

Foreign Nationals Underwriting Program Highlights

For countries in **green**, initial review has been completed

For countries in **blue**, additional review is required

B	Albania
B	Algeria
A	American Samoa
A	Antigua and Barbuda
B	Armenia
A	Aruba
A	Andorra
A	Australia
A	Austria
B	Azerbaijan
B	Bahamas ¹
A	Bahrain
C	Bangladesh
A	Barbados
C	Belize
A	Belgium
A	Bermuda ²
C	Bolivia
A	Bosnia and Herzegovina
B	Brazil ³
A	British Virgin Islands
A	Brunei
A	Bulgaria
A	Canada
A	Canary Islands
A	Cayman Islands
A	Chile
B	China
B	Colombia
A	Costa Rica
A	Cyprus
A	Czech Republic
A	Denmark
B	Dominican Republic
B	Ecuador
C	Egypt
C	El Salvador
A	Estonia
A	Falkland Islands
B	Fiji
A	Finland
A	France
B	French Guiana
B	Georgia
A	Germany
A	Greenland
A	Grenada
C	Guatemala
C	Guyana
C	Honduras
A	Hong Kong
A	Iceland
C	India ⁴
A	Israel
B	Jamaica
A	Japan
B	Jordan
A	Kosovo (Serbia)
A	Kuwait
A	Latvia
A	Liechtenstein
A	Lithuania
A	Luxembourg
A	Macau
A	Macedonia
D	Madagascar
A	Malaysia
B	Maldives
A	Malta
A	Marshall Islands
A	Martinique
B	Mexico
B	Micronesia
B	Moldova
A	Monaco
B	Mongolia
A	Montenegro
B	Morocco
C	Nepal
A	Netherlands
A	New Zealand
C	Nicaragua
A	Norway
A	Oman
D	Pakistan
B	Paraguay
B	Peru
A	Portugal
A	Qatar
B	Russia ⁵
B	Samoa
A	San Marino
B	Saudi Arabia
A	Serbia
A	Singapore
A	Slovakia
A	Slovenia
B	Solomon Islands
C	South Africa ⁶
A	South Korea
B	Sri Lanka
A	St. Kitts and Nevis
A	St. Lucia
A	St. Maarten
A	St. Martin (Guadeloupe)
A	St. Vincent and the Grenadines
A	Sweden
A	Switzerland
A	Taiwan
C	Tajikistan
B	Thailand
B	Trinidad and Tobago
B	Tunisia
C	Turkmenistan
A	Turks and Caicos Islands
A	United Arab Emirates
A	United Kingdom
A	U.S. Virgin Islands
B	Ukraine
B	Uzbekistan
B	Vietnam

Coverage will NOT be offered for the following countries* if:

Insured or Applicant-policy owner is a resident of: Argentina, Croatia, Greece, Hungary, Indonesia, Ireland, Italy, Kenya, Panama, Philippines, Romania, Poland, Saipan, Spain, Uruguay, Venezuela

Insured or Applicant-policy owner is a resident or citizen of: Belarus, Burma, Central Africa Republic, Congo, Cuba, Iran, Iraq, Ivory Coast, Lebanon, Liberia, Libya, North Korea, Somalia, Sudan, Syria, Venezuela, Yemen, Zimbabwe

Maximum Underwriting Rating

A	Premier
B	Preferred
C	Standard plus Flat Extra
D	Individual Consideration

To ensure you're looking at the most up-to-date information, please check GlobalAtlanticLife.com/GAUA

globalatlantic.com

¹ The applicant must obtain permission from the Insurance Commission of the Bahamas pursuant to section 41(2) of the Bahamas Insurance Act.

² Owner must be a U.S. trust or U.S. business entity. Ownership by a resident of Bermuda is prohibited.

³ Ownership by individual residents of Brazil is prohibited. Ownership must be a U.S. business entity established for purposes other than to own the policy or a U.S. irrevocable trust.

⁴ Applicant/insured must meet one of the following:

- has resided in India for less than 182 days during the previous year or
- is employed or owns a business in the U.S. or
- otherwise indicates an intention to stay outside of India for an uncertain period.

⁵ Coverage is not available if the proposed owner or insured resides in Crimea.

⁶ The distribution of policy benefits, including the death benefit, must be directed to an entity, trust or individual located within the U.S. Distribution of benefits inside South Africa is prohibited.

* Due to legal prohibitions and U.S. sanctions, we may, without notice, change the list of countries where coverage is unavailable. All foreign national applications are subject to individual consideration and all non-U.S. resident applicants and insureds must be residents of countries that have been reviewed and approved.