

Underwriting Guidelines

U.S. residents who are not U.S. citizens

These guidelines may help you screen a client's eligibility for life insurance based on residency and citizenship status.



Must possess Individual Taxpayer Identification Number (ITIN).



- Verification of U.S. medical care required by U.S. physician or database check.
- 12 months of continuous residency in the United States required.
- Premiums must be sourced from U.S. bank account.
- Solicitation, application, exam and labs must be conducted and completed in United States.
- Accelerated Underwriting is available up to \$1 million.
- Data checks must support footprint.
- Valid U.S. government issued ID (driver's license or state ID card) or copy of ITIN letter provided by the Internal Revenue Service is required.



- Unable to accept the following professions: missionaries, politicians, military, or government officials, foreign diplomats, judges, journalists, pro-athletes, celebrities, etc. (No Politically Exposed Persons)
- If the applicant travels outside the United States more than four weeks at a time or more than eight weeks annually, provide the purpose of the travel. Destinations will be checked against the U.S. Travel Warning List. *If traveling outside of the United States without a valid passport, individual could be blocked from re-entering the United States*
- Income factor guidance applies when determining qualifying coverage. If the insured has a cash-based occupation, performs manual labor or is self-employed, make sure occupation details align. The chart below details the tax returns requirements at various face amounts.



Face Amount	Tax Return Requirement
\$300,000 and under	No tax returns required.
\$300,000 - \$500,000	Individual consideration.
More than \$500,000	Past two years of tax returns.



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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