

PRODUCER GUIDE

# Allianz High Net Worth Foreign National Program

M-7315 (R-6/2023) | For financial professional use only – not for use with the public.



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**Wealthy non-U.S. citizens who have meaningful financial ties in the United States (U.S.) may have a need for life insurance to protect their financial interests.**

That's why Allianz Life Insurance Company of North America (Allianz) created the Allianz High Net Worth Foreign National (HNWFN) Program. Through this underwriting classification, non-U.S. citizens who have a substantial connection to the United States may be able to obtain life insurance coverage if they have a defined need.

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### **Eligibility**

- Non-U.S. citizens
- May or may not have the intention to permanently reside in the U.S.
- In the U.S. on a non-immigrant visa or conditional Green Card

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### **Foreign national underwriting classification criteria**

- Countries of legal citizenship and/or residency
- Location of residence, employment, and legal authorization thereof
- Connections to the United States and need for U.S.-based life insurance

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**When both proposed owner and proposed insured (if different) are permanent U.S. citizens as defined below, they are not eligible for this program**

#### **This includes:**

- U.S. citizen residing in the U.S.
- U.S. resident with a permanent (10-year) Green Card
- Foreign national residing in the U.S. with an acceptable visa (E-1, E-2, H-1B, H-4, L-1A, L-1B, L-2, O-1, O-3, and P) and the following:
  - 1. Intent to remain in the U.S. permanently**
  - 2. Meets one of the conditions below:**
    - Five years of continuous residence in the U.S.
    - Multiple confirmations of permanence – home owner, marriage to a U.S. citizen, long-term U.S. employment, etc.

# Selling and soliciting to high net worth foreign nationals

## Sales and solicitation





All solicitation and sales of Allianz products must take place in the U.S. and comply with all applicable local laws and regulations.

When dealing with a proposed owner or proposed insured, it's important to know which activities are permitted in their country of legal citizenship, residence, or regional jurisdiction. Do not engage in activities expressly prohibited by, or beyond the scope of, these requirements.

Keep in mind, each sovereign country has the right to enact laws governing the sale of life insurance; these laws may apply beyond the country or jurisdiction. We recommend you consult with an independent attorney for advice.

To become eligible to sell through the Allianz HNWFN program refer to the HNWFN Program Getting Approved to Sell Checklist (M-7318).




## Sales and solicitation requirements

	The Allianz HNWFN program is limited to solicitation and sales in the U.S. only. On your behalf and on behalf of Allianz, you may only engage in sales activities in U.S. jurisdictions where Allianz products are approved for sale, and where you are appropriately licensed and appointed.
	<p>You may not deliver or provide an individual with Allianz written materials or references outside of U.S. jurisdiction. This includes:</p> <ul style="list-style-type: none"> <li>• Any non-U.S. country or jurisdiction that requires licensing or admittance from Allianz</li> <li>• U.S. consulates and embassies</li> <li>• "In transit" locations such as an aircraft or watercraft</li> <li>• U.S. territories or protectorates where Allianz does not have products for sale</li> </ul>
	In any non-U.S. country or jurisdiction: You may not discuss Allianz, its subsidiaries, its parent company Allianz SE and its subsidiaries, or any Allianz product. You may, however, discuss the general need for life insurance without discussing specific products.
	<p>In any non-U.S. country or jurisdiction: You may not solicit, discuss, or mention any specific life insurance product with foreign nationals or any non-U.S. citizen. You may not conduct business with a third-party marketing organization with respect to Allianz products. This includes any material which seeks to attract local life insurance producers as well as:</p> <ul style="list-style-type: none"> <li>• Seminars</li> <li>• Social media</li> <li>• Distribution announcements</li> <li>• Mailings</li> <li>• Spoken word</li> <li>• Unsolicited emails</li> <li>• Letters</li> </ul>





## Referral requirements

	<p>An entity or individual who is a licensed life insurance producer may refer you to a prospective owner or prospective insured who is located in a non-U.S. country or jurisdiction. The life insurance producer cannot solicit or sell on behalf of yourself or Allianz Life. If the referral was made within the U.S. and the producer is physically located within the U.S., you may compensate them for the referral.</p>
	<p>In any non-U.S. country or jurisdiction: If a client refers you to a non-U.S. citizen who purchases an Allianz product, you cannot compensate them on your behalf or on behalf of Allianz, its subsidiaries, or its parent company Allianz SE and its subsidiaries.</p>
	<p>In non-U.S. countries or jurisdictions under the purview of U.S. or non-U.S. advertising and marketing collateral rules and regulation: You may not conduct business with a third-party marketing organization with respect to Allianz products. This includes any material which seeks to attract local life insurance producers as well as:</p> <ul style="list-style-type: none"> <li>• Seminars</li> <li>• Mailings</li> <li>• Letters</li> <li>• Spoken word</li> <li>• Distribution announcements</li> <li>• Unsolicited emails</li> <li>• Social media</li> </ul>

# Program details



## Qualifying for the program

- Global assets: \$2,000,000+
- Annual earned global income: \$100,000+
- Has a U.S. checking account (that has been open for at least six months) from which to pay premium
  - If the proposed owner's account does not show sufficient funds for the first premium, Allianz will request a written explanation of source of funds.
- Holds a valid U.S. visa or conditional Green Card
- Provides a valid, physical U.S. mailing address
  - The proposed owner may not use your address or the address of anyone associated with the sale or solicitation of their policy.
- Demonstrates a purpose for their presence in the U.S. other than to obtain life insurance
- Has visited the U.S. prior to seeking life insurance
- Has substantial nexus to the U.S.



## Definition of "substantial U.S. nexus"

Due to the complexity of individual circumstances, the following are not meant to be all-inclusive. Allianz Life Underwriting, Legal, and Compliance may decide on a case-by-case basis if a substantial U.S. nexus has been established.

- Conditional Green Card or EB-5
- Owns real estate in the U.S.
- Maintains an investment interest in the U.S.
- Employed primarily in the U.S. or works for a U.S. company
- Owns a business in the U.S.
- Owns an established foreign company that has actively engaged in transactional business in the U.S. for at least 12 months

**None of the following, by themselves, will constitute a substantial U.S. nexus.**

- Close family members residing in the U.S.
- Regular visits to the U.S. for business or personal reasons
- Have a U.S.-based Trust or LLC

**Note:** The solicitation, sales, signing, and delivery of the policy must be in the state in which the policy owner has a nexus.



## Underwriting guidelines

- Proposed insured is between the ages of 18 and 70 years old (juvenile coverage is not available)
- Minimum death benefit: \$1,000,000
- Proposed insured's global earned income and U.S. assets determine their financial underwriting
- Proposed insured completes paramedical examinations and lab requirements in the U.S. by an Allianz-approved vendor

Acceptable Visas: (B-1), (B-2), (E-1), (H-1B), (H-4), (K-1), (K-3), (L-1A), (L-1B), (L-2), (O-1), (O-3), (P), (V-1), (TN), (TD), (WB) and (WT) Visa Waiver Program (VWP), and Border Crossing Card Program (BCC). Any other type of non-immigrant Visa will be reviewed on an individual basis. Only Visas granted prior to application will be accepted.

### Underwriting guidelines (continued)

- A certified translation company or a translator previously approved by Underwriting translates all underwriting requirements into English before the proposed owner submits the application to Allianz. For each translated document, the proposed owner must submit a translator statement of accuracy with reference to unique identifiers on the original document. The proposed owner or producer is responsible for all translation costs.
  - *If the proposed owner and proposed insured (if different) needs any materials translated or the meeting interpreted, they must submit this form with their application. You or those who benefit from the sale of the policy may not translate the materials or interpret any meetings.*
  - *Allianz approves Language Line Solutions as a resource for translation services at 800.752.6096 or [www.language.com](http://www.language.com).*
- Only residents of an "A jurisdiction" may travel by private aviation

Country Code	A	B
Best Class Available	Preferred	Standard
Auto Bind Limit	\$10,000,000	\$10,000,000
Jumbo Limit	\$35,000,000	\$35,000,000

- Proposed owner and proposed insured (if different) is not a head of state or government or a senior politician; does not hold a senior government position; is not a judicial or military official; is not a senior executive in state-owned corporations; is not an official, family member, or close associate of a political party; is not a Politically Exposed Person (PEP) or a Relative or Close Associate (RCA).
- Proposed owner and proposed insured (if different) is not of foreign missionary; police; domestic or foreign military; is not security personnel or a bodyguard deployed overseas or in a combat zone; is not a professional athlete, journalist, public figure, celebrity, or an arms dealer.
- Proposed owner and proposed insured (if different) is not listed on any Sanctions List or Restricted List, including but not limited to Office of Foreign Assets Control (OFAC), The Financial Crimes Enforcement Network (FinCEN), European Union (EU), etc.

### Acceptable forms of third-party financials

Depending on case circumstances, the Underwriting department may modify the requirements below.

- Supporting documentation with attorney signature
- Verified<sup>1</sup> and signed CPA statement with supporting documentation
- Audited CPA statement
- Broker/dealer statement
- Tax return
- Tax assessment or appraisal
- Verified\* and signed personal banker statement with supporting documentation

<sup>1</sup>The CPA statement or Personal Banker statement should include how the client is known to the CPA or banker and what financial documents were reviewed by the CPA or banker to verify the income, assets, and liabilities of the client. The financial documents reviewed should be submitted with the Personal Banker-signed statement and may be required for the CPA-signed statement at the underwriter's discretion.

## Underwriting guidelines (continued)

### Financial underwriting guidelines on the proposed insured

Age:	18-39	40-59
<b>Personal needs multiplier</b>	<p>Age bracket</p> <ul style="list-style-type: none"> <li>• 18-35</li> <li>• 36-60</li> <li>• 61-65</li> <li>• 66-70</li> <li>• 71 and up</li> </ul> <p>Earned income factor:</p> <ul style="list-style-type: none"> <li>40x</li> <li>Subtract current age from 70 for your multiplier, minimum of 12x</li> <li>10x</li> <li>5x</li> <li>Individual consideration</li> </ul>	<p>Average annual bonuses and average share of business dividends may be included in the multiplier. Generally, passive income (such as pension dividends, interest royalties, lottery winnings, capital gains, and rental income) should not be considered in the multiplier. They may, however, be considered with other assets to assess total needs.</p>
<b>Estate preservation</b>	<p>Growth projections of U.S. assets only. Growth percentage will vary: typically 5%-8% is allowed. Allow up to 55% of projected net worth based on the following:</p> <ul style="list-style-type: none"> <li>• Up to age 40: 20 years of growth</li> <li>• Ages 41-60: 15 years of growth</li> <li>• Ages 61-70: 10 years of growth</li> </ul>	<ul style="list-style-type: none"> <li>• Include a cover letter outlining the estate planning needs.</li> <li>• If assets are growing at a rate greater than the typical 5%-8% allowed, provide valid documentation for possible individual consideration.</li> </ul>
<b>Secondary wage-earner/non-employed spouse without substantial U.S. connection</b>	<p>Must be submitted concurrently with application on spouse with a substantial U.S. connection. The amount available would be limited to the lesser of the amount of coverage on the spouse with a substantial U.S. connection or \$2,500,000 (U.S.).</p>	<p>If the application submitted on the spouse with the substantial U.S. connection is declined, closed, or withdrawn, no offer will be made on the application submitted on the spouse without a substantial U.S. connection.</p>

## Countries of citizenship and residency

<b>B</b> Albania	<b>A</b> Curacao	<b>B</b> Mexico	<b>A</b> Serbia
<b>B</b> Algeria	<b>A</b> Dominica	<b>B</b> Moldova	<b>B</b> Seychelles
<b>A</b> Andorra	<b>B</b> Dominican Republic	<b>A</b> Monaco	<b>A</b> Singapore <sup>1</sup>
<b>A</b> Antigua and Barbuda	<b>B</b> Ecuador	<b>B</b> Mongolia	<b>A</b> Sint Maarten
<b>B</b> Armenia <sup>1</sup>	<b>B</b> Federated State of Micronesia	<b>A</b> Montenegro	<b>A</b> South Korea <sup>1</sup>
<b>A</b> Aruba	<b>B</b> Fiji	<b>B</b> Morocco	<b>B</b> Sri Lanka
<b>A</b> Australia	<b>A</b> French Polynesia	<b>A</b> North Macedonia	<b>B</b> Suriname
<b>B</b> Azerbaijan <sup>1</sup>	<b>B</b> Georgia	<b>A</b> New Zealand	<b>A</b> Taiwan
<b>A</b> Bahrain	<b>A</b> Grenada	<b>A</b> Oman	<b>B</b> Tonga
<b>A</b> Barbados	<b>A</b> Israel <sup>1</sup>	<b>A</b> Palau	<b>B</b> Trinidad and Tobago
<b>B</b> Bhutan	<b>B</b> Jamaica	<b>B</b> Paraguay	<b>B</b> Tunisia
<b>A</b> Bosnia and Herzegovina	<b>A</b> Japan <sup>1</sup>	<b>B</b> Peru	<b>A</b> Turks/Caicos (GBR)
<b>A</b> Brunei	<b>A</b> Kosovo	<b>A</b> Qatar	<b>B</b> Uzbekistan
<b>B</b> Cabo Verde	<b>A</b> Kuwait	<b>A</b> Saint Kitts and Nevis	<b>B</b> Vietnam
(aka Cape Verde)	<b>A</b> Malaysia	<b>A</b> Saint Lucia	
<b>A</b> Canada <sup>2</sup>	<b>B</b> Maldives	<b>B</b> Samoa	
<b>A</b> Chile	<b>A</b> Marshall Islands	<b>A</b> San Marino	
	<b>A</b> Mauritius	<b>B</b> Saudi Arabia	

**A** Eligible up to and including Preferred underwriting.

**B** Eligible up to and including Standard underwriting.

<sup>1</sup> With restrictions.

<sup>2</sup> All provinces except Alberta, British Columbia, and Manitoba.





### Product and rider options

- Fixed index universal life insurance (Single life only)
- No Temporary Insurance Agreement
- Available riders:
  - Premium Deposit Fund Rider
  - Loan Protection Rider
  - Enhanced Liquidity Rider
  - Supplemental Term Rider
  - Waiver of New Charges Benefit



### Policy ownership

The proposed insured may own their own policy, subject to any specific requirements by their country of legal citizenship, residence, or jurisdictional region. Other permissible policy owners include:

- An immediate family member who permanently resides in the U.S. with a substantial U.S. nexus
- A U.S. corporation, partnership, or limited liability company, provided the entity has a valid U.S. TIN and is the beneficiary of the policy
- A U.S. citizen with insurable interest in the proposed insured
- A revocable or irrevocable U.S. trust with a valid TIN, provided the trust is the beneficiary

In all cases where the policy is owned by someone other than the insured, the insurable interest requirements in the state of solicitation, application, and delivery apply. Please consult with your Life New Business Representative prior to submitting the application. For a revocable trust, the grantor must provide his or her SSN. If the trust does not have a TIN, the insured must provide a valid TIN. In the case of a corporate, bank, or institutional trustee, a TIN must be provided for the trustee.



### Premium payments

The proposed owner must pay all premium via domestic wire, personal check, or electronic draft from a U.S. bank account they own. Allianz does not accept foreign wires, cash, or cash equivalents.



### Paperwork needed

Refer to the HNWFN Program submitting a case checklist (form M-7317).



### Translation requirements

#### **The interpreter must be at least 18 years old and:**

- The proposed owner or proposed insured's family member,
- A third-party financial professional who speaks the proposed owner or proposed insured's native language but is not selling to them, or
- An independent professional interpreter the client hires.

#### **The interpreter may not receive any financial compensation from the sale of the life insurance policy. The following individuals are not eligible to interpret or translate any written documents:**

- The producer
- The producer's direct relative

**Note:** If a policy owner does not speak English and requires an interpreter, each interpreter must complete and include the Certificate of Foreign Language Interpretation form, submitted with the application.



## Additional underwriting and compliance requirements

On a case-by-case basis, Allianz may request a comprehensive foreign background check. For more details, consult the Allianz HNWFN Underwriting Requirement Guide. Additional requirements for the proposed owner and proposed insured (if different) may include:

- Request for required information (if not provided)
- For face amounts over \$5,000,000, Allianz requires the proposed insured to participate in a phone interview and provide third-party financials. An Allianz vendor will call the proposed insured to verify their application information and ask additional questions. This phone call can take place within or outside the U.S., depending on the proposed insured's location.
- Comprehensive Anti-Money Laundering (AML) review with their application

### To expedite AML review, confirm your proposed owner's application includes the following information:

- Foreign Government ID number  
*If this information is absent, it will delay our decision for the application.*
- Western name, if used
- Spouse's name, if using jointly held assets to justify the death benefit or if the couple shares a joint bank account

- Name and, if possible, the locations or Tax IDs of entities the proposed owner owns (25% or higher share)
- Proposed owner and proposed insured's connection to the U.S.
- Addresses: home, property, relatives, etc.
- Copies of current and six-month full bank statements including all transaction activities. If the proposed owner's bank account does not contain enough balance to pay the initial premium, provide specific arrangements for obtaining from an alternative source. Location of the funds ("wired from another bank account," for example) is not an acceptable clarification.
- All copies must be color copies or PDFs. No pictures will be accepted.
- Source(s) of wealth
- Foreign employer name (if applicable)

**While it may add time to the application process, Allianz can process the application faster when you provide the additional information above.**



## Getting the policy in force

Once Allianz approves the application, the following steps must take place to get the policy in force.

- ✓ You deliver the policy in the state in which the application was solicited and signed.
- ✓ The proposed owner signs the delivery receipt in the state in which the application was solicited and signed.
- ✓ The proposed owner sends premium payment from a U.S. bank account they own to Allianz via domestic wire, personal check, or electronic draft.

## Review program

In compliance with the stated guidelines, all HNWFN life insurance sales are subject to specific review and analysis based on the risks Allianz determines through underwriting.

In these reviews, Allianz may inspect all aspects of the producer participating in the foreign national program, including a producer's qualifications and certifications, their sales activities, applications, questionnaires, policy delivery, policy administration, and compliance with the HNWFN Program guidelines.

## Policy administration

For all policies issued through the HNWFN Program, policy owners must pay all initial and subsequent premium payments to Allianz in U.S. currency through a U.S. bank.

For all initial and subsequent correspondence and policy administration, the policy owner must communicate from a U.S. address.



**CALL THE LIFE CASE DESIGN TEAM AT 800.950.7372** for additional information about our High Net Worth Foreign National Program.



# True to our promises so you can be true to yours®

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: **True to our strength** as a key part of a leading global financial organization. **True to our passion** for making wise investment decisions. **True to building a culture** where everyone feels welcomed, included, and valued. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with 3.7 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

Products are issued by:

**Allianz Life Insurance  
Company of North America**

5701 Golden Hills  
Drive Minneapolis,  
MN 55416-1297

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**FIXED INDEX UNIVERSAL  
LIFE INSURANCE**

# Allianz High Net Worth Foreign National (HNWFN) Program

## Submitting a case

You must complete the following list of requirements for each case you submit to the Allianz Life Insurance Company of North America (Allianz) HNWFN Program. Any missing requirements will delay the application process for your client.

Requirement	Action item(s)
Solicitation in the U.S.	<b>For all cases</b> , you may only solicit and sell in a state where you are appointed and licensed. For additional information, refer to the Sales, Solicitation, and Referral Guidelines in the HNWFN Producer Guide (M-7315).
Financial Professional and Policy Owner Certifications and Agreement (form NB6119)	<b>For all cases</b> , you and the proposed owner must complete and individually sign this form.
Consumer Disclosure Statement	<b>For all cases</b> , you must provide the proposed owner with a copy of this form in English or their native language (if available). Keep a second copy for your records.
Foreign National Questionnaire (forms ICC19-NB6115 or NB6115-FL)	<b>For all cases</b> , you, the proposed owner, and proposed insured (if different) must complete this form entirely. Any missing information will delay the application process.
All applications, marketing materials, illustrations, and disclosures documents in English	<b>For all cases</b> , we provide applications, marketing materials, illustrations, and disclosures in English only.
Long-form application	<b>For all cases</b> , you, the proposed owner, and proposed insured (if different) must complete the state-specific, long-form application. Contact your New Business Representative for the Application Packet for your state or go to <a href="https://allianzlife.com/lifesalestools">allianzlife.com/lifesalestools</a> .
Individual Customer Information Form (form NBAL0054)	<b>For all cases</b> , if the payer is different than the insured or owner, or there is an attorney-in-fact being used, this form must be completed by each individual.
Entity Customer Information Form (form NBAL0055)	If the policy is owned by a U.S. Trust or Entity, this form must be completed by each Trustee or controlling individual of the entity.
HIPAA Authorization	Required for all cases.

Requirement	Action item(s)
Health and Personal Information Notice and Consent Form	Required for all cases.
Minimum global assets	\$2,000,000 or more
Minimum annual earned income	\$100,000 or more
U.S. bank statements	<p><b>For all cases</b>, the proposed owner must pay premium from a U.S. checking account that has been open for a minimum of 6 months.</p> <p>The proposed owner must provide full copies of their current and 6-month bank statements including all transaction activities. If their designated bank account does not contain enough balance to pay the initial premium, they must provide details or an explanation of the source of their funds. We do not accept the location of the funds (for example, "wire from another bank account") as clarification.</p>
U.S. mailing address	We will not accept P.O. box addresses; the proposed owner must have a valid physical U.S. mail address and provide their relationship to the address. They may not use your address, your agency's address, or the address of anyone who is associated with the solicitation of their policy.
U.S. nexus	<p><b>For all cases</b>, the proposed owner and/or the proposed insured (if different) must have a substantial nexus to the U.S.</p> <p>The solicitation, signing, and delivery of the policy must be in the state in which the proposed owner and insured has a nexus. For examples of an acceptable U.S. nexus, refer to the Allianz HNWFN Producer Guide (M-7315).</p>
Valid U.S. Visa or U.S. Permanent Resident Card	<p><b>For all cases</b>, the proposed owner and proposed insured (if different) must provide a color copy of their respective Visa or Permanent Resident Card.</p> <p>Acceptable Visas include (B-1), (B-2), (E-1), (EB-5), (H-1B), (H-4), (K-1), (K-3), (L-1A), (L-1B), (L-2), (O-1), (O-3), (P), (V-1), (TN), (TD), Visa Waiver Program (WB/WT), Conditional Green Card, and Border Crossing Card Program (BCC). Allianz reviews all other types of non-immigrant visas on an individual basis, and only accepts visas the policy owner and insured gained prior to submitting their application to the HNWFN Program.</p>
Passport	<b>For all cases</b> , the proposed owner and proposed insured (if different) who are not a U.S. citizen or entity must provide a color copy of their respective passports and U.S. entry stamps.
Foreign Government ID Number	<b>For all cases</b> , the proposed owner and proposed insured (if different) who are not a U.S. citizen or entity must provide their Foreign Government ID number with their application. Failing to provide this information will delay the application process.
Department of Homeland Security Records Consent Form (form NB6120)	Required for all cases.
W-9 or W-8 BEN form	<b>For all cases</b> , proposed foreign owners who claim U.S. residency for tax purposes must provide a copy of their W-9 that includes their SSN or TIN. Proposed owners and proposed insureds who do not have a SSN or TIN must provide a copy of their W-8 BEN.
Illustration	<b>For all cases</b> , you must provide the proposed owner and proposed insured (if different) with an illustration for them to sign in the U.S. The signed illustration you deliver must reflect revisions, if any, that deviate from the proposed owner's initial application.
Customer Verification Form	<b>For all cases</b> , a paramedical examiner will complete this form when they examine the proposed insured.

Requirement	Action item(s)
Additional information	<p><b>For all cases</b>, the proposed owner and proposed insured (if different) must provide:</p> <ul style="list-style-type: none"> <li>• Their western name, if used</li> <li>• Their spouse's name and a copy of their passport, if using jointly held assets to justify the death benefit, or if they share a joint bank account</li> <li>• Name, and if possible, location or Tax ID of all entities in which the insured and/or owner holds 25% or higher ownership</li> <li>• Proposed owner's and proposed insured's connection to the U.S. address they provide: attorney-in-fact, home, property, relative, etc.</li> <li>• Source of wealth</li> <li>• Foreign employer name (if applicable)</li> </ul>
Cover letter	Not required but recommended; you may provide additional details such as their nexus to the U.S. and the proposed insured's need for U.S. life insurance.
Certificate of Foreign Language Interpretation (form NB6121)	If the proposed owner and proposed insured (if different) needs any materials translated or the meeting interpreted, they must submit this form with their application. You or those who benefit from the sale of the policy may not translate the materials or interpret any meetings.
U.S. Driver's License	If applicable, the proposed owner and proposed insured should provide color copies of their respective U.S. driver's licenses.
Employment Authorization Documents (EAD)	If the proposed foreign owner or proposed insured (if different) is gainfully employed in the U.S., they must provide a current copy of their Social Security card, respective EAG, I-797 Approval Notice, or other United States Citizenship and Immigration document that confirms their eligibility to work in the U.S.
Certification of Trust Form (form NBAL0049)	If applicable, the trustee must complete and provide this form if a trust is named as the policy owner.
Medical exams and laboratory tests	<p><b>For all cases</b>, an approved examiner in the U.S. must medically examine all proposed insureds in the proposed insured's native language. If a bilingual medical examiner is not available, an interpreter must also be present at the time of any examinations and provide answers to any questions asked by the examiner.</p> <p>For a specific list of tests and underwriting requirements, refer to the Allianz HNWFN Underwriting Guide.</p>
Attending Physician Statements (APS)	Based on the proposed insured's age and the death benefit amount requested, an APS in English must be provided. If the APS requires translation, a third-party certified translation agency or a translator who is vetted and approved by our Underwriting department must be used.
Inspection Report	Required for cases above \$5,000,000 or for cause.
Third Party Financials	<p>Required for cases above \$5,000,000 or for cause.</p> <p>For details on acceptable forms of third party financials, see the Allianz HNWFN Underwriting Requirement Guide.</p>



If you have questions regarding any of these requirements, **please contact your Allianz Underwriting Team at 800.950.7372.**

# True to our promises so you can be true to yours®

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: **True to our strength** as a key part of a leading global financial organization. **True to our passion** for making wise investment decisions. **True to building a culture** where everyone feels welcomed, included, and valued. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with 3.7 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

Products are issued by:

**Allianz Life Insurance Company  
of North America**

PO Box 59060  
Minneapolis, MN 55459-0060

[www.allianzlife.com](http://www.allianzlife.com) | 800.950.1962

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

This notice does not apply in the state of New York.

Product and feature availability may vary by state and broker/dealer.

**For financial professional use only – not for use with the public.**



Fixed index  
universal life  
insurance

# Allianz High Net Worth Foreign National (HNWFN) Program

Getting approved to sell

Complete the following list of requirements to get approved for the Allianz Life Insurance Company of North America (Allianz) HNWFN Program. You must be appointed to sell with Allianz prior to submitting a Foreign National application.

## If you and your FMO/AFMO are new to the HNWFN Program:

Requirement	Action item(s)
FMO and/or AFMO Certification	Before you can sell through our HNWFN Program, your affiliated FMO/AMFO must complete this form.

## Financial professionals: Fulfill the following requirements after you complete the Allianz contracting process.

Requirement	Action item(s)
Allianz Foreign National Solicitation and Referral training	Before you can solicit and sell through our HNWFN Program, you must complete this training and attest that you understand the content. Access the training at <a href="https://allianzlife.com/foreignnationals">allianzlife.com/foreignnationals</a>
Financial Professional Certification (Form NB6117)	You must complete this form to sell through our HNWFN Program.
Sales, Solicitation, and Referral Guidelines	Review and adhere to our Sales, Solicitation, and Referral Guidelines pursuant to the Allianz HNWFN Producer Guide (M-7315).
Allianz AML training	Complete this portion of the standard contracting and appointment process to sell with Allianz. If your AML training is expired, you are required to complete the training prior to submitting a case.
FCRA Packet	If you have been contracted and appointed with Allianz for six months or more, you are required to complete this packet.



**If you have questions regarding any of these requirements, please contact your Allianz Life Case Design Team at 800.950.7372.**



Product and feature availability may vary by state and broker/dealer.

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Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

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