



Foreign Nationals Living in the U.S. Guidelines

In order to comply with anti-laundering requirements and manage underwriting risk, American National has established the following guidelines for foreign nationals.

Green Card (Permanent Resident Card)	<ul style="list-style-type: none"> • An individual who is a permanent resident and is a green card holder is an acceptable underwriting risk. • The application and requirements must be completed in the U.S. in the jurisdictions in which the agent and American National is licensed and in which the applicant is residing or has a substantial connection. The billing address and owner address must be in the U.S. • A copy of the permanent resident card (green card) is required. 																						
Canadian Citizens	<ul style="list-style-type: none"> • Canadian citizens in the U.S. on a passport can be considered if they have strong ties to the U.S. – 2nd home or business in the U.S. • Application and requirements must be completed in the U.S. in the jurisdictions in which the agent and American National is licensed and in which the applicant is residing or has a substantial connection. The billing address and owner address must be in the U.S. 																						
VISAs	<ul style="list-style-type: none"> • Individuals who have been in the U.S. typically for 1 year and have stable employment can be considered if they have one of the following visas: <table border="1" data-bbox="337 863 1515 1388"> <tr> <td>H1-B</td><td>Foreign workers in specialty occupations</td></tr> <tr> <td>H-4</td><td>Spouse of H-1</td></tr> <tr> <td>E-3</td><td>Australia specialty occupations</td></tr> <tr> <td>L-1A</td><td>Executive/managerial</td></tr> <tr> <td>L-1B</td><td>Special knowledge</td></tr> <tr> <td>L-2</td><td>Spouse of L-1</td></tr> <tr> <td>K-1,2,3,4</td><td>Spouse, child, fiancée of U.S. citizen</td></tr> <tr> <td>V-1,2,3</td><td>Spouse/unmarried child of permanent resident</td></tr> <tr> <td>E-1,2</td><td>Treaty traders</td></tr> <tr> <td>G-1,2,3,4,5</td><td>Designated international organization's employees and NATO</td></tr> <tr> <td>Nato-1,2,3, & 7</td><td>Military personnel of a foreign country stationed in the US</td></tr> </table> • Application and requirements must be completed in the U.S. in the jurisdictions in which the agent and American National is licensed and in which the applicant is residing or has a substantial connection. The billing address and owner address must be in the U.S. • A copy of the visa showing type and date of entry in the U.S. is required. • Country of origin must be considered a standard risk (see next page). • An inspection is required if the proposed insured has been in U.S. less than 3 years. • Individuals under the age of 25 or over age 70 must go facultative. • Amounts \$500,000 or greater or individuals who spend less than 3 months out of the year in the U.S. must go facultative. • Proposed insured/owner must have a social security number or ITIN. If the proposed insured or owner has an ITIN, include IRS W-9 form and W-8BEN form. Verification of this number is required. • No political figures, judges, military, journalists, sports figures, entertainers, police force, trade union officials, or missionaries. • Non-working spouse and dependents will not be provided coverage unless the main visa holder (wage-earner) is properly insured. Amounts may be limited on the non-working spouse or dependent. • Preferred Plus available if otherwise qualifies • Foreign Travel Questionnaire required if travel question is answered "yes" on application (not applicable in Florida) 	H1-B	Foreign workers in specialty occupations	H-4	Spouse of H-1	E-3	Australia specialty occupations	L-1A	Executive/managerial	L-1B	Special knowledge	L-2	Spouse of L-1	K-1,2,3,4	Spouse, child, fiancée of U.S. citizen	V-1,2,3	Spouse/unmarried child of permanent resident	E-1,2	Treaty traders	G-1,2,3,4,5	Designated international organization's employees and NATO	Nato-1,2,3, & 7	Military personnel of a foreign country stationed in the US
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VISAs

Continued

- Stable employment
- Have significant legitimate interests in the US including property or business ownership
- Established bank account
- Typically needs to be legally residing in the US continuously over one year. All others would be individual consideration
- APS required on all amounts exceeding \$1,000,000
- **POLICY OWNER, PROPOSED INSURED, OR BENEFICIARY CANNOT BE A CITIZEN OF OR RESIDE IN A COUNTRY SUBJECT TO OFAC SANCTIONS. FOR CURRENT INFORMATION, REFER TO OFAC WEBSITE:**
<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>

Non-U.S. Citizen without Green Card or VISA

- SSN/ITIN required
- Residence in the U.S. for 5 or more years (Residency Questionnaire required)
- 2 year tax returns required
- Cover Letter explaining status of obtaining VISA or green card.
- Gainfully employed (pay stub or W-2 required as proof of employment)
- Country of origin must be considered a Standard Risk
- No preferred classes available
- No Acceleration (exam/labs required for amounts $\geq 100,000$)
- Amounts $> \$1$ million must go facultative
- For amounts $\geq \$250,000$ on individuals age under 25 or over 70 must go facultative

As with all Foreign Resident business, the following must be met:

- No foreign beneficiary designations
- No foreign policy ownership
- Premiums to be paid from U.S. Bank
- Unable to consider politicians, public figures, government leaders, foreign military personnel or other high profile occupations
- Benefits/Riders not allowed on sub-standard risks.



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Standard Risk Countries

As of 02/22/2021.

Countries are subject to change due to rapidly changing political and/or environmental circumstances.

- Albania
- American Samoa
- Andorra
- Anguilla
- Antigua Barbuda
- Argentina
- Aruba
- Australia
- Austria
- Bahrain
- Barbados
- Belarus
- Belgium
- Bermuda
- Brunei
- Bulgaria
- Canada
- Canary Islands
- Cayman Islands
- Chile
- Costa Rica
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Dominica
- Estonia
- Falkland Islands
- Finland
- France
- French Polynesia
- Germany
- Greece
- Greenland
- Grenada
- Guadeloupe
- Guam
- Hong Kong
- Hungary
- Iceland
- Ireland
- Israel (excluding West Bank & Gaza Strip)
- Italy
- Japan
- Jordan
- Kuwait
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Macau
- Macedonia
- Malta
- Marshall Islands
- Martinique
- Mexico
- Monaco
- Montenegro
- Netherlands
- New Caledonia
- New Zealand
- Norway
- Oman
- Palau
- Poland
- Portugal
- Qatar
- Romania
- Samoa
- Serbia
- Singapore
- Slovakia
- Slovenia
- South Korea
- Spain
- Saint Kitts and Nevis
- Saint Lucia
- Saint Martin
- Saint Vincent and The Grenadines
- Sweden
- Switzerland
- Taiwan
- Turks and Caicos Islands
- United Arab Emirates
- United Kingdom
- Uruguay
- Virgin Islands (U.S. and British)

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