

Foreign National Nexus Underwriting Guidelines Expansion

Effective October 14, 2024

Lincoln's underwriting team remains committed to our global clients through the continuous assessment and improvement of our Foreign National Guidelines. Earlier this year, we made updates to expand our autobind and jumbo underwriting limits, providing greater coverage options for our clients.

Today, we are pleased to share that **effective immediately** we are expanding our **nexus guidelines** to offer more opportunities for clients to satisfy the nexus requirements.

Additional Resources

- [Foreign National Guidelines](#)

What You Need to Know

- Foreign National clients must have a strong connection to the U.S. (nexus) and provide proof through at least one of Lincoln's requirements
- In addition to the approved nexus connections currently published in Lincoln's guidelines, the following are now available:
 - **UPDATED** Client owns U.S. bank or brokerage account(s) with a minimum balance of **\$25,000** (previously \$100,000) and open with that balance for at least **30 days** (previously 90 days) prior to application date
 - **NEW** Client travels on a regular or ongoing basis to the U.S. for business or pleasure
 - **NEW** Client has a child or immediate family member residing in the U.S. Immediate family members include parents, siblings, spouse and children
 - **NEW** Client is married to a U.S. citizen
- For complete guidelines and all nexus requirements, view Lincoln's [Foreign National Guidelines](#)

Reminder!

The following updates were made earlier this year to continue offering competitive life insurance options for global clients:

- Autobind limit increased to \$40 million, up from \$25 million
- Jumbo limit is increased to \$60 million, up from \$35 million
- Consideration will only be given for Lincoln approved countries

For additional questions and streamlined service on your foreign national cases, contact your specialty underwriting team dedicated to our foreign national clients:

Dedicated Phone

844-266-0828

Send requirements

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Quick Quote

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