



EQUITABLE

**Your guide to Foreign Nationals living in the
U.S. and foreign travel by U.S. residents
January 2023**

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Introduction

This document contains comprehensive guidelines for underwriting:

- Non-Immigrants residing temporarily in the U.S.
- Immigrants (Permanent Residents) in the U.S. and
- Foreign travel for all U.S. residents and citizens
- US Citizens Residing Abroad (Retail Channel Only)
- US Expatriate Underwriting Program (Independent Channel)

References are available as follows:

- APPENDIX I - Foreign country guide by class
- APPENDIX II - Class of Non-Immigrant (Temporary) Visas
- APPENDIX III - International customers (contract owners) Visa chart

Special attention should be paid to Section 1 – Owner requirements and the restrictions placed by the Financial Crime Office on non-resident owners. Non-resident policy owners, including American Citizens Living Abroad, are considered higher AML risk and will only be permitted for Retail under the enhanced requirements of the International Underwriting Program (IUP). **IUP is only available to IUP approved advisors. References to IUP may not be applicable to all Financial Professionals.** More information on Equitable Holdings Inc. Financial Anti-Money Laundering (Equitable Holdings Anti-Money Laundering) (AML) Compliance guidelines can be found in EDOX.

U.S. Dept. of State – Current Travel Warnings

<http://travel.state.gov/>

Immigration Classifications and Visa Categories

<http://uscis.gov/or>

<http://www.visanow.com/>

Owner Requirements (Section 1)

Sections 2-4 of this manual address rules for underwriting proposed insureds who are foreign nationals or American citizens living abroad. The requirements in this section refer to the policy owner only and outline whether standard owner processing or the enhanced owner requirements of the IUP should be followed.

The owner requirements below must be met regardless of the proposed insured meeting all of the underwriting requirements of Sections 2-4.

Standard Owner Processing

U.S. Residents: U.S. citizens and Foreign Nationals are considered U.S. residents if living permanently in the U.S. in excess of 6 months per calendar year. Foreign Nationals who do not have a qualifying legal resident VISA or Green Card are defined as non-residents (Appendix II).

Criteria for Consideration

1. The proposed policy owner must be a legal resident of the United States
 - a. US citizens must have permanent residence in the U.S. U.S. citizens living abroad in excess of 6 months are considered Non-Residents.
 - b. Non-Immigrants must provide an unexpired copy of visa type A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or Employment Authorization Card (EAC) with acceptable VISA status or other document(s) to confirm legal status.
 - c. Immigrants must provide a copy of their green card
2. Pre-approval is required by the Financial Crime Office on U.S. Entity-owned or US Trust-owned policies on non-U.S. resident proposed insureds, or when the controlling persons or beneficial owners of the US trust or entity are non-U.S. residents
3. The proposed policy owner must have a U.S. bank account established to fund the policy
4. Underwriting must notify the FCO via email if the proposed policy owner is a foreign political, government or military official, family member or known to be closely associated with such officials.

Enhanced Owner Requirements on Non-Residents

Non-resident policy owners are considered higher AML risk and will only be permitted under the enhanced requirements of the International Underwriting Program (IUP).

Non-Residents: Clients residing or, in the case of entities legally established outside of the U.S., Foreign Nationals who do not have a qualifying legal resident status, visa or green card are defined as non-residents. Additionally, both U.S. citizens and Foreign Nationals are considered non-residents if living outside of the U.S. in excess of 6 months.

Criteria for Consideration

1. Insurance sales to non-resident owners are permitted under the enhanced requirements of the International Underwriting Program as outlined in its published guidelines.
 - a. Please refer to the IUP Manual for details.
 - b. Underwriting is responsible for ensuring compliance with all requirements on the IUP checklist (Associate Client Report, U.S. bank account, etc.)
2. If the proposed owner is a non-resident and the proposed insured is a legal U.S. resident, the enhanced IUP requirements apply to the non-resident owner. The proposed insured would fall under our normal underwriting guidelines. An Associate's Client Report is also required.
3. **Sales to owners who reside in FCO Country list 1 are prohibited.** If the proposed owner resides in FCO country list 1, the case will be escalated to the FCO for further review.
4. If the proposed owner resides in FCO country list 2 or travels to FCO country list 1, a notification to FCO by the Underwriting department will be necessary for further review. **The classification for country list for 1 or 2 can be found in the following locations:**

Retail: eDOX > Compliance > Financial Intelligence Unit > Financial Crime Office > Anti-Money Laundering > FCO Targeted Countries List

Independent: Independent website > Menu > My Business > Underwriting resources > Guidelines > FCO sanctioned and targeted country lists
5. The Underwriting department must notify the FCO via email if the proposed policy owner is a foreign political, government or military official, family member or other individual known to be closely associated with such officials.

Non-Immigrants Residing Temporarily in the U.S. (Section 2)

Non-Immigrants: Defined as citizens of other countries residing in the U.S. Non-Immigrants have temporary VISAs that grant them permission to enter the U.S. for a specific period.

Criteria for Consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all the following relevant criteria for consideration are not met, the application should be declined. When available, coverage may be sought through reinsurance.

1. Proposed Insured must be a citizen of class A or B Country. (See Appendix III). In addition, citizens of India who are currently residing in the U.S. and originally from an area in India that does not currently have a "Do Not Travel" advisory according to the U.S. State Department advisory list may be considered. See the Introduction for website links.
2. Proposed Insureds from any country from C, D (refer to number 1 for India citizens residing in the U.S.) cannot be considered unless the Special Requirements at the end of Section 2 (page 6) are met.
3. Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4. See the Introduction for website links on page 1
4. Proposed Insured must be a holder of visa types A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or EAC with acceptable VISA status or other document(s) (as the Government makes available) such as work permits to confirm legal status. (See Appendix II.) Details are available on: <http://uscis.gov>.
5. **Proposed Insureds** holding visa types B, C, D, F, J, M, Q, or TWOV **will not be accepted**
6. Proposed Insured must have a valid social security number
7. Proposed Insured must have full time employment in the U.S. Homemakers and dependent children may also be considered if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives
8. Proposed Insured must have established continuous residence in the U.S. for at least one year. (Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.)
9. Proposed Insured who is a self-employed individual must have established continuous residence in the U.S. for at least 2 years. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
10. Foreign travel is limited to approved countries (class A and B countries) and cannot exceed 4 weeks per year. Stricter travel time limitations may apply depending on the country. Field Associates are encouraged to contact the Underwriting Departments for more information on the approval status of a particular country.

11. Proposed Insureds in the U.S. on asylum or refugee status will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required. At minimum, an Associate Client Report (ACR,) a copy of the government letter or record confirming that asylum has been granted, a copy of the Employment Authorization Card are required. Depending on the specifics of the case, the underwriter may also consider obtaining an Inspection Report or Internal Data Verification (IDV) requirement.
12. Proposed Owner must **comply with Anti-Money Laundering** guidelines, such as payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required. Refer to the Owner Requirements in Section 1
13. Proposed Insured's that are eligible for Deferred Action for Childhood Arrival (DACA) recipients may be considered as long as their legal status is valid and currently supported by the American judicial system.

Note For Canadian citizens residing in Canada, all solicitation and signing of the application as well as they policy delivery must be done in the U.S. A completed Associates Client Report is required. However, the same age and amount and other underwriting requirements for domestic U.S. citizens apply.

Products, Riders, Amounts and Rate classifications

1. Only permanent or level term products are available.
2. Riders such as Disability Premium Waiver (DPW), Disability Waiver of Monthly Deductions (DDW), or Option to Purchase Additional Insurance (OPAI) are not available.
3. LTCSR is available for foreign nationals living in the U.S. on a temporary basis with a strong U.S. nexus and permanent ties to the U.S. At a minimum, the proposed must be in the U.S. for five years or more and provide actual proof that he or she has applied for a green card to remain in the U.S. permanently.
4. The Charity Legacy rider is available for U.S. charities only.
5. No minimum amount of insurance required, except insurance requested must meet minimum amount for the product.
6. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000.
7. All Preferred classes are available if criteria for the appropriate class are met.

Requirements for all cases

1. I-94 is generally not issued by the U.S. Government as before. Therefore, we now require a copy of a travelling document of the proposed insured such as a passport to show date of admission, class of admission and expiration date. For proposed insureds who enter the U.S. through the Electronic System for Travel Authorization (ESTA) under the Visa Waiver Program (VWP) for certain government approved countries, verification of U.S. entry and visa status may be obtained through the I-94 Arrival/Departure website. If the information is not available through this website, the proposed insured may furnish ESTA number and corresponding documentation as appropriate.
2. Passport number, VISA number and type, and Date of Entry into the U.S. must be indicated on the application
3. Normal age and amount requirements apply
4. Inspection Report at the Underwriter's discretion
5. Proof of income, audited financial statements or a signed certification of assets and their source may also be required if deemed necessary by the Underwriter
6. A fully completed Foreign Residence and Travel Questionnaire
7. Any other requirements the Underwriter deems appropriate

Special Requirements

All proposed insureds from C or D countries may be accepted provided all of the following guidelines are met:

1. Minimum U.S. residency of 5 years or more
2. Stable occupation/employment history
3. Financially solid presentation of financial justification (without stretch or exception)
4. VISA types: H1 or H5, I, K, O/P, U, V, H4 (dependent spouse of H1) is allowed if the H1 VISA holder spouse has or is applying for coverage as well and all amounts of coverage are financially justified
5. Confirmation of Green Card application (receipt number from USCIS application) or letter from client confirming intent to remain in the U.S.

Note on Japan: If the proposed insured is a Japanese foreign national (non-immigrant, green card holder, or U.S. Citizen) and maintains a residency in Japan, that country prohibits U.S. purchase of life insurance even if the Proposed Insured resides in the U.S. on a fulltime basis.

Student VISA Holders

A student holding a temporary visa may be considered for coverage. The student must be an adult college attendee.

The Financial Professional or agent must submit a cover letter to provide a full background of the case to include personal and/or family financial information of the proposed insured. If the family financial information is needed to justify the insurance applied for, information regarding the amounts of life insurance coverage currently applied for and in force on all family members is required. (This is to ensure that the total coverage on the family including that of the proposed insured is proportionate to the finances presented.)

To be considered, the student visa holder must meet all of following criteria:

- Proposed Insured must be a citizen of class A or B country.
- Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4.
- Proposed Insured must have established continuous residence in the U.S. for at least one year. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
- Proposed Owner must **comply with Equitable Holdings Anti-Money Laundering guidelines**, such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required.
- Proposed Insured student (F-1 visa holder) cannot be the policy Owner unless this individual meets all the usual AML and legal requirements of Owner under IUP (ACR, CDD etc.) (See Owner Requirement on page 2 for required status of eligible policy Owners.)

All other relevant criteria for consideration of U.S. temporary residents must be met.

The Proposed Insured must provide independent verification or supporting documentation to affirm any one of the following criteria based on personal and/or family financial information.

- \$100,000 or more of annual, U.S. source income
- Liquid assets of \$500,000 or more

- Other significant U.S. property interest to justify coverage
- Income from primary employment in the U.S. to justify coverage
- Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S. with assets and /or revenue sufficient to justify coverage

The amount of coverage available is up to 5 times income not to exceed \$1,000,000. If assets are used to justify the coverage instead, up to 40% of assets may be considered to allow coverage not to exceed \$1,000,000.

Additional consideration may be given to allow a higher coverage if justified by circumstance and finances.

Immigrants (Permanent Residents) in the U.S. (Section 3)

Immigrants: Defined as persons admitted for permanent residency under the Quota System who have Alien Registration Receipt (Green) Cards and who are legally residing in the U.S. on a permanent basis.

Criteria for Consideration of the Proposed Insured

Refer to Section 1 for Owner Requirements)

If all of the following relevant criteria for consideration are not met, the application should be declined. When available, coverage maybe sought through reinsurance.

1. Proposed Insureds must have full time employment in the U.S. Homemakers and dependent children may also be considered if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives.
2. Proposed Insureds must have a valid social security number.
3. Proposed Insureds in the U.S. on an asylum or refugee basis will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required.
4. Coverage is available during the first year of U.S. residence, provided no foreign travel outside the U.S. during that period. (Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
5. After the first year of U.S. residence, regular foreign travel guidelines will apply.
6. Proposed Owner must **comply with Equitable Holdings Anti-Money Laundering** requirements such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required. Refer to the Owner Requirements in Section 1.

Products, Riders, Amounts and Rate Classifications

1. During the first year, only permanent or level term products are available.
2. All plans, and features such as DPW, DDW, LTCSR, or OPAI are available after the first year of continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
3. The Charity Legacy rider is available for U.S. charities only.
4. No minimum amount of insurance required, except insurance requested must meet minimum for the product.
5. Insurance amount is limited to Equitable's retention up to a maximum of **\$10,000,000 within the first 3 years of continuous residence in the U.S. Regular retention limits apply thereafter.** Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence
6. All Preferred classes are available if criteria for the appropriate class are met.

Requirements

1. Copy of Alien Registration Receipt (Green Card) must be submitted in all cases for proposed insured and individual owners
2. Normal age and amount requirements apply
3. Inspection report at Underwriter's discretion
4. Proof of income, audited financial statements, or a signed certification of assets and their sources may be required if deemed necessary by the Underwriter
5. A fully completed Foreign Residence and Travel Questionnaire
6. Any other requirements the Underwriter deems appropriate

Americans Living Abroad/U.S. Expatriate Underwriting Program (Section 4)

Retail Distribution Only: Americans Living Abroad

The guidelines pertain to American citizens living or contemplating travel abroad in excess of 6 months. If travel will be for a shorter time frame, refer to the Foreign Travel section of this Guide.

Criteria for Consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all of the following relevant criteria for consideration are not met, the application should be declined. When available, coverage maybe sought through reinsurance.

1. All applications must be solicited and completed in the U.S.
2. Proposed insureds must reside in an Area A or B country as outlined in the current International Underwriting Program (IUP) manual.
3. Proposed insureds must not reside in a country identified on the U.S. State Department warning or travel advisory list as class 4. See the Introduction for website links.
4. Premium payments should be made through a U.S. financial institution clearing through the Federal Reserve System.
5. Proposed insured is not a foreign political, government or military official, nor is the proposed insured a family member, or in any way known to be associated with such officials.
6. Travel must not be for political or government related purposes for extended periods of time (e.g. in excess of 1 month.)
7. Proposed insureds with occupations, such as diamond/jewelry merchants, arms dealers etc., that could become hazardous with travel, should not be accepted.
8. Proposed insureds such as missionaries, archeologists, geologists, Peace Corps personnel, medical volunteers that most likely will be exposed to hazards outside the major foreign cities should not be accepted.
9. Proposed insureds whose travel involves aviation and/or avocation pursuits e.g. big game hunting, mountain climbing, hang gliding etc. will not be accepted. (Proposed insureds may be considered with an appropriate exclusion rider if available in the state the application is signed. Once a proposed insured has taken up residence in a foreign country, travel to other countries must not exceed the foreign travel

guidelines set for U.S. citizens in this Manual (Section 5, page 11)

10. An Associate's Client Report must be submitted with the application.
11. Proposed Owners must comply with Equitable Holdings Anti-Money Laundering guidelines concerning residency and the payment of premium in U.S. currency through U.S. financial institution, verification of income/assets as required. Refer to the Owner Requirements in Section 1.
12. Proposed insured should be able to submit a copy of an audited financial statement dated within the last two years, if deemed necessary by the Life Underwriter
13. Premium Financing is available for Americans living abroad subject to the following details:
Premium financing is allowed as long as it meets all criteria and requirements of our stated policy on premium financing. Financing must come from a US Bank, collateral must be held in the US, and the owner and borrower must be domiciled in the US (for example, US ILIT or a US business, etc.) All premium finance cases will be referred to the Financial Due Diligence (FDD) team for their review and concurrence.

Product, Riders, Amounts and Rate Classification

1. Only permanent or level term products are available.
2. Riders such as DPW, DDW, Cash Value Plus and OPAI are not available.
3. LTCSR is available to U.S. Citizens temporarily living abroad
4. The Charity Legacy rider is available for U.S. charities only.
5. No minimum amount of insurance is required, except insurance requested must meet the minimum for the product.
6. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000.
7. All Preferred classes are available if the criteria for the specific rate class are met. However, rate limitations apply for residence in certain countries as noted in the IUP Country Rate Classification Chart. For Level Term insurance only, individuals who reside in "B" countries will be charged with a permanent/Flat Extra of a \$1 per thousand.

Requirements

1. Normal age/amount requirements apply
2. A fully completed Foreign Residence and Travel Questionnaire
3. An Associate's Client Report
4. Any other requirements the Underwriter deems appropriate

Independent Distribution U.S. Expatriate Underwriting Program (USEUP)

For approved Broker General Agents and Financial Professional who sell Equitable Insurance policies to U.S. expatriates, refer to AD23-0105.

Foreign Travel (Section 5)

Foreign travel is travel outside of the United States for a period of three months or less per year.

Criteria for Consideration (All groups)

If all the following relevant criteria for consideration are not met, the application should be declined. Coverage maybe sought through reinsurance, if available.

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries or area, it may be necessary, in some instances, to take more restrictive underwriting action than indicated in the following guidelines. Refer to Appendix III and IV for country lists.

Note: Some states have enacted legislation that prohibits adverse actions based solely on Foreign Travel.

1. Current travel warnings from the U.S. Department of State are listed in: <http://travel.state.gov/>
2. Travel must not be for political or government related purposes for extended periods of time (e.g. in excess of 1 month)
3. Proposed insureds with high-risk occupations such as foreign journalists.
4. Proposed insureds with occupations, such as diamond/jewelry merchants, arms dealers etc., that could become hazardous with travel, should not be accepted.
5. Proposed insureds such as missionaries, archeologists, geologists, Peace Corps personnel, medical volunteers that most likely will be exposed to hazards outside the major foreign cities should not be accepted.
6. Proposed insureds whose travel involves aviation and/or avocation pursuits e.g. big game hunting, mountain climbing, hang gliding etc. should not be accepted. (The proposed insureds may be considered with an appropriate exclusion rider if available in the state the application is signed.)
7. Travel will be cumulative within a year's period.
8. If travel is to more than one country, the time limits of the most restrictive area apply.

United States Citizens Residing in the U.S. or Abroad

1. Maximum of 12 weeks of foreign travel to areas A, B, and C countries (if more than 12 weeks, see guidelines for U.S. citizen living abroad.)
2. Maximum of 4 weeks to area D countries.
3. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4.

Immigrants Permanently Residing in the U.S.

1. Except in limited situations of foreign travel of short duration up to 4 weeks, no foreign travel in the first year of continuous residence in U.S.
2. Maximum of 12 weeks of foreign travel to areas A, B, and C countries with the second year and later.
3. Maximum of 4 weeks of foreign travel to area D countries.
4. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the Introduction for website links.

Non-immigrants Living Temporarily in the U.S.

1. Maximum of 4 weeks of foreign travel to areas A, B and C countries.
2. Maximum of 2 weeks of foreign travel to area D countries.
3. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the Introduction for website links.

Appendix I: Foreign country guide by class

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries it may be necessary, in some instances, to take a more restrictive underwriting action than indicated in the following guidelines.

On the other hand, a sustained favorable change in a country's status subsequent to the date of this document may necessitate a more favorable underwriting action.

If the Life Underwriter takes either a more restrictive or a more favorable action than suggested in the Country Guide, complete and thorough documentation as to the reasons and circumstances surrounding the decision must be made in the underwriting system.

Most countries fall into four or five usual categories of risk, each with certain criteria and certain general assumptions as to life expectations within that country.

These descriptions are very general and should be used as a guide only. The underwriter needs to perform the necessary research on each case to make sure the assessment is appropriate, especially when dealing in the Class D category.

DEFINITIONS AND DESCRIPTIONS FOR EACH COUNTRY GROUPING:

Class A:

- High standard of living**
- Highly developed economies**
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure**
- Politically stable**
- Life expectancy: 74–83 years**
- Mortality rating 100%**

Class B:

- Generally lower standard of living as compared to U.S.**
- Cities up to U.S. standards but rural areas have limited health facilities and poorer infrastructure**
- Emerging market economies**
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure**
- Historically politically stable**
- Life expectancy: 68-78 years**
- Mortality rating 120%**

Class C:

- Generally, much lower standard of living as compared to the U.S.**
- Neither cities nor rural areas are up to U.S. standards with limited health facilities and inadequate infrastructure. Many rural areas may be quite primitive.**
- Generally, not considered as an emerging economic market**
- Historically politically and economically unstable**
- Life expectancy: 62-78 years**
- Mortality rating 140%**

Class D (some lists also include Class E where the mortality expectations increase):

- **Potentially hazardous or very hazardous areas throughout the country. Sections of major cities still could be relatively safe.**
- **Limited health care and shortages of supplies prevalent throughout the country**
- **Political and economic unrest. Possible sporadic insurgent activity, kidnapping. Poor police oversight.**
- **Life expectancy: 56-70 years**
- **Mortality rating 160+%**

For Retail: To access Foreign Country Classification List, refer to eDox: Product & Forms > Life Products > Equitable Life Products > Life Product Forms > Underwriting Materials.

For Independent: Independent website>Menu>My Business> Underwriting resources>Guidelines> Foreign Country Classification List

Appendix II: Class of Non-Immigrant (Temporary) VISAs

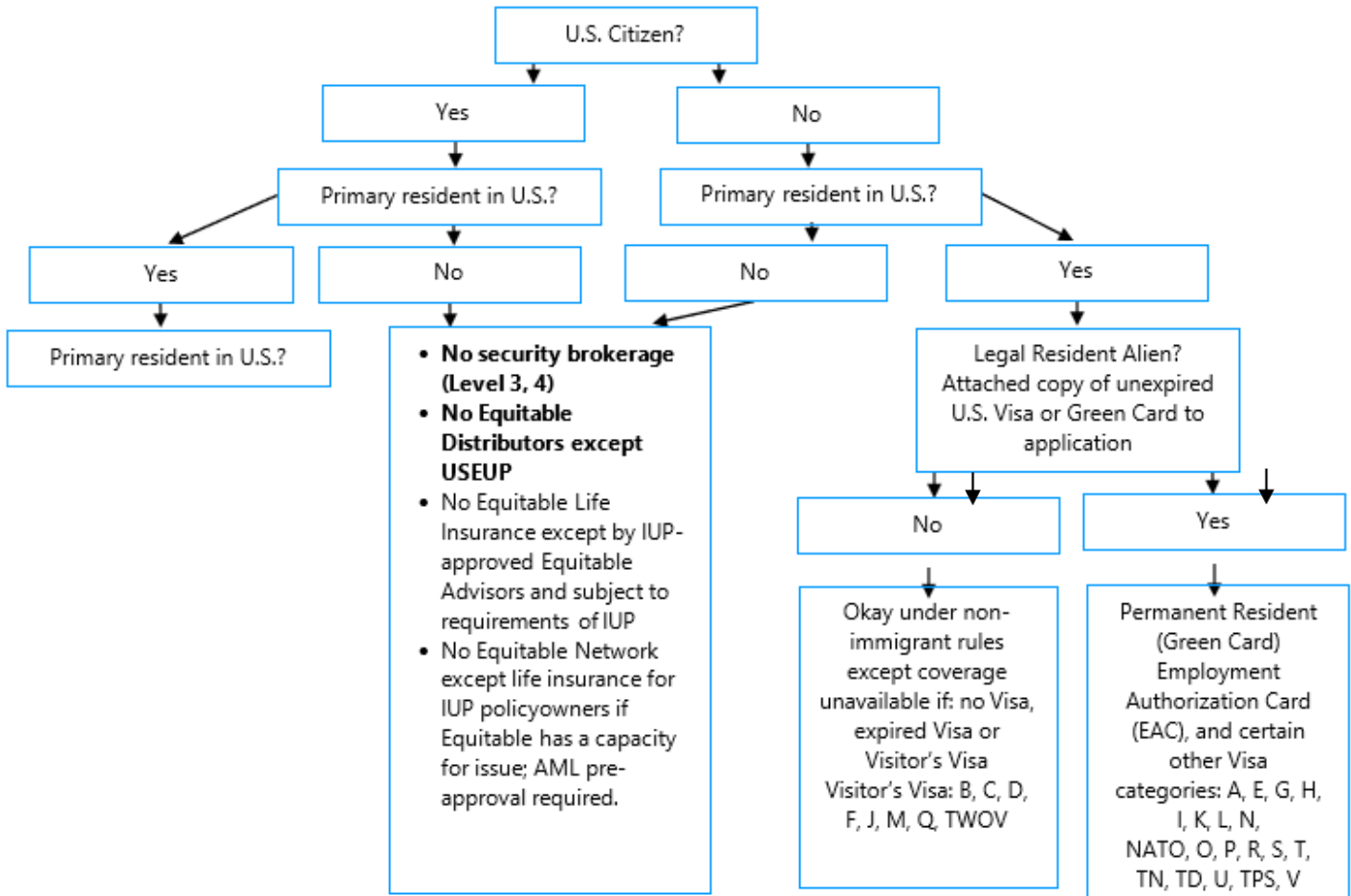
Class	Symbols	Maximum Admission
A. Foreign Government Officials	A-1: Officer of permanent diplomatic mission or consular post in the US or visiting high-level official of a foreign state.	Indefinite
	A-2: Other accredited official and employee of a foreign government.	Indefinite
	A-3: Attendant, servant, personal employees of A-1 or A-2	Maximum 3 years, extensions available in 2-year increments.
B. Visitors	B-1: Visitor on business	1 year, extensions possible for 6 months at a time.
	B-2: Visitor on pleasure	1 year, extensions possible for 6 months at a time.
C. Transit Aliens	C-1: Alien in immediate and continuous transit through the U.S.	29 days maximum. Extensions unlikely allowed.
	C-2: Alien in transit to United Nations on official business	29 days maximum. Extensions unlikely to be allowed.
	C-3: Foreign government official in transit through the U.S. on official business	29 days maximum. Extensions unlikely to be allowed.
D. Crew Members	D-1: Crew member departing on the same vessel/aircraft or another one of the same transportation line	29 days maximum. No extensions.
	D-2: Crew member who is paid off or discharged by the transportation line and will depart on his own	29 days maximum. No extensions.
E. Treaty Traders or Investors	E-1: Treaty trader, plus spouse and children	1 year – extensions in 2-year increments without limit
	E-2: Treaty investor, plus spouse and children	1 year – extensions in 2-year increments without limit
F. Academic Students	F-1: Student	Time necessary to complete course of study
	F-2: Spouse or child of F-1	Time necessary to complete course of study
G. International Organization Representatives and Employees	G-1: Principal resident representative of a foreign government recognized by the U.S., including staff members	Indefinite
	G-2: Other accredited representative of a foreign government recognized by the U.S.	Indefinite

	G-3: Accredited representative of a foreign government not recognized by the U.S.	Indefinite
	G-4: Officer or employee of recognized international organization	Indefinite
	G-5: Attendant, servant or personal employee of G-1,2,3,4	3 years maximum, extensions available in 2-year increments
H. Temporary Workers	H-1: Worker of distinguished merit or ability	Up to 3 years, extensions up to an additional 3 years
	H-2: Temporary agricultural worker	Up to 1 year
	H-3: Temporary worker filling non-agricultural position	Up to 1 year, extensions in 1-year increments, maximum stay 3 years
	H-4: Family members of H1, 2, 3	Up to 2 years
	H-5: Family Members of H1, 2, 3, 4	Concurrent with H-1, 2, 3, 4 visa holder's period
I. Information media representative and their family members	N/A	Duration of employment
J. Exchange visitors	J-1: Principal exchange visitor	Duration of status
	J-2: Family member of J-1	Duration of status
K. Fiancées and spouses	K-1: Fiancée	90 days, no extension. Must marry during the period or leave the U.S. Once married, alien and children are immediately eligible for permanent residence
	K-2: minor child of K-1	Same as K-1
	K-3: Spouse of U.S. citizen	Indefinite
	K-4: child of K-3	Indefinite
L. Intra-company transferees	L-1: Intra-company transferee	Up to 3 years, not to exceed validity of the petition. 2-year extensions are available for up to a total of 7 years
	L-2: Family member of L-1	Same as L-1
M. Vocational students	M-1: Vocational student	Lesser of the time period necessary to complete the course of study plus 30 days or 1 year. Extensions available
	M-2: Family member of M-1	Same as M-1
N. Family members of G-4	N-1: Parent of child accorded G-4 status	Maximum 3 years, extensions in increments of up to 3 years available
	N-2: Child of parent accorded G-4 or N-1 status	Maximum 3 years, extensions in increments of up to 3 years available
O. Entertainers, athletes or others of extraordinary ability	O-1: Alien of extraordinary ability	Time necessary to provide the event or activity, up to 3 years. Extensions in 1-year increments are available as needed to complete the event/activity.

	0-2: Alien accompanying and assisting in the artistic or athletic performance of O-1	Same as O-1
	0-3: Family of O1 or O2	Same as O-1
P. Entertainers and athletes not qualifying for O category	P-1: Individual or team member athlete or entertainer	Up to 5 years initially, up to 5 one-year extensions available
	P-2: Artist/entertainer admitted through a reciprocal exchange program between foreign based and U.S. based organizations	No explicit limitation
	P-3: Artist/entertainer and accompanying alien who will perform, teach or coach under a culturally unique program	No explicit limitation
	P-4: Family member of P1, 2, 3	Same as P1,2,3
Q. International Cultural exchange aliens	N/A	Lesser of the duration of the cultural exchange program or 15 months
R. Ministers and Religious workers	R-1: Minister/Religious worker	3 years, one 2-year extension available
	R-2: Family member of R-1	Same as R1
S. Aliens assisting law enforcement activities	S-1: Alien willing to provide critical information to state or federal authorities	3 years maximum, no extension
	S-2: Alien willing to provide critical information to federal authorities or a court, who might be placed in danger for doing so and who is eligible to receive a reward	3 years maximum, no extension
	S-3: Spouse or child of an S-1 or S-2 alien	Same as S-1 or S-2
T. Canadian and Mexican Professionals under NAFTA	N/A	1 year, unlimited 1-year extensions available
NATO	NATO – 1,2,3,4: NATO representative or family member	Duration of status
	NATO – 5,6: civilian employee of the armed forces of a NATO member	1 year
	NATO – 7: employee of NATO 1,2,3,4 alien	Duration of status

Appendix III: International Customers (Contract Owners)

Visa chart



1. These rules also apply to entity owners (trusts, companies, partnerships).
2. Primary residence means being a resident more than 182 days (6 months) in the calendar year.
3. U.S. trust ownership of life policies written on non-resident lives is generally not permitted. Pre-approval from the Financial Crime Office (FCO) is required.
4. New non-resident customers must have a U.S. bank account, i.e. at a branch located in the U.S. and regulated by U.S. banking regulators.

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