

FOREIGN NATIONAL GUIDELINES

Carrier	Max Age	Term Allowed?	Max Face	Foreign Asset Inclusion	Best Risk Class
AIG	70	A Countries Only	A Countries: \$3.5M Term/\$10M Perm B Countries: \$10M C Countries: \$3.5M D Countries: \$2M	Yes - Worldwide assets if CPA verified. 25% of the assets required to justify the amount of coverage applied for must have been held in the U.S., in the client's name, for a minimum of six months prior to application	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
AXA	Please check with a AXA Underwriter as Foreign National cases are case specific.			No- Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Brighthouse Financial	70	A Countries Only	Retention: \$5M (A Countries Only) Auto bind: \$15M (A Countries Only) Jumbo Limit: \$40M (A Countries Only) Any Non-A country requires Facultative Review	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.				
Foresters Financial	Will consider foreign nationals who have permanent US residency. Not greater than 12 weeks travel to an A or B country. Age is case specific. Please contact AIN Member Underwriting Services				
Global Atlantic	75	Yes	Retention: \$5M Auto bind: \$25M Jumbo Limit: \$35M	Yes - Worldwide assets if CPA verified	Please contact AIN Member Underwriting Services
John Hancock	75	Certain Cases	Retention: Contact your JH Underwriter for a capacity check Auto bind: \$40M (A and B Countries)/\$24M (C Countries) Jumbo Limit: \$65M (A and B Countries)/ \$45M (C Countries)	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Lincoln Financial	70 71 - 75: Ind. Consideration	Term Products available to US Citizens and permanent residents (green card holders) only	Retention: N/A Auto bind: \$25M Jumbo Limit: \$35M	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Mutual Omaha	70	Certain Cases	\$5M max pending Mutual of Omaha review	No- Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
Nationwide	70	Yes	A Countries: Retention \$5M/Autobind: \$10M/Jumbo: \$35M B Countries: Retention: \$5M/Autobind: \$5M/Jumbo: \$35M C/D Countries: Retention: Facultative Consideration/Autobind: \$1M/ Jumbo: \$35M	No, only US assets and income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials (Individuals age 60 and above must have established medical care in the US)
New York Life	65	No - Whole Life Products only (exception is Canada up to \$25M and Mexico up to \$2M)	I Countries: \$25M II Countries: \$10M III Countries: \$5M	Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Also requires enhanced review by Corporate Compliance Dept.	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Principal	70	Yes	Retention: \$2.5M Auto bind: \$25M Jumbo Limit: \$35M	No- Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Protective	Please contact AIN Member Underwriting Services.			No- Only US Assets and Income replacement	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Prudential	75 if reinsured, 70 if retained	Yes	Retention: \$20M for 'A' countries; \$10M for 'B' countries Auto bind: \$20,000,000/Jumbo: \$35,000,000	Yes - if verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Securian Financial	70	Certain Cases	\$5M max pending Minnesota Life review	No- Only US Assets and Income replacement	Please contact AIN Member Underwriting Services
Symetra	75 for A and B Countries 70 for C and D Countries	No	Retention: \$5M (A and B Countries Only) Auto bind: \$20M (A and B Countries Only) Jumbo Limit: \$35M (A and B Countries Only) Facultative capacity only for C and D Countries	Yes - Worldwide assets if CPA verified	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Transamerica	75	Yes	Retention: A-Countries: \$10M, B-Countries: \$10M, C-Countries: \$0 Auto bind: A-Countries: \$15M, B-Countries: \$15M, C-Countries: \$5M Jumbo Limit: \$35M	No. Only US Assets and Income replacement unless the applicant's resident country has estate taxes and in those cases Trans would considered the foreign assets.	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials
Zurich	70	No	Preferred Best - \$20M Standard - \$10M Rated - \$5m Max rating is table D	Yes Third Party verification	Based on Country Code: Please see Carrier's Foreign National Guide on AIN Essentials

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.