

# Guidelines for Chinese and Filipino non-resident aliens *only*

(Applicants other than US Citizens or Permanent Residents/Green Card Holders)

March 2017



## 1. GENERAL REQUIREMENTS

### A. Solicitation.

- All solicitation and all related aspects of the sale from the initial contact forward (including policy delivery) must take place within the U.S.
- No marketing materials or illustrations should be provided, delivered or e-mailed outside of the U.S.

### B. Application, Medical Examinations and Policy Delivery.

- All application sections and all medical examinations must be completed in the U.S.
- Medical exams performed at a U.S. embassy outside of the U.S. or on a vessel outside of foreign country territorial limits (international waters) will not be accepted.
- The policy must be delivered in the U.S. in accordance with delivery requirements of the state of issue. For a non-resident alien residing outside the US, the state of issue and delivery will be the state where the real property used to establish the Substantial Contacts (as defined below) is located or the other applied Substantial Contacts occurs.

### C. Premium Payments.

- The initial premium and all subsequent premium payments must be drawn on a bank account in the U.S.
- All premium payments must be in full compliance with Company Office of Foreign Assets Control (OFAC) and Anti-money Laundering (AML) procedures.

### D. Post-Issue Policy Communications.

- All post-issue communications regarding the policy, including premium notices, must be mailed to an address of record within the U.S.
- Post Office Boxes are not acceptable.

### Important Notes:

- For quoting purposes only. Quotes are not considered bound: our final decision at time of underwriting review may change if/when world conditions change. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change quickly as world conditions change, and this publication may not reflect sudden changes in the world situation.
- Citizens of a U.S. territory are covered under our reinsurance treaty and will be handled as U.S. citizens.
- Individuals residing in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individually Considered (IC) and may be declined.

## 2. CHINESE AND FILIPINO NON-RESIDENT ALIENS

(Applicants other than US citizens or permanent residents/green card holders)

### 2(a) LIVING IN THE U.S.

A Non-Resident Alien living inside the U.S. is defined as an individual residing full time in the U.S. on a valid visa. Acceptability is based on the individual's country of citizenship and evidence that supports the individual staying in the United States.

#### UNDERWRITING CLASSIFICATIONS AND AMOUNT LIMITS:

Rate Class <sup>1</sup>	Coverage Amount <sup>2</sup>	
	Term	Permanent
Preferred Non Tobacco	\$3,500,000	\$10,000,000

#### ADDITIONAL REQUIREMENTS:

- A completed Certification Regarding Taxes and Laws (form number AGLC103958)
- Copy of Visa. If a visa is not available, an explanation is required along with another valid U.S. Government-issued picture I.D.
- Required: Social Security Number or ITIN (Individual Tax ID Number)
  - If an SSN or ITIN is not available, an IRS Form W9 is required
- For juveniles residing in the US, with families on a valid visa, regular juvenile guidelines apply.

### 2(b) LIVING OUTSIDE THE U.S.

A non-resident living outside the U.S. is any person:

- who is NOT a United States Citizen or US Permanent Resident ('Green Card Holder'), and -
- who is residing outside the United States, or who is in the US temporarily on a visa with no intent to remain (Visa holders intending to remain in the US should be considered under paragraph 2(a) Living in the US, above)

#### UNDERWRITING CLASSIFICATIONS AND AMOUNT LIMITS:

Rate Class <sup>1</sup>	Coverage Amount <sup>2</sup>	
	Term	Permanent
Preferred Non Tobacco	None	\$10,000,000

#### SUBSTANTIAL CONTACTS:

(For non-resident aliens living outside the US):

- Should have Substantial Contacts with the U.S that are documented on the application or in a cover letter.
- Substantial Contacts requires that the insured and the policy owner (if insured does not own the policy):
  - Must be in the U.S. for a purpose other than the purchase of insurance
  - Have a bank account in the U.S.
  - Satisfy one of the following:
    1. Own real property in the U.S.; or
    2. Have significant, systematic ongoing business activities in the U.S. such as regular physical visits or presence in the U.S. for purposes of conducting business. The file should be documented with specific detail of the reason the insured and policyowner is in the U.S.; or
    3. Maintain an investment interest in the U.S. which may include investment account ownership in the U.S.; or
    4. Be an employee of a U.S.-based company; or
    5. Regular annual travel to the U.S. to visit immediate family relatives residing in the U.S. - immediate family includes spouse, children, brothers or sisters; or
    6. Regular annual travel to the U.S. to manage financial or real estate assets, or for the purpose of physician visits, with a minimum of 15 days presence in the U.S. annually.
  - Infrequent visits to the U.S. for vacation or pleasure are not considered a Substantial Contact.

<sup>1</sup> Visa Holders intending to reside in the U.S. permanently will be considered for Best Class under the following parameters:

- 5 years continuous residence in the U.S.
- Mortgage and/or marriage to a U.S. citizen
- Long-term U.S. employment (at least 5 years)
- Provide an ITIN (Individual Tax ID Number) or IRS Form W-9
- Family income of at least \$50,000

<sup>2</sup> Additional coverage may be available through Facultative Reinsurance.

### INDIVIDUAL JUVENILE COVERAGE:

(For non-resident alien families living outside the US)  
Consideration of individual juvenile coverage within the context of a comprehensive family insurance plan with AGL—If the mother and father are both applying to AGL for coverage currently, or both parents already have inforce coverage with AGL, we will allow their minor children to be considered for individual coverage following our regular juvenile coverage.

### APPLICANT SPECIFICATIONS:

(For non-resident aliens living outside the US)  
Ages 18-70

- Must be rated Table 4 or better
- **Occupation must be technical, professional, business owner or executive in nature.**
- Unacceptable applicants include:
  - Missionaries
  - Judges, politicians, union leaders or foreign government employees
  - Journalists
  - Military, police or security personnel
  - Professional athletes or other high-profile occupations
  - Private pilots
- Spouses of Non-Resident applicants living outside the U.S.
  - One spouse must meet Substantial Contacts criteria
  - The other spouse can qualify for coverage. He or she:
    - ~ Must be in the US for a purpose other than to purchase insurance, and
    - ~ Must have a pattern of regular travel to the US, and
    - ~ The application must be submitted at the same time as, or after the approval of, the spouse with Substantial Contacts, and
    - ~ Meet all other requirements for issue, and
    - ~ Both applicants' coverage must be through AGL.

### PRODUCT SPECIFICATIONS:

(For non-resident aliens living outside the US):

- Permanent coverage, term plans of 20 years or greater
- No Child rider or Disability Income (DI) Rider

### PREMIUM:

(For non-resident aliens living outside the US):

- The premium must be paid in U.S. dollars and drawn on a bank account in the U.S.
- All premium payments must comply with applicable OFAC and AML procedures.

### ADDITIONAL REQUIREMENTS:

(For non-resident aliens living outside the US):

- **Home Office ordered Inspection Report required for amounts of \$1,500,001 and up**
- Social Security Number or ITIN (Individual Tax ID Number)
  - If an SSN or ITIN is not available, an IRS Form W8-BEN is required

- All solicitation must take place within the U.S. Application must be taken in a U.S. state where the producer is licensed to do business.
- All application sections, medical requirements and inspections must be completed on U.S. soil in jurisdictions in which the insurer is licensed.
- A completed Certification Regarding Taxes and Laws (form number AGLC103958)
- Copy of visa is preferred. If a visa is not available, an explanation is required along with another valid U.S. Government-issued picture I.D.
- The state of issue and delivery is the state where the real property is located or other applied Substantial Contacts occurs.
- Ownership may be through a trust, partnership, LLP, LLC, corporation or other legal entity domiciled in the U.S. The trust, partnership, LLP, LLC or corporation documents must be in English and fully executed copies of such documents should be submitted to company prior to policy issuance.
- Ownership through a foreign domiciled trust, partnership, LLP, LLC, corporation or other legal entity is prohibited.
- If the policy is owned by someone other than the insured, the insurable interest laws of the state of application and issue apply.

### 3. PERMANENT RESIDENT, DUAL CITIZEN OR ASYLUM/REFUGEE STATUS

- **Permanent Residents (Green Card Holders) of the U.S.** – Will be insured at best available class with no country restrictions using our normal retention and reinsurance treaties. (All medical requirements and inspection reports must be done in the U.S.).
- **Dual Citizens** – Individuals having citizenship with the U.S. and another country (dual citizens) will be insured as U.S. citizens, subject to full underwriting. If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied.
- **Asylum or Refugee Status** – Individuals residing in the U.S. on asylum or refugee status from an approved country will be considered for coverage upon receipt of paperwork that documents an approved asylum or refugee status. An application for asylum or refuge is not sufficient.
- **Temporary Protected Status (TPS)** - Individuals residing in the U.S. on TPS from an approved country will be considered for coverage upon receipt of paperwork that documents an approved TPS. An application for TPS is not sufficient.

#### **4. CHINA AND THE PHILIPPINES RATE CATEGORIES**

- Foreign nationals from China and The Philippines (including Visa Holders/Non-Resident Aliens) are now eligible for Preferred Non Tobacco classification versus previously being limited to Standard Plus or Standard rate class by product type.



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