

Driving opportunities in the foreign national market

Rely on an industry leader with the expertise and underwriting advantages to help you close more foreign national cases and expand your business.

We're committed to the foreign national market. Your global clients can apply for our life insurance solutions if they:

- Live in and are from an approved country **AND**
- Live in or have a strong connection to the U.S.

Experience the Lincoln underwriting advantage

- **Preferred Plus** – available in all 100+ approved countries
- **Premium financing** – considered for foreign nationals
- **Table reduction program** – available on Lincoln permanent life insurance policies up to \$10 million
- **Coverage for spouses** – without nexus up to \$10 million
- **Large case capacity** – autobind of \$40 million, jumbo of \$60 million, discretionary internal retention up to \$10 million. More capacity may be available through reinsurance. Domestic capacity to qualifying noncitizens and permanent U.S. residents without a green card.

Experience the Lincoln process advantage

Work with a dedicated Foreign National Underwriting team who is committed to delivering superior customer service.

- **Dedicated underwriters** – for all your foreign national cases across all distribution channels
- **Experienced foreign national sales consultants** – case consultation and support for your business
- **Translation of Spanish records** – free of charge on formal cases
- **Power of attorney (POA)** – accepted for policy delivery

Offer Lincoln's diverse product portfolio

- **All permanent products are available** – including IUL, VUL and survivorship
- **Term is available** – for U.S. citizens, green card holders, and foreign nationals in certain business scenarios

Access resources to help you succeed

We have broad solutions to help you with your foreign national business, including:

- **Comprehensive [underwriting guidelines](#)**
- **Case submission tips and guidelines:** available online at [LFG.com/ForeignNationals](https://www.lfg.com/ForeignNationals)
- **Communication tools for your clients**
 - Translated client-facing materials, available in Spanish, Chinese and Japanese
 - [An introduction to Lincoln Financial Group](#)
- **[Practice-building kit – Partnering with Centers of Influence](#)**
- **[Foreign National microsite](#)**

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN-5439774-013023
 POD ADA 5/24 Z10
Order code: LIF-FNUW-FLI004



For streamlined service on your foreign national cases:

Dedicated Phone:

844-266-0828

Send requirements:

SFNUWNB@LFG.com

Quick Quote:

foreignnationalquickquotes@LFG.com

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
 Lincoln Life & Annuity Company of New York, Syracuse, NY

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Not for use outside the United States.

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