

Affluent Markets

International underwriting guidelines



Offered by Zurich American Life Insurance Company of New York and
Zurich American Life Insurance Company

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Proposed insured categories

- **U.S. citizens** – must reside in the United States for more than six months of the year. Residence in countries outside the United States will be considered as foreign nationals of that country.
- **Green card holders (U.S. permanent residents)** – must provide card number and have been residing in the U.S. for at least the past six months.
- **Visa holders** – reside full time in the U.S. on a valid work Visa. Must provide a copy of the Visa with application. Country of origin is used to determine underwriting classification. EB-5 Visa Holders require proof of status at time of application and at policy issue.
- **Foreign nationals** – include those individuals not qualifying under any of the previous categories or those on a visitors Visa (short stay).

General requirements

- Permanent plan only (international underwriting not available for term products).
- Foreign nationals/visa holders must have the policy owned by a U.S. entity (e.g., trust, LLC).
- All solicitation and materials related to the sale must take place within the U.S. where the producer is licensed.
- No marketing activities targeting foreign nationals are permitted outside the US.
- Application and medical exam must be completed in the U.S.
- The policy must be delivered in the U.S.
- All premium payments must originate from a U.S. bank account.
- All billing (premium notices) must be mailed to a U.S. address.
- The producer is responsible for securing and paying for Attending Physician's Statements (APS) outside the U.S.
- Translation of APS or other requirements is the responsibility and at the expense of the producer.
- Foreign nationals/visa holders must complete the "Certification Regarding Taxes and Laws" form number ZM-10120HK.

Foreign national - Additional requirements

Proposed insureds who are Foreign nationals MUST have a past and ongoing history of strong situs in the United States:

- Must provide evidence of travel to the U.S. for a minimum of 15 days in the previous 12 months prior to application date.
- AND meet ONE of the following criteria:
 - Minimum \$250,000 in a U.S. bank and/or brokerage account for the past 6 months (verified by statements covering that period).
 - Ownership of a business or property in the U.S. for a minimum of six months from the application date.
 - Ownership of a foreign company that has a U.S. subsidiary located in the U.S. or conducts business in the U.S.
 - Have an EB-5 Visa at least twelve months prior to application date.
 - Proof of U.S. residency for a spouse or child.
- Foreign Nationals must be rated Table 4 or better.
- Foreign Nationals can be considered to age 70.
- Foreign National proposed insureds should fit the profile of an affluent, business type individual. Annual income of \$500,000 USD equivalent and/or Net Worth of \$5,000,000 USD equivalent would be desirable.



Restrictions

(Ineligible applicants or family members of)

- Government leaders
- Politicians
- Diplomats
- Trade Union officials
- Judicial personnel
- Missionaries (U.S. or foreign)
- Journalists/Media personnel
- Military, police, security
- Illegal aliens
- Proposed insured/policy owner who is Specially Designated National (SDN) or who resides in or is a citizen of a country subject to Office of Foreign Assets Control (OFAC) sanctions. Refer to the OFAC website www.treas.gov/offices/enforcement/ofac/programs for latest information.

Important notes

- Country ratings can vary at any time. Our requirements and restrictions are also subject to change. Please check with your underwriter.
- Another website to consult is the U.S. Department of State for travel warnings at travel.state.gov
- These guidelines are for quoting purposes only as each case will be underwritten and assessed on its own merits.
- Published rates assume travel to major cities and towns.
- The underwriting department reserves the right to request copies of passports, visas, green cards or trust documents for verification purposes.
- Zurich will not take adverse action re foreign travel by U.S. citizens/permanent residents on contracts written in Florida, Georgia and Colorado.

For more information, call
877-678-7534 Option 1

International underwriting guidelines

| Country | Frequency | Rating | Exceptions |
|------------------------|-----------|--------------------|------------|
| Afghanistan | All | Decline | |
| Albania | All | Preferred Best | |
| Algeria | Limited | Standard | yes |
| Algeria | Excessive | Std + \$2 per thou | yes |
| Andorra | All | Preferred Best | |
| Angola | All | Decline | |
| Anguilla | All | Preferred Best | |
| Antigua & Barbuda | All | Preferred Best | |
| Argentina | All | Preferred Best | |
| Armenia | All | Preferred Best | yes |
| Aruba | All | Preferred Best | |
| Australia | All | Preferred Best | |
| Austria | All | Preferred Best | |
| Azerbaijan | All | Preferred Best | yes |
| Bahamas | All | Preferred Best | |
| Bahrain | All | Preferred Best | |
| Bangladesh | Limited | Standard | yes |
| Bangladesh | Excessive | Std + \$3 per thou | yes |
| Barbados | All | Preferred Best | |
| Belarus | All | Decline | |
| Belgium | All | Preferred Best | |
| Belize | All | Preferred Best | |
| Benin | Limited | Standard | |
| Benin | Excessive | Std + \$3 per thou | |
| Bermuda | All | Preferred Best | |
| Bhutan | All | Preferred Best | |
| Bolivia | All | Preferred Best | |
| Bosnia & Herzegovina | All | Preferred Best | |
| Botswana | All | Preferred Best | |
| Brazil | All | Preferred Best | |
| British Virgin Islands | All | Preferred Best | |
| Brunei | All | Preferred Best | |
| Bulgaria | All | Preferred Best | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|------------------------------|-----------|--------------------|------------|
| Burkina Faso | All | Decline | |
| Burma/Myanmar | All | Decline | |
| Burundi | All | Decline | |
| Cambodia | All | Preferred Best | |
| Cameroon | All | Decline | |
| Canada | All | Preferred Best | |
| Cape Verde | All | Preferred Best | |
| Cayman Islands | All | Preferred Best | |
| Central African Republic | All | Decline | |
| Chad | All | Decline | |
| Chile | All | Preferred Best | |
| China | All | Preferred Best | |
| Colombia | Limited | Standard | yes |
| Colombia | Excessive | Std + \$3 per thou | yes |
| Comoros | All | Preferred Best | |
| Congo-Brazzaville | All | Decline | |
| Congo-Democratic Republic of | All | Decline | |
| Costa Rica | All | Preferred Best | |
| Croatia | All | Preferred Best | |
| Cuba | Limited | Preferred Best | |
| Cuba | Excessive | Decline | |
| Curacao | All | Preferred Best | |
| Cyprus | All | Preferred Best | |
| Czech Republic | All | Preferred Best | |
| Denmark | All | Preferred Best | |
| Djibouti | Limited | Standard | yes |
| Djibouti | Excessive | Std + \$2 per thou | yes |
| Dominica | All | Preferred Best | |
| Dominican Republic | All | Preferred Best | |
| East Timor | All | Preferred Best | yes |
| Ecuador | All | Preferred Best | yes |
| Egypt | All | Decline | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|--------------------------------|-----------|--------------------|------------|
| El Salvador | All | Preferred Best | |
| Equatorial Guinea | Limited | Standard | yes |
| Equatorial Guinea | Excessive | Std + \$2 per thou | yes |
| Eritrea | All | Decline | |
| Estonia | All | Preferred Best | |
| Ethiopia | All | Decline | |
| Federated States of Micronesia | All | Preferred Best | |
| Fiji | All | Preferred Best | |
| Finland | All | Preferred Best | |
| France | All | Preferred Best | |
| French Guiana | All | Preferred Best | |
| French Polynesia | All | Preferred Best | |
| Gabon | Limited | Standard | |
| Gabon | Excessive | Std + \$3 per thou | |
| Georgia | All | Preferred Best | yes |
| Germany | All | Preferred Best | |
| Ghana | Limited | Standard | yes |
| Ghana | Excessive | Std + \$3 per thou | yes |
| Greece | All | Preferred Best | |
| Grenada | All | Preferred Best | |
| Guadeloupe | All | Preferred Best | |
| Guam | All | Preferred Best | |
| Guatemala | Limited | Standard | |
| Guatemala | Excessive | Std + \$2 per thou | |
| Guinea | All | Decline | |
| Guinea Bissau | Limited | Standard | yes |
| Guinea Bissau | Excessive | Std + \$2 per thou | yes |
| Guyana | All | Preferred Best | |
| Haiti | All | Decline | |
| Honduras | Limited | Standard | yes |
| Honduras | Excessive | Std + \$2 per thou | yes |
| Hong Kong | All | Preferred Best | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|-------------------------------|------------------------------|--------------------|------------|
| Hungary | All | Preferred Best | |
| Iceland | All | Preferred Best | |
| India | All | Preferred Best | yes |
| Indonesia | All | Preferred Best | yes |
| Iran | All | Decline | |
| Iraq | All | Decline | |
| Ireland | All | Preferred Best | |
| Israel | All | Preferred Best | yes |
| Italy | All | Preferred Best | |
| Ivory Coast/ Cote d'Ivoire | All | Decline | |
| Jamaica | All | Preferred Best | |
| Japan | Non-citizen/ Non-resident | Preferred Best | yes |
| Japan | Citizen & Resident | Decline | |
| Jordan | All | Preferred Best | |
| Kazakhstan | All | Preferred Best | yes |
| Kenya | Limited | Standard | yes |
| Kenya | Excessive | Std + \$3 per thou | yes |
| Kiribati | All | Preferred Best | |
| Korea North | All | Decline | |
| Korea South | All | Preferred Best | |
| Kosovo | All | Preferred Best | |
| Kyrgystan | All | Decline | |
| Laos | All | Preferred Best | |
| Latvia | All | Preferred Best | |
| Lebanon | All | Decline | |
| Lesotho | Limited | Standard | |
| Lesotho | Excessive | Std + \$3 per thou | |
| Liberia | All | Decline | |
| Libya | All | Decline | |
| Liechtenstein | All | Preferred Best | |
| Lithuania | All | Preferred Best | |
| Luxembourg | All | Preferred Best | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|------------------|-----------|--------------------|------------|
| Macau | All | Preferred Best | |
| Macedonia | All | Preferred Best | |
| Madagascar | Limited | Standard | |
| Madagascar | Excessive | Std + \$3 per thou | |
| Malawi | Limited | Standard | |
| Malawi | Excessive | Std + \$3 per thou | |
| Malaysia | All | Preferred Best | |
| Maldives | All | Preferred Best | |
| Mali | All | Decline | |
| Malta | All | Preferred Best | |
| Marshall Islands | All | Preferred Best | |
| Martinique | All | Preferred Best | |
| Mauritania | All | Decline | |
| Mauritius | All | Preferred Best | |
| Mexico | All | Preferred Best | yes |
| Moldova | All | Preferred Best | yes |
| Monaco | All | Preferred Best | |
| Mongolia | All | Preferred Best | |
| Montenegro | All | Preferred Best | |
| Morocco | All | Preferred Best | yes |
| Mozambique | All | Decline | |
| Namibia | All | Preferred Best | |
| Nauru | All | Preferred Best | |
| Nepal | Limited | Standard | yes |
| Nepal | Excessive | Std + \$3 per thou | yes |
| Netherlands | All | Preferred Best | |
| New Caledonia | All | Preferred Best | |
| New Zealand | All | Preferred Best | |
| Nicaragua | All | Preferred Best | |
| Niger | Limited | Standard | |
| Niger | Excessive | Std + \$3 per thou | |
| Nigeria | All | Decline | |
| Norway | All | Preferred Best | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|------------------------------|-----------|--------------------|------------|
| Oman | All | Preferred Best | |
| Pakistan | All | Decline | |
| Palau | All | Preferred Best | |
| Panama | All | Preferred Best | |
| Papua New Guinea | Limited | Standard | yes |
| Papua New Guinea | Excessive | Std + \$2 per thou | yes |
| Paraguay | All | Preferred Best | yes |
| Peru | All | Preferred Best | yes |
| Phillipines | All | Preferred Best | yes |
| Poland | All | Preferred Best | |
| Portugal | All | Preferred Best | |
| Puerto Rico | All | Preferred Best | |
| Qatar | All | Preferred Best | |
| Romania | All | Preferred Best | |
| Russia | All | Preferred Best | yes |
| Rwanda | All | Decline | |
| St. Kitts & Nevis | All | Preferred Best | |
| St. Lucia | All | Preferred Best | |
| St. Vincent & the Grenadines | All | Preferred Best | |
| Samoa | All | Preferred Best | |
| San Marino | All | Preferred Best | |
| Sao Tome & Principe | All | Preferred Best | |
| Saudi Arabia | All | Decline | |
| Senegal | Limited | Standard | yes |
| Senegal | Excessive | Std + \$3 per thou | yes |
| Serbia | All | Preferred Best | |
| Seychelles | All | Preferred Best | |
| Sierra Leone | All | Decline | |
| Singapore | All | Preferred Best | |
| Slovakia | All | Preferred Best | |
| Slovenia | All | Preferred Best | |
| Solomon Islands | All | Preferred Best | |
| Somalia | All | Decline | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|----------------------|-----------|--------------------|------------|
| South Africa | All | Preferred Best | |
| Spain | All | Preferred Best | |
| Sri Lanka | All | Preferred Best | yes |
| St. Maarten | All | Preferred Best | |
| Sudan | All | Decline | |
| Suriname | All | Preferred Best | |
| Swaziland | Limited | Standard | |
| Swaziland | Excessive | Std + \$3 per thou | |
| Sweden | All | Preferred Best | |
| Switzerland | All | Preferred Best | |
| Syria | All | Decline | |
| Taiwan | All | Preferred Best | |
| Tajikistan | Limited | Standard | yes |
| Tajikistan | Excessive | Std + \$3 per thou | |
| Tanzania | Limited | Standard | |
| Tanzania | Excessive | Std + \$3 per thou | |
| Thailand | All | Preferred Best | yes |
| Togo | Limited | Standard | yes |
| Togo | Excessive | Std + \$2 per thou | |
| Tonga | All | Preferred Best | |
| Trinida & Tobago | All | Preferred Best | |
| Turkey | All | Preferred Best | yes |
| Turkmenistan | All | Preferred Best | |
| Turks & Caicos | All | Preferred Best | |
| Tuvalu | All | Preferred Best | |
| Uganda | All | Decline | |
| United Arab Emirates | All | Preferred Best | |
| United Kingdom | All | Preferred Best | |
| Uruguay | All | Preferred Best | |
| U.S. Virgin Islands | All | Preferred Best | |
| Uzbekistan | Limited | Standard | |
| Uzbekistan | Excessive | Std + \$3 per thou | |

International underwriting guidelines (continued)

| Country | Frequency | Rating | Exceptions |
|--------------|-----------|----------------|------------|
| Vanuatu | All | Preferred Best | |
| Vatican City | All | Preferred Best | |
| Venezuela | All | Decline | |
| Vietnam | All | Preferred Best | |
| Yemen | All | Decline | |
| Zambia | All | Decline | |
| Zimbabwe | All | Decline | |

Limited travel

- < 8 WEEKS
- Standard quotes based on no hazardous occupational duties & acceptable reasons for travel

Excessive Travel

- > 8 WEEKS
- Resident outside the U.S.
- Visa Holder in the U.S.

Exceptions

- Certain areas or occupations may result in no offer. Please consult your underwriter.

Retention

| | |
|----------------|--------------|
| Preferred Best | \$20,000,000 |
| Standard | \$10,000,000 |
| Rated | \$5,000,000 |

Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company

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In the State of New York, insurance products are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of 150 Greenwich Street, 54th Floor New York, NY 10007. In all states other than New York, insurance products are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

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