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LIFE SOLUTIONS

# Foreign national underwriting guidelines



Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

2442939

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These guidelines are not meant to be all-inclusive and not all situations may be addressed in our materials. Underwriter discretion takes precedence over the guidelines under special circumstances.





# 1 Who are your global clients? Guidelines specific to your clients.



## CLIENT: U.S. CITIZEN OR GREEN CARD HOLDER SPENDING MORE THAN 12 WEEKS ANNUALLY OUTSIDE THE U.S.

<b>How to qualify your client</b>	<ul style="list-style-type: none"> <li>• Resides abroad in an approved country for more than 12 weeks out of the year</li> <li>• U.S. citizenship or permanent residency constitutes sufficient nexus to the U.S.</li> <li>• Client lives and spends time in approved countries only. (See approved countries list in Section 5.)</li> <li>• See other qualifications in Section 2.</li> </ul>
<b>What's available for your client</b>	<ul style="list-style-type: none"> <li>• Term and permanent life insurance products               <ul style="list-style-type: none"> <li>– Excluding <i>Lincoln TermAccel</i>® Level Term and long-term care solutions</li> </ul> </li> <li>• Auto bind of \$25 million, jumbo of \$35 million, discretionary internal retention up to \$10 million (reinsurance capacity could be higher)</li> <li>• Preferred Plus to Table D available. Maximum underwriting class not dependent on country</li> <li>• Table Reduction Program (TRP) available on permanent policies</li> <li>• Coverage for spouse without nexus               <ul style="list-style-type: none"> <li>– Can apply for up to the amount of Lincoln coverage placed on the U.S. citizen or permanent resident spouse, with a coverage amount limit of \$10 million</li> <li>– Coverage must be applied for concurrently or within six months of coverage on spouse with nexus.</li> <li>– Must qualify medically and reside in and be a citizen of an approved country</li> <li>– Spouse without nexus may not own the policy</li> </ul> </li> <li>• Your client may apply using <i>LincXpress</i>® Tele-App or electronic application processes</li> <li>• Power of attorney (POA) may be used for policy delivery in some cases.</li> <li>• Use of Lincoln's Premium Deposit Fund</li> <li>• LabFree not available.</li> </ul>



## CLIENT: IMMIGRANT VISA HOLDER OR GREEN CARD APPLICANT\*

<b>How to qualify your client</b>	<ul style="list-style-type: none"> <li>• May be from an approved country               <ul style="list-style-type: none"> <li>– OR –</li> </ul> </li> <li>• May be from an unapproved country</li> <li>• NO travel to any of the countries unapproved for travel</li> <li>• Must reside in the U.S. full time.</li> <li>• Consult Lincoln Underwriting for clients in this category with travel outside the U.S.</li> <li>• See other qualifications in Section 2.</li> </ul>
<b>What's available for your client</b>	<ul style="list-style-type: none"> <li>• Term and permanent life insurance products               <ul style="list-style-type: none"> <li>– Excluding <i>Lincoln TermAccel</i>® Level Term and long-term care solutions</li> </ul> </li> <li>• Auto bind of \$25 million, jumbo of \$35 million, discretionary internal retention up to \$10 million (reinsurance capacity could be higher)</li> <li>• Preferred Plus to Table D</li> <li>• Table Reduction Program (TRP) available on permanent policies</li> <li>• Coverage for spouse without nexus               <ul style="list-style-type: none"> <li>– Can apply for up to the amount of Lincoln coverage placed on the visa-holder spouse, with a coverage amount limit of \$10 million</li> <li>– Coverage must be applied for concurrently or within six months of coverage on spouse with nexus.</li> <li>– Must qualify medically and reside in and be a citizen of an approved country</li> <li>– Spouse without nexus may not own the policy</li> </ul> </li> <li>• Your client may apply using <i>LincXpress</i>® Tele-App or electronic application processes</li> <li>• Use of Lincoln's Premium Deposit Fund</li> <li>• LabFree not available.</li> </ul>

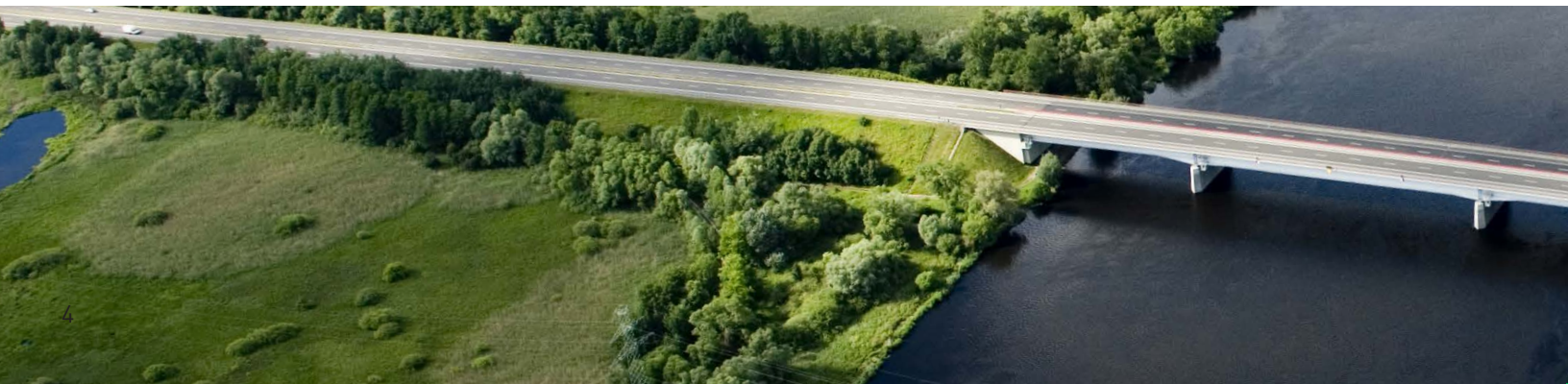
\*Must provide receipt for the petition filed.



## CLIENT: NON-U.S. CITIZEN WITHOUT A GREEN CARD OR IMMIGRANT VISA\*

<b>How to qualify your client</b>	<ul style="list-style-type: none"><li>• Must be a citizen of an approved country and must reside in an approved country OR the U.S.</li><li>• No requirements for time spent in the U.S.</li><li>• Your client must provide proof of nexus, or connection, to the U.S.</li><li>• See other qualifications in Section 2.</li></ul>
<b>Nexus</b>	<p>Client must have a strong connection to the U.S. (nexus) and must provide proof of at least ONE of the following:</p> <ul style="list-style-type: none"><li>• Client owns real estate in the U.S.</li><li>• Client owns all or the majority of a U.S. business or businesses.</li><li>• Client owns U.S. bank or brokerage account(s) with balance of OVER \$100,000 (\$100,000 net of the first annual premium) and open for at least 90 days prior to application date.</li><li>• Client is the owner of an established foreign company actively engaged in business for the past 12 months and travels to the U.S. to transact business.</li><li>• Client is a U.S. resident for federal income tax purposes, under the “substantial presence” test.</li><li>• Client is a full-time student at a U.S. university, living full time in the U.S.</li></ul> <p>If the client’s U.S. assets are owned by a U.S. or foreign entity, the client must provide the entity documents that demonstrate the client’s connection to those assets. This will be reviewed and approved at the Underwriter’s discretion.</p> <p><b>If you are not sure if your client would meet Lincoln’s nexus requirements, reach out to your back office or Lincoln representative, or email <a href="mailto:ForeignNationalQuickQuotes@LFG.com">ForeignNationalQuickQuotes@LFG.com</a>.</b></p>
<b>What’s available for your client</b>	<ul style="list-style-type: none"><li>• All permanent life insurance products<ul style="list-style-type: none"><li>– Excluding long-term care solutions and term rider</li></ul></li><li>• No minimum or maximum face amounts related to the client’s foreign national status</li><li>• Auto bind of \$25 million, jumbo of \$35 million, discretionary internal retention up to \$10 million (reinsurance capacity could be higher)</li><li>• Preferred Plus to Table D available, regardless of approved country</li><li>• Table Reduction Program (TRP) available</li><li>• Coverage for spouse without nexus<ul style="list-style-type: none"><li>– Can apply for up to the amount of Lincoln coverage placed on the first spouse with nexus, with a coverage amount limit of \$10 million</li><li>– Coverage must be applied for concurrently or within six months of coverage on spouse with nexus.</li><li>– Must qualify medically and reside in and be a citizen of an approved country</li><li>– Spouse without nexus may not own the policy</li></ul></li><li>• Client may apply using <i>LincXpress</i>® Tele-App or electronic application processes. (Please note, a Social Security number is required if the client wishes to use an electronic application or electronic signature)</li><li>• Power of attorney (POA) may be used for policy delivery in some cases</li><li>• Use of Lincoln’s Premium Deposit Fund</li><li>• LabFree not available.</li></ul>

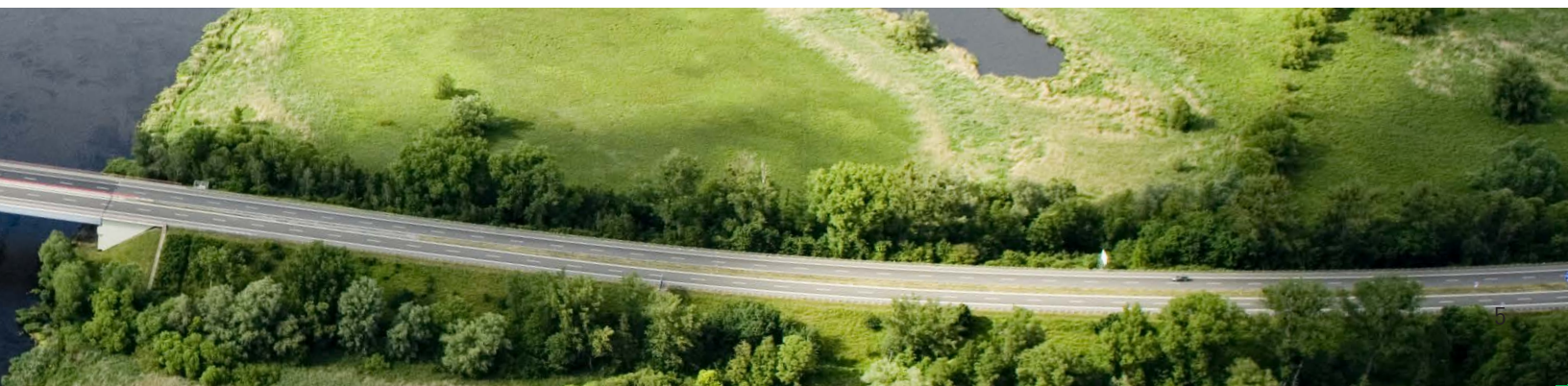
\*Includes non-U.S. citizen clients who do not fit into one of the categories above.





## 2 Guidelines for all foreign national clients

<b>Age restrictions</b>	<ul style="list-style-type: none"> <li>• Clients must be between the ages of 18 and 70.</li> <li>• Consideration for clients between the ages of 71 and 75 by exception only. To proceed, submit a trial with ample medical and financial records to proceed.</li> </ul>
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>• Politicians, missionaries, public figures, government leaders and employees, journalists, judicial personnel, police force, trade union officials, foreign military personnel or any high-profile occupation will not be considered. An aviation exclusion rider will be required for all private pilots.</li> </ul>
<b>Policy owner and beneficiary parameters</b>	<ul style="list-style-type: none"> <li>• Ownership types permitted: <ul style="list-style-type: none"> <li>– Insured</li> <li>– Family member with a U.S. connection</li> <li>– U.S. business</li> <li>– U.S. trust</li> <li>– U.S. limited liability company (LLC) with a U.S. address</li> </ul> </li> <li>• If an LLC is the beneficiary/owner, Lincoln reserves the right to request the operating agreement and listing of assets in the LLC.</li> <li>• Ownership types not permitted: <ul style="list-style-type: none"> <li>– Personal Investment Corporations (PICs)</li> <li>– Any foreign entity</li> </ul> </li> <li>• Individual owners may use a foreign address on the application</li> <li>• Beneficiary <ul style="list-style-type: none"> <li>– The beneficiary may be a U.S. or foreign person or entity. At time of issue, Lincoln will ask about the relationship between the insured and the beneficiary.</li> </ul> </li> </ul>
<b>Identification</b>	<ul style="list-style-type: none"> <li>• If the client does not have an SSN or TIN, Lincoln would like to see a completed W-8BEN with the client's FTIN.</li> <li>• If the client does not submit the FTIN on the W-8BEN, please submit a copy of the client's passport or visa. (Completed IRS form W8-BEN with FTIN is required post-issue at time of disbursement.)</li> <li>• National ID Number will be requested on the application</li> </ul>
<b>Premium financing criteria</b>	<ul style="list-style-type: none"> <li>• Verifiable \$10 million or more in net worth, and verifiable \$250,000 or more in annual income (U.S. equivalency)</li> <li>• Must use a U.S.-based lender</li> <li>• Interest must be paid annually, and no accrual of interest is allowed</li> <li>• Signed Premium Finance Disclosure and Acknowledgement provided to Lincoln</li> <li>• Not permitted for strategies leveraging Variable Rate Debt Obligation (VRDO)</li> <li>• Lincoln's Premium Financing Guidelines apply.</li> </ul>
<b>Funding the policy</b>	<ul style="list-style-type: none"> <li>• Premiums must be paid in U.S. dollars via a U.S. bank or a U.S. bank affiliate</li> </ul>



### 3 Solicitation and application process

Solicitation	<ul style="list-style-type: none"><li>• The client must be in the state of solicitation for a meaningful reason other than the purchase of life insurance. Meaningful reasons can include: living or working in that state, owning property, significant business interests, frequent travel or time spent in that state.</li><li>• The agent/broker must be licensed in the state of solicitation.</li><li>• If you have any question about the situs, please contact your new business associate before taking the application.</li><li>• Application, medical exams, labs and tests delivery must be completed in the United States.</li></ul>						
Inspection report	<ul style="list-style-type: none"><li>• An inspection report phone call will be conducted by First Financial Underwriting for any life insurance policy over \$1 million.</li><li>• The inspection report can be conducted in the client’s preferred language. Please note this in your cover letter or tell the vendor when you call.</li><li>• Sometimes, inspection reports are not required on U.S. citizens who travel or reside outside of the U.S. for more than 12 weeks a year.</li><li>• Vendor: <b>First Financial</b> 800-570-3477 <a href="http://www.firstfin.com">www.firstfin.com</a></li></ul>						
Exam	<p>Lincoln strongly encourages the use of our approved vendors. The advantages offered include:</p> <ul style="list-style-type: none"><li>• Vendors have passed Lincoln’s IT assessments, thus assuring the security of our customer, employee, agent, and company Non-Public Personal Information (NPPI).</li><li>• Vendors directly bill Lincoln, eliminating “out-of-pocket” expenses for any field-ordered services.</li><li>• Vendors are held to contracted service level agreements, helping to leverage issue resolution.</li><li>• Internal partner support for vendor-related issues.</li><li>• Ordered results are electronically transmitted directly to Lincoln, eliminating additional efforts and processing by the agent.</li><li>• Approved vendors:</li></ul> <table><tr><td><b>APPS</b> 800-727-2101 <a href="http://www.appslive.com">www.appslive.com</a></td><td><b>ExamOne Superior Solutions</b> 800-898-3926 <a href="http://www.smminsurance.com">www.smminsurance.com</a></td><td><b>IMS Paramed</b> 877-808-5533 <a href="http://www.imsparamed.com">www.imsparamed.com</a></td></tr><tr><td><b>EMSI</b> 800-872-3674 <a href="http://www.emsinet.com">www.emsinet.com</a></td><td><b>ExamOne</b> 800-768-2056 <a href="http://www.examone.com">www.examone.com</a></td><td></td></tr></table>	<b>APPS</b> 800-727-2101 <a href="http://www.appslive.com">www.appslive.com</a>	<b>ExamOne Superior Solutions</b> 800-898-3926 <a href="http://www.smminsurance.com">www.smminsurance.com</a>	<b>IMS Paramed</b> 877-808-5533 <a href="http://www.imsparamed.com">www.imsparamed.com</a>	<b>EMSI</b> 800-872-3674 <a href="http://www.emsinet.com">www.emsinet.com</a>	<b>ExamOne</b> 800-768-2056 <a href="http://www.examone.com">www.examone.com</a>	
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Medical record translations	<ul style="list-style-type: none"><li>• Lincoln will translate Spanish medical records free of charge in-house on formal cases.</li><li>• Records in other languages must be translated by a professional, third-party translation company.</li><li>• Lincoln will reimburse up to \$250 per APS translated on formal cases.</li><li>• Approved vendors:</li></ul> <table><tr><td><b>MIR Associates Inc.</b> 800-545-0308 or 781-270-0308 <a href="http://www.mir-associates.com">www.mir-associates.com</a></td><td><b>OSC Communications</b> 973-227-5112 <a href="http://oneworldonestop.com">http://oneworldonestop.com</a></td></tr></table>	<b>MIR Associates Inc.</b> 800-545-0308 or 781-270-0308 <a href="http://www.mir-associates.com">www.mir-associates.com</a>	<b>OSC Communications</b> 973-227-5112 <a href="http://oneworldonestop.com">http://oneworldonestop.com</a>				
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Financial justification	<ul style="list-style-type: none"><li>• Please explain the purpose of the coverage and the reason for the face amount in a cover letter.</li><li>• Lincoln 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.</li><li>• Lincoln may accept third-party verification of assets from a properly credentialed financial or tax advisor.</li><li>• Concrete documentation may be submitted to support the face amount.<ul style="list-style-type: none"><li>– Examples of supporting documentation include: bank or brokerage account statements from the U.S. or abroad, and U.S. property tax bills</li></ul></li><li>• Clients can use assets owned by a foreign entity if:<ul style="list-style-type: none"><li>– All documentation is supplied sufficiently connecting the client to the entity and its assets.</li></ul></li><li>• Otherwise, clients must use assets owned personally or by an entity connected to them.</li></ul>						
Language considerations	<ul style="list-style-type: none"><li>• Client must have a basic understanding of the English language.</li><li>• If the application needs interpretation, please include information about who did the interpretation when you submit the application.</li><li>• 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.</li><li>• Inspection report phone call may be done in the client’s preferred language.</li></ul>						
Delivery	<ul style="list-style-type: none"><li>• Policy delivery must take place in the U.S.</li><li>• Limited POA may be used for delivery only<ul style="list-style-type: none"><li>– Lincoln will provide suggested POA language</li><li>– The POA must be notarized</li><li>– The attorney-in-fact may be anyone as long as there is no conflict of interest</li><li>– The attorney-in-fact may sign only on behalf of the owner</li><li>– The insured must return to the U.S. to sign any medical amendments or a declaration of insurability</li></ul></li></ul>						

## 4 Meet Lincoln's Foreign National Underwriting Team



**Jordan Carreira,**  
**VP & Chief Underwriter**

Jordan.Carreira@LFG.com  
860-466-2179



**Cham Edmiston, FALU, FLMI,**  
**AVP, Managing Associate**  
**Chief Underwriter**

Cham.Edmiston@LFG.com  
336-691-3264



**Vicky Sheehan, FALU, FLMI,**  
**ACS, ARA, AIRC, Associate**  
**Underwriting Director**

Vicky.Sheehan@LFG.com  
860-466-1183



**Avani Shah, FALU, FLMI,**  
**ACS, Senior Underwriter**

Avani.Shah2@LFG.com  
860-466-1658



**Lillian Torres, ACS, Senior**  
**New Business Associate**

Lillian.Torres@LFG.com  
860-466-3218

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## Lincoln's Foreign National Sales Team



**Cara Moody, Foreign**  
**National Insurance**  
**Consultant, Specialty**  
**Markets**

Cara.Moody@LFD.com  
860-466-1594  
860-729-6470 (Cell)



**Katie K. Comer, Director,**  
**Specialty Markets and**  
**Executive Benefits**

Katie.Comer@LFD.com  
336-691-3060



**Thomas F. Commito**  
**JD,\* LLM, CLU®, ChFC®,**  
**AEP (Distinguished)**

Tom.Commito@LFD.com  
843-886-8628  
877-275-8662 (Toll-free)  
802-249-1584 (Cell)



**Lance Winston**  
**JD,\* LLM**

Lance.Winston@LFD.com  
877-560-9139

\*Licensed but not practicing

**Rely on our dedicated team of foreign national specialists  
to help you place your cases.**

## 5 Approved country list\*

American Samoa	Denmark	Liechtenstein	Republic of South Africa
Andorra	Dominica	Lithuania	Romania
Anguilla	Dominican Republic	Luxembourg	St. Kitts and Nevis
Antigua	Ecuador**	Macau	St. Lucia
Argentina	Estonia	Malta	St. Vincent and the Grenadines
Aruba	Falkland Islands	Marshall Islands	San Marino
Australia	Finland	Martinique	Singapore
Austria	France	Mexico	Slovakia
Bahamas	French Guiana	Monaco	South Korea
Barbados	French Polynesia	Montenegro	Spain
Belgium	Germany	Montserrat	Sweden
Bermuda	Greece	Morocco	Switzerland
Brazil	Greenland	Netherlands	Taiwan
Brunei	Grenada	Netherlands Antilles	Thailand
Bulgaria	Guadalupe	New Caledonia	Trinidad and Tobago
Canada	Hong Kong	New Zealand	Turks and Caicos
Canary Islands	Hungary	North Mariana Islands	United Arab Emirates
Cayman Islands	Iceland	Norway	United Kingdom
Chile	India**	Panama	Uruguay
China**	Ireland	Paraguay	Vatican City
Colombia**	Israel**	Peru	Vietnam
Cook Islands	Italy	Poland	Virgin Islands
Costa Rica	Jamaica	Portugal	
Curacao	Japan	Qatar	
Cyprus	Kuwait		
Czech Republic	Latvia		

\*Underwriter approval required for travel to countries not on approved list.

\*\*Residence in only certain cities or regions will be acceptable. See specifics below.

**China**—residence in all large cities

**Colombia**—excludes border cities of Venezuela

**Ecuador**—Guayaquil and Quito only

**India**—residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat

**Israel**—residence in any part of Israel except the West Bank and the Gaza strip

## 6 Countries unapproved for travel\*

Afghanistan	Ethiopia	Niger	Venezuela
Burundi	Haiti	Nigeria	Western Sahara
Central African Republic	Iran	Pakistan	
Congo	Iraq	South Sudan	
Ivory Coast	Sierra Leone	Syria	
Eritrea	Mali	Tajikistan	

\*Citizens of these countries will be considered if they possess an immigrant U.S. visa and do not engage in any travel to these non-approved countries.

### Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN  
Lincoln Life & Annuity Company of New York, Syracuse, NY

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

*Lincoln TermAccel*® Level Term is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations. Not available in New York.

Not for use outside the United States.

**For agent or broker use only. Not for use with the public.**

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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