

International underwriting

International underwriting is a complex process. To serve clients with this need, take into account their foreign travel, place of residence and citizenship.

Residency considerations also factor in the clients' intent to remain in the United States. Some criteria to measure intent are:

- United States home ownership
- Current and stable employment
- Majority of assets in the United States
- Medical care in the United States
- Full intent to become a permanent resident or citizen

Countries are categorized into five classes – A-E—which range from the least to the highest risk. This is subject to change based on current political, health, economic and military circumstances. Here are some examples:

- A class: Japan, USA, Germany, United Kingdom, New Zealand, United Arab Emirates
- B class: China, Peru, Brazil, Mexico
- C class: India, Belize, Guatemala
- D class: Ethiopia, Tanzania, Ghana
- E class: Iraq, Afghanistan, Syria

Please note: the underwriting guidelines outlined on this page also pertain to clients who are applying for a policy within the SecureCare product line.¹ However, the SecureCare product line does not have a Preferred Select underwriting class, all Preferred Select criteria listed below will be considered part of the SecureCare product line's Standard class.

Foreign travel

Preferred Select

U.S. citizens or green card holders with short-term travel (12 weeks per year maximum) to low risk A and B class countries

Favorable "C" class countries such as India, Belize and Nicaragua are considered on a case-by-case basis.*

Standard

U.S. citizens or green card holders with very short-term travel (4 weeks per year maximum) to C class countries.*

C class countries with a current U.S. State Department Travel Warning considered on a case by case basis.

No participation

Any travel to E class countries.*

Any travel to D class countries – or travel scenarios not outlined above—considered on a case-by-case basis. Please work with your assigned underwriter or travel underwriting expert.*

For SecureCare clients, please call 1-888-405-5824 or email securecarequickquote@securian.com to obtain an underwriting pre-screen.

Non-citizens living in the United States

Preferred Select

Permanent resident visa or green card holders with intent to become a U.S. citizen and remain in the United States permanently

Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J-1 with a waiver- MD student, O-1) if country of origin is a class A or B country, assuming favorable indicators of intent to remain are met

Standard

Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J-1 with a waiver- MD student, O-1) if country of origin is a class C or D country

Student, non-professional, non-immigrant visa holders (such as F-1) considered on a case-by-case basis with review of travel underwriting expert. A copy of current U.S. Visa and Foreign Travel Questionnaire may be required and favorable indicators of intent to remain must be met

No participation

Individuals without a valid U.S. visa and Social Security number (or tax identification number), or visa holders not meeting the intent to remain criteria

Other specialty visas, such as international organizations (G1-4), foreign government officials (A1-3) or other visas not outlined above considered on a case-by-case basis.

Foreign Residence

No participation

Non-U.S. citizen residing outside of the U.S.

U.S. citizens residing outside of the country are generally not accepted, however, temporary short-term foreign residence (less than six months) in a low risk country will be considered on a case-by-case basis with underwriting review.

Contact your underwriter

Life underwriter

- [833-365-0329](tel:833-365-0329)

Independent brokerage

- [888-413-7860](tel:888-413-7860) Option 2

1. SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

*State Restrictions: The following U.S. States have legislation or directives in effect on foreign travel underwriting. Work with your underwriter for foreign travel considerations in these states: California, Colorado, Connecticut, Florida, Georgia, Illinois, Maryland, Massachusetts, Missouri, New Jersey, New York, Oklahoma, Tennessee, and Washington.