

**FOREIGN NATIONAL GUIDELINES**

CARRIER	MAX AGE	TERM ALLOWED?	MAXIMUM FACE	FOREIGN ASSET INCLUSION	BEST RISK CLASS
Corebridge	70	A Countries Only	A Countries: \$3,500,000 Term / \$10,000,000 Perm	Yes - Worldwide assets if CPA verified. 25% of the assets required to justify the amount of coverage applied for must have been held in the U.S., in the client's name, for a minimum of six months prior to application	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
			B Countries: \$10,000,000		
			C Countries: \$3,500,000		
			D Countries: \$2,000,000		
Equitable	65	Yes	A/B Countries: \$10MM; In US Minimum 1 year with no foreign travel that year. C/D Countries: \$10MM; In US Minimum 5 years. • A Foreign National is an applicant living in the USA on an acceptable valid Visa.	No - Only US Assets and Income replacement	<a href="https://nfgbrokerage.com/slug/equitable-foreign-national-guidelines/">https://nfgbrokerage.com/slug/equitable-foreign-national-guidelines/</a>
F & G Annuities & Life	80	N/A	Coverage limits acceptable within product guidelines. Coverage amounts \$1,000,000 and higher may be submitted to reinsurance on a facultative basis. Additional requirements based on client and country category - see pages 18-20 in Underwriting guidelines manual (ADV 1100).	No - Only US Assets and Income replacement	<a href="https://nfgbrokerage.com/slug/fg-foreign-national-guidelines/">https://nfgbrokerage.com/slug/fg-foreign-national-guidelines/</a>
Foresters Financial	Will consider foreign nationals who have permanent US residency. Not greater than 12 weeks travel to an A or B country. Age is case specific.				<a href="https://nfgbrokerage.com/slug/foresters-foreign-nationals-guidelines/">https://nfgbrokerage.com/slug/foresters-foreign-nationals-guidelines/</a>
John Hancock	75	Certain Cases	Retention: Contact your JH Underwriter for a capacity check	Yes - Worldwide assets if CPA verified	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
			Auto bind: \$40,000,000 (A and B Countries)/\$24,000,000 (C Countries) Jumbo Limit: \$65,000,000 (A and B Countries)/ \$45,000,000 (C Countries)		
Legal and General	70	Yes	Jumbo Limit: \$35,000,000	Case by Case	
Lincoln Financial	70 71 - 75: Ind. Consideration	Term Products available to US Citizens and permanent residents (green card holders) only	Retention: N/A	Yes - Worldwide assets if CPA verified	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
			Auto bind: \$25,000,000 Jumbo Limit: \$35,000,000		
Mass Mutual	70	No	A Countries: Retention: \$20,000,000 / Autobind: \$40,000,000 / Jumbo: \$50,000,000 B Countries: Retention: \$15,000,000 / Autobind: \$35,000,000 / Jumbo: \$35,000,000	Yes - Worldwide assets if CPA verified.	<a href="https://nfgbrokerage.com/slug/massmutual-foreign-national-guidelines/">https://nfgbrokerage.com/slug/massmutual-foreign-national-guidelines/</a>
National Life	70	No	A & B Countries: \$15,000,000 (more available with facultative) \$2M max for Students C Countries: case by case and facultative only; D Countries: Declined	Yes - Worldwide assets if verified	<a href="https://nfgbrokerage.com/slug/national-life-foreign-national-guidelines/">https://nfgbrokerage.com/slug/national-life-foreign-national-guidelines/</a>
New York Life	65	No - Whole Life Products only (exception is Canada up to \$25,000,000 and Mexico up to \$2,000,000)	I Countries: \$25,000,000	Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T.	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
			II Countries: \$10,000,000	Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T.	
			III Countries: \$5,000,000	Yes, if included on the clients Form 1040 and verified by obtaining Form 4506-T. Also requires enhanced review by Corporate Compliance Dept.	
North American	A/B Countries: 75 C/D Countries: 70	Yes	A Countries: Normal Retention/Auto Bind/Jumbo Limits	No - Only US Assets and Income replacement	<a href="https://nfgbrokerage.com/slug/north-american-foreign-national-guidelines/">https://nfgbrokerage.com/slug/north-american-foreign-national-guidelines/</a>
			B/C Countries: Facultative if rated greater than Table D/flat extra equivalent or a total line with North American in excess of \$10.5MM. Otherwise, normal Retention/Auto Bind/Jumbo Limits apply		
Principal	70	Yes	Retention: \$2,500,000	No - Only US Assets and Income replacement	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
			Auto bind: \$25,000,000 Jumbo Limit: \$35,000,000		
Prudential	75 if reinsured, 70 if retained	Yes	Retention: \$10,000,000 for A countries; \$5,000,000 for 'B' countries *** Maximum retention for residents of "A" regions of the People's Republic of China is limited to \$5,000,000 Auto bind: \$20,000,000 Jumbo: \$35,000,000	Yes - if verified	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
Securian Financial	70	Certain Cases	\$5,000,000 maximum pending Minnesota Life review	No - Only US Assets and Income replacement	<a href="https://nfgbrokerage.com/slug/securian-foreign-national-guidelines/">https://nfgbrokerage.com/slug/securian-foreign-national-guidelines/</a>
Symetra	75 for A and B Countries	Yes	Retention: \$5,000,000 (A and B Countries Only)	Yes - Worldwide assets if CPA verified	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>
	70 for C and D Countries		Auto bind: \$20,000,000 (A and B Countries Only) Jumbo Limit: \$35,000,000 (A and B Countries Only) Facultative capacity only for C and D Countries		
Transamerica	75	Yes	Retention: A Countries: \$10,000,000 and B Countries: \$5,000,000; C Countries: \$2,000,000 Auto bind: A and B Countries: \$15,000,000; C Countries: \$5,000,000 Jumbo Limit: A Countries: \$65,000,000 and B/C Countries: \$35,000,000	No. Only US Assets and Income replacement unless the applicant's resident country has estate taxes and in those cases Trans would considered the foreign assets.	<a href="#">Based on Country Code: Please see Carrier's Foreign National Guide</a>