

Undocumented U.S. Residents

New Underwriting Guidelines Introduced

Undocumented U.S. residents that can demonstrate a tie to the U.S., and have a financial need for life insurance, may now be considered for MassMutual® coverage.

The following may qualify as Undocumented U.S. Residents:

- Individuals who have never had a valid visa.
- Individuals with expired temporary visas that fall outside of our current expired visas guidelines.
- Individuals considered to be Deferred Action for Childhood Arrivals (DACA) recipients.



Individual MassMutual Whole Life and Term products, up to a maximum death benefit of \$1 million, are available.

The following riders are also available:

- Waiver of Premium (WP)
- Renewable Term Rider (RTR)
- Life Insurance Supplement Rider (LISR)
- Additional Life Insurance Rider (ALIR)

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PROGRAM REQUIREMENTS AND GUIDELINES

Insurance Age	18-65
Time in the U.S.	At least 10 years
Eligible Countries	A and B countries only. Refer to LI5549 Country Code Classification Chart for the latest country classifications.
Risk Classes and Substandard Ratings	A Countries: up to Ultra Preferred Non-Tobacco is available. B Countries: up to Select Preferred Non-Tobacco is available. Maximum substandard rating available for both A and B countries is Table D.
Additional Requirements	Must have a Social Security Number (SSN) or Tax ID. Minimum annual income of \$50,000 and a stable occupation, e.g., Professionals, business leaders, stable employer. Coverage for a non-working spouse is available, provided the income-earning spouse has U.S. life insurance coverage in force. Must have established medical care in the U.S. At least one U.S. Nexus is required: <ul style="list-style-type: none">• U.S. employment• Own a U.S.-based business• Own U.S. real estate

Regardless of documentation type or status, the following guidelines apply:

- All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients, and policy delivery.
- The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars.
- A fully completed **F6290 Foreign Supplement** is required for all proposed insureds.

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