



National Life
Group®

Experience Life®

Foreign National Guidelines

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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Who is a Foreign National?

National Life Group products are priced for the U.S. population. Our risk tolerance is measured based on the client's resident country and more specifically their permanency of residence in the U.S.

National Life Group considers any individual who spends more than 4 months (in a consecutive 12 month period) outside the U.S. a foreign national and our foreign national rules apply.

Foreign National Rules

- Applies to anyone living outside U.S. for more than 4 months in any consecutive 12 months
- Ages 18-70
- All solicitation and sales activities must take place in the U.S.; no marketing or policy materials may be transmitted or delivered outside the U.S.
- Application and underwriting requirements must be completed in the U.S.
- Policy must be delivered in U.S. to a valid address in the state of issue; State of issue to be determined based on connection/nexus as set forth below
- All post-issue communications regarding the policy, including premium notices, must be mailed to the address of record within the U.S.
- No Premium Finance
- Foreign National Questionnaire required
- If an APS is required from outside the U.S. the agent/client will be responsible for securing and translating the records. There will be no expense to NLG.
- All application and policy forms must be in English and client must fully understand all such material; English language signatures or printed names must be provided.

Connection/Nexus

Foreign national insureds and owners (if the insured does not own the policy) must have verifiable proof of one or more of the following connections/nexus to the United States:

- *Own real property in the U.S.*
- *Have significant documented assets in the U.S. (minimum \$500,000) in the U.S. for at least 6 months*
- *Own a business in the U.S.*
- *Married to a U.S. citizen who resides in the U.S.*

National Life will not accept foreign nationals that do not have a nexus to the US for consideration in our retention or for facultative reinsurance consideration.

Product

- Permanent Products Only – up to Class 4 (200%)
- Elite available for **A** countries only (max amount \$10,000,000 but facultative reinsurance available for larger amounts)
- Preferred best rate for **B** countries (max amount \$10,000,000 but facultative reinsurance available for larger amounts)
- **C** countries are individual consideration with facultative reinsurance
- **D & E** countries are decline
- Must be personally owned by U.S. resident or owned by U.S. trust (ILIT) or U.S. business.
- All premium payment must come from US bank (cash equivalents not accepted)
- Owner must have valid U.S. postal address
- Owner must have valid U.S. social security number (SSN) or tax Identification number (TIN) – if not a W-8BEN form from IRS.

Riders

- ABR's Only – 'A & B' countries only

Exclusions

Proposed insured, owner, and beneficiary cannot be or reside in or be a citizen of a country, subject to sanction by the U.S. Dept. of Treasury, Office of Foreign Asset Control (OFAC) or otherwise subject to applicable money laundering or anti-terrorism regulations.

(see <https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>)

Owners, insureds or beneficiaries *must not be* politically exposed persons (“PEPs”). PEPs are individuals who are or have been entrusted with prominent public functions by a foreign country or international organization, for example heads of state or government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials, and their family members or close associates.

We will also not consider foreign missionaries, police, military, security personnel/bodyguards, private pilots, professional athletes and celebrities.

If you have any questions, please call:

Career

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Approved Countries

A – \$15,000,000 Max Face Amount

B – \$15,000,000 Max Face Amount

C – Individual Consideration

D & E – Decline

All countries are subject to reclassification at any time at the discretion of National Life Group, including for the following reasons:

- Listing on the United States State Department Travel Warning List;
- War or open conflict;
- Increased risk due to terrorism, uprising or political instability; and/or
- Famine, endemic, epidemic or pandemic disease(s).

A Countries

Albania	Cook Islands	Iceland
American Samoa	Curacao	Israel
Andorra	Cyprus	Italy
Anguilla	Czech Republic	Japan (permanent residents of Japan excluded)
Antigua and Barbuda	Denmark	Kuwait
Argentina	Dominica	Kosovo
Aruba	Estonia	Latvia
Australia	Falkland Islands	Liechtenstein
Austria	Finland	Lithuania
Bahrain	France (permanent residents of France excluded)	Luxembourg
Barbados	French Polynesia	Macau
Belgium	Germany	Macedonia
Bermuda	Greece	Malaysia
Bosnia & Herzegovina	Greenland	Malta
British Virgin Islands	Grenada	Marshall Islands
Brunei	Guadeloupe	Martinique
Bulgaria	Guam	Mauritius
Canada	Holland Netherlands	Monaco
Canary Islands	Hong Kong	Montenegro
Cayman Islands	Hungary	Montserrat
Chile		

A Countries *(continued)*

Netherland Antilles	Puerto Rico	Slovenia
Nevis	Qatar	South Korea
New Caledonia	Romania	Spain
New Zealand	Saint Kitts	Sweden
Northern Mariana Islands	Saint Lucia	Switzerland
Norway	Saint Maarten	Taiwan
Oman	Saint Vincent	Turks and Caicos
Palau	San Marino	UAE (Dubai)
Panama	Serbia	United Kingdom
Poland	Singapore	Uruguay
Portugal	Slovakia	US Virgin Islands

B Countries

Algeria	Indonesia	Saudi Arabia
Armenia	Jamaica	Seychelles
Azerbaijan	Jordan	Solomon Islands
Bahamas	Maldives	Sri Lanka
Bhutan	Mexico (IC for Sinaloa, Colima, Michoacan, Guerrero and Tamaulipas)	Suriname
Brazil	Moldova	Taiwan
Cape Verde	Mongolia	Thailand
China	Morocco	Tonga
Dominican Republic	Paraguay	Trinidad and Tobago
Ecuador	Peru	Tunisia
Federated States of Micronesia	Russia	Ukraine
French Guyana	Samoa	Uzbekistan
Fiji		Vietnam
Georgia		

C Countries

Bangladesh	Guyana	Papua New Guinea
Belize	Honduras	Philippines
Bolivia	India	Sao Tome & Principe
Botswana	Kiribati	South Africa
Colombia	Kyrgyzstan	Tajikistan
Comoros	Laos	Turkmenistan
Cuba	Namibia	Tuvalu
East Timor	Nauru	Vanuatu
Egypt	Nepal	West Bank
El Salvador	Nicaragua	
Guatemala	Niue	

D Countries

Angola	Gaza	Rwanda
Antarctica	Ghana	Senegal
Benin	Guinea	Sierra Leone
Burkina Faso	Guinea-Bissau	Swaziland
Burma/Myanmar	Haiti	Tanzania
Cameroon	Kenya	Togo
Cote d'Ivoire/Ivory Coast	Lebanon	Turkey
Congo	Lesotho	Uganda
Djibouti	Liberia	Venezuela
Equatorial Guinea	Madagascar	Western Sahara
Eritrea	Malawi	Zambia
Ethiopia	Mauritania	Zimbabwe
Gabon	Mozambique	
Gambia	Pakistan	

E Countries

Afghanistan

Burundi

Central African Republic

Chad

Iran

Iraq

North Korea

Libya

Mali

Niger

Nigeria

Somalia

South Sudan

Sudan

Syria

Yemen

