Life

Foreign national guidelines

North American Company for Life and Health Insurance®

Foreign national guidelines

At North American, we recognize the needs and challenges that residents from foreign countries encounter when purchasing life insurance in the United States. To make things easier, we've developed a clear and simple process to help these clients obtain life insurance protection. North American's experienced underwriting team is here for you and committed to helping make competitive offers on foreign nationals.

You can use our secure upload site to send any requirements listed below to the administrative office at the time of the application. The final decision is determined by the underwriter based on the information provided.

We want to help you with your foreign national business, and below are the guidelines to help you determine what information we need to proceed.

Who is a potentially eligible client?

- ☐ Past resident/citizen of a foreign country who permanently resides in the U.S.
- ☐ U.S. citizen or a U.S. permanent resident card holder (green card) living abroad greater than 180 days annually.
  Note: Residents of Guam, Puerto Rico and the U.S. Virgin Islands are U.S. citizens.

What sales practices do we require?

- ☐ The policyowner must have a need for life insurance.
- ☐ The entire insurance process, including solicitation and delivery, must take place in a U.S. state or U.S. territory where we are licensed to write business.
- ☐ The proposed insured and policyowner must legally reside in the U.S. or U.S. territory where we are licensed to write business.
- ☐ The insurance applied for must comply with our company's cross-border sales requirements if the insurance is applied for in a state or territory that is different than the proposed insured's residence.
- ☐ The policyowner must have a U.S. financial presence including a U.S. bank account with premiums paid in U.S. currency.
- ☐ The proposed insured must have a valid Social Security number or an individual taxpayer identification number (ITIN).
  Note: We will only allow an ITIN if the applicant has an acceptable visa type.

Past resident/citizen of a foreign country who permanently resides in the U.S.

U.S. Citizenship or U.S. Permanent Resident Card Holder

We can consider foreign nationals who have either U.S. citizenship or a U.S. permanent resident card (green card) who permanently reside in the U.S. A green card is a document that provides legal proof that the applicant has permanent residence in the U.S.

Note: We will also allow pending green card holders on an individual basis.

Visa holders:

Under most circumstances, we can consider a foreign national who has an acceptable visa type (see chart below). A visa is a document that provides proof of the right to enter a country and is valid for a specific period of time.

Requirements to be sent to the administrative office at the time of the application:

- ☐ Foreign travel and residence questionnaire. *Please note: if an online part 2 is completed, the questionnaire is not required.*

Other underwriting requirements:

- ☐ Acceptable visa type (see chart below)
- ☐ An acceptable "valid date" on the visa that is not expired
- ☐ No intent to permanently reside outside the U.S.
- ☐ Employed for working visa types
- ☐ Age 18+ (except for H4 and L2 visa holders)
- ☐ Residence in the U.S. for at least 24 months**

***Please contact underwriting for residence less than 24 months. We will consider on an individual basis.*

Acceptable visa types:

North American's experienced underwriting team works with foreign national cases across a variety of visa types, with a focus on competitive offers.

Proof of documentation on acceptable visa types:

- ☐ Copies of visas will not be required with residence in the US for 2+ years in most situations.
- ☐ We will require visa copies with <2 years of residence.
- ☐ We may require more information for ITIN holders.

Acceptable visa types		
E1, E2, E2c, E3, Eb5	K1, K3	P1, P2, P3, P4
G1, G2, G3, G4, G5	L1A, L1B, L2	R1, R2
H1B, H1c, H4	M1, M2	T1, T2, T4, and TN/TN1
J1, J2	O1, O2, O3	U1, U2, U4
		V1

Expired visa holders:

We can approve a foreign national who has an expired acceptable visa type (see chart above) with additional underwriting requirements demonstrating that they can remain in the U.S. We will consider foreign nationals with I-797 or employment authorization document (EAD) paperwork within certain parameters.

I-797

I-797 is a form that notifies a person of a specific decision from the U.S. citizenship and immigration services related to a pending application for a visa.

Requirements to be sent to the administrative office at the time of the application:

- ☐ Copy of the expired visa, unless an acceptable visa type is listed on the I-797 paperwork
- ☐ Foreign travel and residence questionnaire. *Please note: if an online part 2 is completed, the questionnaire is not required.*
- ☐ Copy of I-797, notice of action or
- ☐ Copy of I-797A form

Other underwriting requirements:

- ☐ Acceptable visa type (see chart at bottom of page 2) on the expired visa or I-797 paperwork
- ☐ I-797 paperwork with an acceptable "valid date" that is not expired
- ☐ No intent to permanently reside outside the U.S.
- ☐ Residence in the U.S. for at least 24 months
- ☐ Employed for working visa types

Employment Authorization Document (EAD)

We will consider EADs under the following 5 scenarios:

1. Expired acceptable visa holders
2. Granted asylum holders or refugees
3. Deferred Action for Childhood Arrivals (DACA)
4. Nicaraguan Adjustment and Central American Relief Act (NACARA)
5. Pending green card holders.

*We do not accept pending asylum holders

Expired acceptable visa holders

For expired acceptable visa holders - we will consider applicants with an expired acceptable visa type along with an EAD, which is a form that allows a person to work in the U.S. for a specific time period.

Requirements to be sent to the administrative office at the time of the application:

- ☐ Copy of the expired visa or
- ☐ Copy of I-797 notice of action or copy of I-797A form (if available)
- ☐ Foreign travel and residence questionnaire. *Please note: if an online part 2 is completed, the questionnaire is not required.*
- ☐ Copy of EAD

Other underwriting requirements:

- ☐ Acceptable visa type (see chart at top of page 2) on the expired visa copy or I-797 paperwork
- ☐ EAD with an acceptable "valid date" that is not expired
- ☐ No intent to permanently reside outside the U.S.
- ☐ Residence in the U.S. for at least 24 months
- ☐ Employed for working visa types
- ☐ Age 18+

DACA

Deferred Action for Childhood Arrivals (DACA) are allowed under certain parameters -- please call your underwriter.

NACARA

Nicaraguan Adjustment and Central American Relief Act (NACARA) are eligible under certain parameters:

- NACARA must meet the following criteria:
  - ☐ Age 18+
  - ☐ Copy of EAD with category C10 that is not expired
  - ☐ No intent to permanently reside outside the U.S.
  - ☐ Has resided in the U.S. for at least 7 years

Granted asylees/asylum holders and refugees

Granted asylees/asylum holders and refugees must meet the following criteria:

- ☐ Age 18+
- ☐ Employed
- ☐ EAD with category A3 or A5 that is not expired
- ☐ No intent to permanently reside outside the U.S.

☐ Has resided in the U.S. for at least 3 years

U.S. citizen or a U.S. permanent resident card holder (green card) living abroad greater than 180 days annually

We can approve many U.S. citizens or U.S. permanent resident card holders (green card) who are living in a foreign country for greater than 180 days annually within certain parameters.

- ☐ The policyowner must have a need for life insurance.
- ☐ The entire insurance process, including solicitation and delivery, must take place in a U.S. state or U.S. territory where we are licensed to write business.
- ☐ The proposed insured and policyowner must legally reside in the U.S. or U.S. territory where we are licensed to write business.
- ☐ The insurance applied for must comply with our company's cross-border sales requirements if the insurance is applied for in a state or territory that is different than the proposed insured's residence.
- ☐ The policyowner must have a U.S. financial presence including a U.S. bank account with premiums paid in U.S. currency.
- ☐ The proposed insured must have a valid Social Security number.

Requirements to be sent to the administrative office at the time of the application:

- ☐ Foreign travel and residence questionnaire. *Please note: if an online part 2 is completed, the questionnaire is not required.*

Other underwriting requirements:

- ☐ Living in an "A" country (see chart below), or major city in China
- ☐ Age 18-75
- ☐ No private aviation outside the U.S.
- ☐ Ongoing health maintenance with the most recent visit within 3 years of the application date.
- ☐ Occupation must be a business owner, U.S. military member, or professional, working in a non-hazardous occupation such as education, finance, medicine, engineering, science, technology, or similar fields. Immediate families living within the same residence could also qualify.

"A" countries or islands					
American Samoa	Bulgaria	Finland	Liechtenstein	Palau	South Korea
Andorra	Canada	France	Lithuania	Panama	Spain
Anguilla	Canary Islands	French Polynesia	Luxembourg	Poland	Sweden
Antigua & Barbuda	Cayman Islands	Germany	Malaysia	Portugal	Switzerland
Argentina	Chile	Greece	Malta	Qatar	Taiwan
Aruba	Cook Islands	Greenland	Martinique	Romania	Turks and Caicos
Australia	Costa Rica	Grenada	Monaco	Saint Kitts & Nevis	United Kingdom
Austria	Croatia	Guadeloupe	Montenegro	Saint Lucia	Uruguay
Bahrain	Curacao	Hungary	Montserrat	Saint Vincent & the Grenadines	Vatican City
Barbados	Cyprus	Iceland	Netherlands	San Marino	
Belgium	Czech Republic	Ireland	Netherlands Antilles	Serbia	
Bermuda	Denmark	Italy	New Zealand	Singapore	
Bosnia & Herzegovina	Dominica	Japan	Northern Mariana Islands	Sint Maarten	
British Virgin Islands	Estonia	Kuwait	Norway	Slovakia	
Brunei	Falkland Islands	Latvia	Oman	Slovenia	

This chart is subject to change.

Note: Certain rating limits and face amount limits may apply. Please contact underwriting for cases outside of these parameters.

NORTH AMERICAN®
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Administrative Office
Sioux Falls, South Dakota
NorthAmericanCompany.com