

Global Traveler Underwriting Guidelines



Eligibility	
Age Consideration	<ul style="list-style-type: none"> • Clients must be between the age of 18 and 75.
Minimum Net Worth/Income	<ul style="list-style-type: none"> • \$500,000 global net worth or \$100,000 annual income.
Minimum Face Amount	<ul style="list-style-type: none"> • Term products: \$500,000; permanent products: \$300,000.
Occupational Exclusions	<ul style="list-style-type: none"> • Any politically exposed persons such as but not limited to: Missionaries, politicians, military, or government officials, law enforcement, foreign diplomats, judges, journalists, professional athletes, celebrities, public figures, and trade attachés. Private piloting of any kind will require an aviation exclusion rider.
Policyowner and Beneficiary Parameters	<ul style="list-style-type: none"> • Ownership types permitted: <ul style="list-style-type: none"> - Insured - Family member with a U.S. connection. - U.S. business - U.S. trust - U.S. limited liability company with a U.S. address. • If an LLC is the beneficiary/owner, Ameritas reserves the right to request the operating agreement and listing of assets in the LLC. • Ownership types not permitted: <ul style="list-style-type: none"> - Personal Investment Corporations - Any foreign entity • Individual owners may use a foreign address on the application. • Beneficiary <ul style="list-style-type: none"> - The beneficiary may be a U.S. or foreign person or entity. At time of issue, Ameritas will ask about the relationship between the insured and the beneficiary.
Identification	<ul style="list-style-type: none"> • Social Security Number or Individual Tax Identification Number. If client does not possess either, please provide a copy of client's W-8BEN and copy of their foreign TIN. • A copy of valid passport or visa (B1/B2) for the proposed insured is required.
Premium Source	<ul style="list-style-type: none"> • Premiums must be paid in U.S. dollars via a U.S. bank or the U.S. affiliate of a foreign bank.



Client Profile

US citizens living abroad, permanent residents living abroad and global travelers.

How to Qualify	<ul style="list-style-type: none">• For U.S. citizens and permanent residents: U.S. citizenship or permanent residency will suffice as NEXUS to the United States.• For non-U.S. citizens/non-permanent residents: Spend at least 15 calendar days in the United States.• Must be a citizen of an approved country and must reside in that approved country OR the United States.• Client lives and spends time in approved countries only. Contact underwriting for best available rate class.• Your client must provide proof of NEXUS, or connection, to the United States.• The client must be in the state of solicitation for a meaningful reason other than the purchase of life insurance. Viable NEXUS points to support the need for United States-based insurance can include: living or working in that state, owning property, significant business interests, visiting and caring for immediate family members under viable NEXUS points/requirements or frequent travel or time spent in that state.
Nexus Requirements	<p>Client must have a strong connection to the United States (NEXUS) and must provide proof of at least ONE of the following:</p> <ul style="list-style-type: none">• Client owns real estate in the United States.• Client owns all or the majority of a U.S. business or businesses.• Client is a full-time student at a U.S. university, living full time in the United States with the financial means to support policy premiums and meets above qualifying criteria.• Client's primary employment is located in the United States.
Financial Requirements	<p>In addition to client possessing a minimum global net worth of \$500,000 U.S. dollars or an annual income of \$100,000 annual income. Client must possess \$100,000 in U.S. assets (ie real estate, stocks, business holdings, etc.) and possess a U.S. based bank account that has been open for at least 90 days prior to the application submission.</p>

Client Guidelines

Product Availability	<ul style="list-style-type: none">• All permanent life insurance products currently available for sale.• Term product availability will be based on contract type.• Rate classes available: Preferred Non-Tobacco to Table D.
Coverage for Spouse	<ul style="list-style-type: none">• Can apply for up to the amount of Ameritas coverage placed on the first spouse with NEXUS.• Coverage must be applied for concurrently on spouse with NEXUS.• Must qualify medically and reside in and be a citizen of an approved country.
Additional Information	<ul style="list-style-type: none">• Coverage can be applied for using a traditional paper application or an electronic application. When using an electronic application, a Social Security number or ITIN number is required.• A limited POA may be used on behalf of the policy owner or insured to accept and sign any documents related to delivering the policy, including, but not limited to, the application on policy delivery, sales illustration, medical amendments, if required.• If a Good Health Statement is required, the proposed insured must sign this document as part of the policy delivery requirements.• Ameritas' Premium Deposit Accounts are available for eligible products

Solicitation and Application Process

Solicitation	<ul style="list-style-type: none"> • If you have any question about the situs, please contact your underwriter before taking the application. • Application, medical exams, lab tests and delivery must be completed in the United States. • The financial professional must be licensed in the state of solicitation.
Inspection Report	<ul style="list-style-type: none"> • Required on face amounts exceeding \$5,000,000 to be completed by ExamOne.
Exam	<ul style="list-style-type: none"> • A paramedical exam and corresponding lab work (blood profile and urinalysis) are required on all global traveler cases, regardless of face amount. This exam must be completed in the United States by an approved vendor (APPS or ExamOne).
Medical Record Translations	<ul style="list-style-type: none"> • If medical records are determined to be needed as part of the underwriting process, Ameritas will make all efforts to obtain any domestically held records within the United States. If there are pertinent records located outside of the United States, these records must be translated by an approved third-party and provided to Ameritas at no cost to the carrier.
Financial Justification	<ul style="list-style-type: none"> • Please explain the purpose of the coverage and the reason for the face amount in a cover letter. • Ameritas will use U.S. or global assets and income to justify the face amount, if underwriter can independently verify ownership and value of the asset. • Ameritas may accept third-party verification of assets from a properly credentialed financial or tax professional. • Concrete documentation may be submitted to support the face amount. <ul style="list-style-type: none"> - Examples of supporting documentation include: bank or brokerage account statements from the United States or abroad, and U.S. property tax bills. • Clients can use assets owned by a foreign entity if: <ul style="list-style-type: none"> - All documentation supplied sufficiently connects the client to the entity and its assets. • Otherwise, clients must use assets owned personally or by an entity connected to them.
Language Considerations	<ul style="list-style-type: none"> • Client must have a basic understanding of the English language. • If the application needs interpretation, please include information about who did the interpretation when you submit the application. • If the client prefers to have the exam done in a language other than English, please note this in your cover letter or notify the vendor when you order the exam. The client may not bring someone to do the interpretation to the exam.
Delivery	<ul style="list-style-type: none"> • Policy delivery must take place in the United States. • The limited power of attorney may be used if the proposed owner and/or proposed insured is no longer in the United States at the time of policy delivery. • The LPOA must be in the United States to sign the delivery requirements. • The attorney-in-fact is authorized to accept and sign any documents on behalf of the proposed owner or proposed insured related to placing the policy in-force, including, but not limited to, the application on policy delivery, any amendments to the policy, any policy sales illustration and/or documentation but not including the Good Health Statement delivery. <ul style="list-style-type: none"> - The POA must be notarized. - The attorney-in-fact must be a disinterested third-party and be at least 18 years of age.



The purpose of this document is to outline risks that are considered uninsurable based on residency and citizenship status. It is not possible to include every scenario and the contents of this document are subject to change without notice. This is not an offer guaranteeing any predetermined rate for any applicant.

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