

# Determine foreign eligibility



## Foreign national and foreign resident guidelines

You're so close to submitting a case for life insurance, but you need to make sure your foreign client meets the underwriting guidelines. No worries — we'll help you figure it out.



It's important to first understand how we define your clients' status:

- Foreign nationals are defined as citizens of another country who may or may not be living in the United States.
- Foreign residents may be U.S. citizens or visa holders who live outside the U.S. more than six months a year.

Follow these guidelines when considering applications from foreign nationals:

Guideline	Description
Connection to the U.S.	Must have a residence/property ownership, business or financial interest in the U.S. (more than a bank account).
Documents	Must have a U.S. Social Security number, tax ID number or complete IRS form W-8BEN. Must provide a copy of insured and owner passport.
Need for coverage/financial information	Submit a cover letter explaining a clearly definable need for U.S. life insurance. Complete financial information must be provided.
Questionnaires	Foreign National Questionnaire must be completed and submitted.
Language	Insured and owner must be able to read and speak English.
Age of insured	30-70
Products	Term or permanent only – No variable universal life, Waiver of Premium, Worksite Term or One-Year Term.
Face amount	Maximum = \$15 million; minimum = \$500,000
Principal retention	\$2.5 million single life; \$3.75 million joint life
Auto limit	\$15 million
Jumbo limit	\$35 million
Maximum allowable rating	Table 4 (200%)
Risk classification	Only risks from A or B countries will be considered (see separate listing of country categorizations). Foreign nationals who reside in A countries can be classified as Preferred if all Preferred criteria are met. Foreign nationals from B countries will be eligible for standard rates.
Exclusions	Politicians, public figures, missionaries, government leaders, journalists, judicial personnel, police force, trade union officials, foreign military, private aviators
Solicitation/application	Must be completed in the U.S.
Medical evidence	All exams and tests must be completed in the U.S.
Attending Physician Statement (APS)	Attending Physician Statements are a routine requirement at all ages and amounts. The APS must be in English. Translation must be done by a third party certified translation agency at producer/agency expense.
Inspection report	Routine guidelines followed based on age and amount.
Ownership	Policy ownership must be based in the U.S. with a U.S. mailing address (no P.O. boxes). Policy owner can be the insured, a family member, U.S. trust or U.S. business. Owner must have a U.S. mailing address.
Beneficiary	Death benefit payable to a U.S. mailing address or bank account.
Delivery	Must occur in the U.S.
Premiums/proceeds	Must be paid in U.S. dollars.
Post issue	All correspondence must be sent to a U.S. address.

## Country categories

Underwriting determines ratings based on foreign country charts below.

A Countries			B Countries
Albania	Finland	Netherlands Antilles	Algeria
American Samoa	France	New Caledonia	Armenia
Andorra	French Polynesia	New Zealand	Azerbaijan
Anguilla	Germany	Northern Mariana Islands	Bahamas
Antigua & Barbuda	Greece	Norway	Brazil
Argentina	Greenland	Poland	Bulgaria
Aruba	Grenada	Portugal	Cape Verde
Australia	Guadeloupe	Romania	China <sup>2</sup>
Austria	Hong Kong	Saint Kitts and Nevis	Costa Rica
Bahrain	Hungary	Saint Lucia	Ecuador <sup>3</sup>
Barbados	Iceland	Saint Vincent	Federal States of Micronesia
Belgium	Ireland	San Marino	French Guiana
Bermuda	Ireland (Northern)	Serbia	Jamaica
Bosnia & Herzegovina	Israel <sup>1</sup>	Singapore	Malaysia
British Virgin Islands	Italy	Slovakia	Mexico <sup>4</sup>
Brunei	Latvia	Slovenia	Morocco
Canary Islands	Liechtenstein	South Korea	Panama
Cayman Islands	Lithuania	Spain	Paraguay
Chile	Luxembourg	Sweden	Peru
Cook Islands	Macau	Switzerland	Trinidad and Tobago
Croatia	Malta	Taiwan	
Cyprus	Marshall Islands	Turks/Caicos	
Czech Republic	Martinique	U.S. Virgin Islands	
Denmark	Monaco	United Kingdom	
Dominica	Montenegro	Uruguay	
Estonia	Montserrat	Vatican City	
Falklands Islands	Netherlands	Virgin Islands	

<sup>1</sup> Israel – excludes Gaza and West Bank

<sup>2</sup> China – residency in major cities including Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin

<sup>3</sup> Ecuador – Quito only

<sup>4</sup> Mexico – excludes cities that border the United States



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