that individuals granted refugee status are now eligible under our foreign national program! The same underwriting guidelines for granted asylum holders will also apply:

- Age 18+
- Employed
- Acceptable employment authorization document that aligns to their status
- No intent to permanently reside outside the U.S.

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Life

Field Bulletin

- Has resided in the U.S. for at least 3 years
- Medical records required

Please note, granted asylum holders and refugees are not eligible for WriteAway.

For more information on North American's Foreign National program, refer to the recently updated [Foreign National Guidelines](#), or contact your MGA.

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