



Nationwide®
is on your side

Nationwide®
Underwriting

Foreign National

Foreign National Guidelines

We understand that some of your clients are citizens of the world and we want to offer our exceptional Nationwide life insurance products to them. For this reason, we are now taking into consideration Non-U.S. Citizens who live outside the U.S. in an “A” or “B” country who have personal and financial ties to the U.S., have wealth and have been in the U.S. for at least 15 days in the past 12 months.

Non-U.S. citizens are now broken down into two categories: Non-U.S. Citizens who live outside of the U.S. who meet our criteria for Wealthy Global Citizen and Non-U.S. Citizens who live in or outside of the U.S.

Below is a breakdown of the criteria that must be met for both categories:

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.	
Documentation to be in the U.S.	Permanent Resident, Temporary Resident, Acceptable Visa Type, Unacceptable Visa Type	Permanent Resident or Acceptable Visa Type	Temporary Resident or Unacceptable Visa Type
Country of Residence	<ul style="list-style-type: none"> Living in an “A” or “B” country 	<ul style="list-style-type: none"> Living in the U.S. or in an “A” or “B” country 	
	To determine the country code/jurisdiction, please refer to the Country Code List		
General Requirements	<ul style="list-style-type: none"> Non-U.S. Citizens who live outside the U.S. in an “A” or “B” country, have personal and financial ties to the U.S. and have been in the U.S. for at least 15 days in the past 12 months 	<ul style="list-style-type: none"> Permanent Resident with green card issued for 10 years or more or Acceptable Visa type 	<ul style="list-style-type: none"> Temporary Resident with green card issued < 10 years, No Visa/ green card Must have resided in the U.S. 3 years or more; if not, minimum of \$1,000,000 policy
Acceptable Visa Types List	N/A	E1, E2, E3, EB5, H1B, H1C, H2B, H4, I5, K1, K2, K3, K4, L1, L21, O1, O2,O3, TD, TN - CA, V1, V2	
Cover Letter	<ul style="list-style-type: none"> A cover letter must be submitted with the application, providing a full explanation of applicant’s need and purpose for U.S. life insurance coverage 	<ul style="list-style-type: none"> Not required 	
Product Specifications	<ul style="list-style-type: none"> Permanent Coverage Only 	<ul style="list-style-type: none"> Term and Permanent coverage 	<ul style="list-style-type: none"> Permanent Coverage

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.		
Minimum Face Amount	<ul style="list-style-type: none"> \$1,000,000 Minimum 	<ul style="list-style-type: none"> Product Minimum 	<ul style="list-style-type: none"> Product Minimum if 3 years or more of U.S. residency; if not, minimum must be \$1,000,000 	
Maximum Face Amount	<ul style="list-style-type: none"> “A” Country: \$10 Million “B” Country: \$5 Million 	<ul style="list-style-type: none"> “A” Country: \$10 Million “B” Country: \$5 Million 		
Age Limits	<ul style="list-style-type: none"> 18 - 70 	<ul style="list-style-type: none"> 18 - 70 		
Classification	<ul style="list-style-type: none"> Table D or better 	Permanent Resident		Temporary Resident
		<ul style="list-style-type: none"> All risk classes 		<ul style="list-style-type: none"> Table D or better
Best Underwriting Class (depending on product availability)	<ul style="list-style-type: none"> “A” Country: Preferred Plus “B” Country: Preferred 	Permanent Green Card	Acceptable Visa	Temporary Resident or Unacceptable Visa
		<ul style="list-style-type: none"> “A” country — Preferred Plus “B” country — Preferred Plus (If resides in the U.S.) 	<ul style="list-style-type: none"> “A” country — Preferred Plus “B” country — Preferred (If resides in the U.S. > 3 years, Preferred Plus) 	<ul style="list-style-type: none"> “A” country — Preferred Plus “B” country — Preferred (If resides in the U.S.)
Riders	<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Long-Term Care Rider is generally not permitted 	Permanent Resident		Temporary Resident
		<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Spouse Life Insurance Rider Long-Term Care Rider (If resides in the U.S.) 	<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Long-Term Care Rider is generally not permitted 	
Identification	<ul style="list-style-type: none"> Owner must have Social Security number or Taxpayer Identification Number Will allow W-8BEN for insured in lieu of SSN or TIN with details related to source of income 	<ul style="list-style-type: none"> Owner and Insured must have Social Security number or Taxpayer Identification Number Proposed insured and owners, if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number 		
Nexus Requirements	<ul style="list-style-type: none"> Proposed Insured and Owner must have established financial ties to the U.S. Proposed insured must meet ONE of the following: <ul style="list-style-type: none"> Own U.S. real estate Own a U.S. business Employee of a U.S.-based company Verifiable U.S. tax liability Copy of individual’s visa, passport, and national ID card (or other similar documents) 	<ul style="list-style-type: none"> If proposed insured or individual owner is residing in the U.S. with a temporary green card, unacceptable visa type, or no visa or green card, each individual must have established U.S. residency of three years or more and either own U.S. residential property or U.S. Company or have documented earned U.S. income and/or assets. If proposed insured or individual owner has not resided in the U.S. for three years or more, each individual must have all of the following: <ul style="list-style-type: none"> Valid government photo identification U.S. residential property ownership Documented earned U.S. income Proof of assets in a U.S. bank account 		

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.
Financial Verification	<ul style="list-style-type: none"> • Minimum global net worth of \$5 million or income over \$200,000 per year • Has at least \$1 million in the U.S. (Verifiable U.S. assets) • U.S. bank account showing balance of \$100,000 after paying the first-year premium • Specified total amount of life insurance is justified based on U.S. income and estate tax considerations 	<ul style="list-style-type: none"> • Specified total amount of life insurance is justified based on U.S. income and estate tax considerations
	Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide	
Requirements	Copy of documentation to be in the U.S.	
	Age and Amount requirements, completed Foreign Travel and Residence supplement and interpreter amendment(s) if individual cannot understand English	
	<ul style="list-style-type: none"> • Application, examination requirements, interviews, and inspections, etc. must be completed in the U.S. • Use of ExamOne's international locations available on case-by-case basis 	<ul style="list-style-type: none"> • Application, examination requirements, interviews, and inspections, etc. must be completed in the U.S.
Underwriting Classification for ages 60 and older	<ul style="list-style-type: none"> • Established medical care in the U.S. and medical records available for Nationwide's review 	<ul style="list-style-type: none"> • Established medical care in the U.S. and medical records available for Nationwide's review
	The producer is responsible for ordering, obtaining, and paying for medical records and any other necessary items needed from the foreign country. Medical records must be in English or translated at no expense to Nationwide. If the policy is placed in force, we will reimburse up to our normal and customary APS fee.	
Solicitation	<ul style="list-style-type: none"> • Solicitation,application, amendments(s), and delivery must occur in the U.S. where the producer is licensed, and valid nexus exists for that contract to be issued in that state. • POA allowed for Policy Delivery Receipt — POA not accepted on amendments and/or any other policy forms needing signed at policy delivery 	<ul style="list-style-type: none"> • Solicitation,application, amendments(s), and delivery must occur in the U.S. where the producer is licensed, and valid nexus exists for that contract to be issued in that state
Premium Financing	<ul style="list-style-type: none"> • Generally not permitted; available in some circumstances 	<ul style="list-style-type: none"> • No premium financing for foreign nationals or resident aliens
	Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiary or ownership	
	Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months	
	Policy must be paid in U.S. dollars and funded from U.S.-domiciled bank	
	Any travel to C or D designated countries will be viewed on an individual basis.	

Country classification list

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Cyprus	A	Korea, South	A	Romania	A
Albania	B	Czech Republic	A	Kosovo	B	Russian Federation	B
Algeria	C	Denmark	A	Kuwait	B	Rwanda	D
American Samoa	A	Djibouti	D	Kyrgyzstan	C	Saint Kitts and Nevis	A
Andorra	A	Dominica	A	Laos	C	Saint Lucia	A
Angola	D	Dominican Republic	B	Latvia	A	Saint Vincent and the Grenadines	A
Anguilla	A	East Timor	C	Lebanon	D	Samoa	B
Antarctica	D	Ecuador	B	Lesotho	D	San Marino	A
Antigua	A	Egypt	C	Liberia	D	Sao Tome and Principe	C
Argentina	A	El Salvador	C	Libya	D	Saudi Arabia	B
Armenia	B	Equatorial Guinea	D	Liechtenstein	A	Senegal	D
Aruba	A	Eritrea	D	Lithuania	A	Serbia	B
Australia	A	Estonia	A	Luxembourg	A	Seychelles	B
Austria	A	Ethiopia	D	Macedonia	B	Sierra Leone	D
Azerbaijan	B	Falkland Islands	A	Madagascar	D	Singapore	A
Bahamas	visiting: residing:	Federated States of Micronesia	B	Malawi	D	Slovakia	A
Bahrain	C	Fiji	B	Malaysia	B	Slovenia	A
Bangladesh	C	Finland	A	Maldives	B	Solomon Islands	B
Barbados	A	France	A	Mali	D	Somalia	D
Barbuda	A	French Guiana	B	Malta	A	South Africa	C
Belarus	A	French Polynesia	A	Marshall Islands	A	South Sudan, Republic of	D
Belgium	A	Gabon	D	Martinique	A	Spain	A
Belize	B	Gambia	D	Mauritania, Islamic Republic of	D	Sri Lanka	C
Benin	D	Gaza	D	Mauritius	A	Sudan	D
Bermuda	A	Georgia	B	Mexico	B	Suriname	B
Bhutan	C	Germany	A	Moldova	B	Swaziland	D
Bolivia	C	Ghana	D	Monaco	A	Sweden	A
Bosnia	B	Greece	A	Mongolia	B	Switzerland	A
Botswana	C	Greenland	A	Montenegro	B	Syria	D
Brazil	B	Grenada	A	Montserrat	A	Taiwan	A
British Virgin Islands	A	Guadeloupe	A	Morocco	B	Tajikistan	C
Brunei	B	Guam	A	Mozambique	D	Tanzania	D
Bulgaria	B	Guatemala	C	Myanmar	D	Thailand	C
Burkina Faso	D	Guinea	D	Namibia	D	Togo	D
Burundi	D	Guinea-Bissau	D	Nauru	C	Tonga	C
Cambodia	C	Guyana	C	Nepal	C	Trinidad and Tobago	B
Cameroon	D	Haiti	D	Netherlands	A	Tunisia	B
Canada	A	Honduras	C	Netherlands Antilles	A	Turkey	D
Canary Islands	A	Hungary	A	New Caledonia	A	Turkmenistan	C
Cape Verde	B	Iceland	A	New Zealand	A	Turks and Caicos Islands	A
Cayman Islands	A	India	C	Nicaragua	C	Tuvalu	C
Central African Republic	D	Indonesia	B	Niger	D	Uganda	D
Chad	D	Iran	D	Nigeria	D	Ukraine	B
Chile	A	Iraq	D	Niue	C	United Arab Emirates	A
China		Ireland, Republic of	A	Northern Mariana Islands	A	United Kingdom	A
Hong Kong or Macau:	A	Israel		Norway	A	Uruguay	A
Otherwise:	B	Gaza Strip or West Bank:	D	Oman	B	U.S. Virgin Islands	A
Colombia	C	Otherwise:	B	Pakistan	D	Uzbekistan	C
Comoro Islands	D	Italy	A	Palau	A	Vanuatu	C
Congo, Republic of the	D	Ivory Coast/Cote d'Ivoire	D	Panama	B	Vatican City	A
Congo, Democratic Republic of the	D	Jamaica	visiting: residing:	Papua New Guinea	C	Venezuela	D
Cook Islands	A		A B	Paraguay	B	Vietnam	visiting: residing:
Costa Rica	A	Japan	A	Peru	B		B C
Croatia	B	Jordan	B	Philippines	visiting: residing:		A C
Cuba	C	Kazakhstan	B	Poland	A	Virgin Islands (British)	A
Curacao	A	Kenya	D	Portugal	A	Western Sahara	D
		Kiribati	C	Puerto Rico	A	Yemen, Republic of	D
		Korea, North	D	Qatar	B	Zambia	D
						Zimbabwe, Republic of	D

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