

Financial Supplements (Fin Q)

The necessary Financial Supplement will depend upon the purpose of insurance:

AGE	AMOUNT
Up to 70	\$5,000,001 - \$10,000,000
71-80	\$1,000,001 - \$10,000,000
> 80	\$25,000 - \$10,000,000

- Financial Supplement for Personal Insurance ([FR2075](#)). Please use the appropriate state version.
- Business Financial Supplement ([FR2074](#)).
- The Financial Supplements (Fin Qs) do not take the place of required financial documentation for Premium Financing, or UL/SUL and term.
- Applications for age 71+ with aggregate risk amounts greater than \$1,000,000.
- If tax returns are received for UL/SUL or term applications, for ages 71+ with aggregate risk amounts greater than \$1,000,000, we may be able to waive Financial Supplements at the underwriter's discretion.

MIB and Other Databases

The home office orders MIB (Medical Information Bureau) results and searches electronic databases (such as Milliman) for all proposed insureds.

¹ These are guidelines. All requirement expiration dates are subject to underwriter discretion. Some requirements for clients over age 70 expire at six months.

Foreign Underwriting

Foreign underwriting encompasses three broad categories for which additional information and requirements may be needed:

- Foreign nationals or U.S. citizens living abroad
- Foreign travel
- Foreign citizens living in the U.S.

Always submit a fully completed [F6290 Foreign Supplement](#). Please use the appropriate state version.

Foreign Nationals

Requirements for foreign nationals may differ from requirements for clients living in the U.S.

The following are handled as foreign nationals:

- Non-U.S. citizens living outside of the U.S., or
- U.S. citizens living outside the U.S. for an extended period of time (more than six months for “A” countries and more than three months for “B” countries).

Foreign Nationals Requirements (for those living outside the U.S.)

Except for Spanish, the APS must be translated before submitting to the home office. Please see [Vendor Information](#) for APS translation information.

For non-U.S. citizens, submit a copy of the identity page of a valid passport and a valid visa.

Minimum base policy size is \$1,000,000, or \$500,000 if there is a minimum base premium of \$15,000.

Refer to our [Foreign Nationals marketing materials](#) for full details and criteria for acceptable APSs.

High Net Worth Foreign Nationals (HNWFN) Program

Our HNWFN program is designed for wealthy citizens living outside the United States. A minimum \$5 million base policy face amount is required, or at least \$250,000 annual base policy premium, excluding riders. Consult our marketing materials for details.

IMPORTANT:

- It may be beneficial to consult with Advanced Sales before taking an application in the HNWFN program.

Foreign Travel

Occasional short-term travel to politically stable countries for business or pleasure generally does not pose an underwriting risk. Countries are classified on a scale ranging from A to D and U (unacceptable), with A and B countries considered less risky. See the [country classification chart](#). Provide as much information as possible about travel plans on the [F6290 Foreign Supplement](#). Please use the appropriate state version.

Non-U.S. Citizens Living in the U.S.

For non-U.S. citizens, a copy of a valid visa or “green card” is required with submission of the application. For all products, permanent and term, submit the foreign supplement ([F6290](#)). For those working in the U.S. under an Employment Authorization Document (EAD), submit a copy.

Preferred Underwriting Criteria

Minimum face amount is \$50,000 (\$100,000 for Term products and for Universal Life Guard). Minimum age is 17.

Preferred Risk Classes

- Ultra Preferred Non Tobacco
- Select Preferred Non-tobacco
- Select Preferred Tobacco