

International underwriting guidelines

Resident Aliens, Foreign Nationals, foreign residence and foreign travel of U.S. Citizens and Non-U.S. Citizens

Nationwide products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens living in the United States. Life exposure risks in other parts of the world may be different. Consequently, Foreign Nationals and Resident Aliens may present risk profiles not assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It is important to remember that current events in the world could change Nationwide's guidelines. The information provided is for reference only. Our literature and internal guidelines may have some variations. Please contact your Nationwide Underwriter for guidance.

Nationwide identifies international risks into 3 primary categories:

- U.S. Citizen residing outside of the U.S.
- Non-U.S. Citizen residing in or outside of the U.S.
- Non-U.S. Wealthy Global Citizen residing outside of the U.S.

U.S. and Non-U.S. Citizens comprise U.S. citizens, permanent residents (green card holders for 10 years or more), visa holders, Temporary Green Card (green card issued for less than 10 years) holders or those with no visa or green card, who may or may not be residing in the U.S. A Non-U.S. Wealthy Global Citizen (WGC) is an individual who is not a U.S. citizen or Permanent Green Card Holder for 10 years or more, who has ties to the U.S., significant wealth, and lives outside of the U.S. in an A or B country but has been in the U.S. for at least 15 days in the past 12 months.

Nationwide also gives special consideration to spouses of Nationwide policyholders who reside in an A or B country. If a Nationwide policyholder has a spouse living in an A or B country and they do not meet our Global Citizen or Wealthy Global Citizen criteria, Nationwide may consider offering an individual permanent policy up to the amount of coverage on the Nationwide policyholder.

Note: Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. for at least 12 months.

Mandatory requirements and general rules that apply to U.S. and Non-U.S. Citizens

- The application must be taken in the U.S. in the state where the agent/producer is licensed
- A copy of documentation to be in the U.S. is required. If the individual qualifies for the U.S. Visa Waiver Program,¹ a copy of their passport will be accepted
- If the Proposed Insured or Individual Owner is residing in the U.S. with a Temporary Green Card, an Unacceptable Visa Type or is undocumented, each individual must have established U.S. residency of 3 years or more; if the Proposed Insured or Individual Owner has not resided in the U.S. for 3 years or more, the specified amount must be \$1 million or more, and each individual must provide a copy of a valid government photo identification, own U.S. residential property, have documented earned U.S. income and have proof of assets in U.S. banks
- Proposed Insureds and Owner(s), if different, must have and provide a copy of either their U.S. Social Security Number Card (SSN), Taxpayer Identification Number Card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page
- If the owner is a U.S. Trust or U.S. Company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
 - Non-U.S. Trusts, non-U.S. Companies and Foreign Charities are not available for ownership or as beneficiary
- The Proposed Insured and Owner must have established financial ties to the U.S.

¹ For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

Mandatory requirements and general rules that apply to U.S. and Non-U.S. Citizens (continued):

- The Proposed Insured and Owner must have an acceptable link to the U.S.; examples include:
 - Owning U.S. residential property or a U.S. company
 - Documented earned U.S. income and proof of assets in U.S. banks
- The specified total amount of life insurance is justified based on U.S. income and estate tax considerations
- Solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid link exists for that contract to be issued in that state; however, a Power of Attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the proposed insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement must be submitted
- Proposed Insureds must have established medical care in the U.S. and medical records available for Nationwide's review if ages 60 and older
 - Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months
 - The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country
 - Medical records must be in English or translated at no expense to Nationwide
 - If the policy is placed in force, we will reimburse up to our normal and customary APS fee
- Juvenile applications where the parent/owner of the policy is not a U.S. citizen; the parent/owner must pre-qualify and be acceptable per Nationwide's International Underwriting Guidelines
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months
- Use Foreign Interpreter Amendment(s) if applicable
 - If multiple interpreters are utilized, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Mandatory requirements and general rules that apply to Wealthy Global Citizens:

- The application must be taken in the U.S. in the state where the agent/producer is licensed
- A copy of documentation to be in the U.S. is required
 - If they're a citizen or national of a country that qualifies for the U.S. Visa Waiver Program,¹ a copy of their passport will be accepted
- The Proposed Insured or Individual Owner may reside in an A or B country and must have been in the U.S. at least 15 days in the past 12 months
- Proposed Insureds and Owner(s), if different, must have and provide a copy of either their U.S. Social Security Number Card (SSN), Taxpayer Identification Number Card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page

¹ For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

Mandatory requirements and general rules that apply to Wealthy Global Citizens (continued):

- If the owner is a U.S. Trust or U.S. Company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
 - Non-U.S. Trusts, non-U.S. Companies or Foreign Charities are not eligible to be owner or beneficiary
- The Proposed Insured and Owner must have established financial ties to the U.S.
- Must have a minimum global net worth of \$5 million or annual income over \$200,000
 - May consider up to 25% of global assets as part of net worth with documentation (tax records, brokerage statements with details related to source of income)
- Must have at least \$1 million in verifiable U.S. assets in the U.S.
- Must provide a copy of a U.S. bank account open at least 12 months with a minimum balance sufficient to pay the first-year premium
- The Proposed Insured and Owner must have an acceptable link to the U.S. and meet one of the following requirements:
 - Owning U.S. residential property
 - Owning a U.S. company
 - Is an employee of a U.S.-based company
 - Has verifiable U.S. tax liability (bank/brokerage statements)
- The specified total amount of life insurance must be justified based on U.S. income and estate tax considerations
- The solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid link exists for that contract to be issued in that state; however, a Power of Attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the Proposed Insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement must be submitted
- Proposed Insureds must have established medical care and medical records available for Nationwide's review if ages 60 and older
 - Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months
 - The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country
 - Medical records must be in English or translated at no expense to Nationwide
 - If the policy is placed in force, we will reimburse up to our normal and customary APS fee
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. for at least 12 months
- Use Foreign Interpreter Amendment(s) if applicable
 - If multiple interpreters are utilized, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Foreign National guidelines

We understand that some of your clients are citizens of the world and we want to offer our exceptional Nationwide life insurance products to them. For this reason, we are now taking into consideration Non-U.S. Citizens who live outside the U.S. in an A or B country who have personal and financial ties to the U.S., have wealth and have been in the U.S. for at least 15 days in the past 12 months.

Non-U.S. Citizens are now broken down into two categories: Non-U.S. Citizens who live outside of the U.S. who meet our criteria for Wealthy Global Citizen, and Non-U.S. Citizens who live in or outside of the U.S.

Below is a breakdown of the criteria that must be met for both categories:

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.																										
Documentation to be in the U.S.	Permanent Resident, Temporary Resident, Acceptable Visa Type, Unacceptable Visa Type	Permanent Resident or Acceptable Visa Type	Temporary Resident or Unacceptable Visa Type																									
Country of Residence	<ul style="list-style-type: none"> Living in an A or B country 	<ul style="list-style-type: none"> Living in the U.S. or in an A or B country 																										
To determine the country code/jurisdiction, please refer to the Country Code List																												
General Requirements	<ul style="list-style-type: none"> Non-U.S. Citizens who live outside of the U.S. in an A or B country, have personal and financial ties to the U.S. and have been in the U.S. for at least 15 days in the past 12 months 	<ul style="list-style-type: none"> Permanent Resident with green card issued for 10 years or more or Acceptable Visa Type 	<ul style="list-style-type: none"> Temporary Resident with green card issued <10 years, No Visa/green card Must have resided in the U.S. for 3 years or more; if not, minimum of \$1 million policy 																									
Acceptable Visa Types List:	<table border="0"> <tr> <td>E-1</td> <td>H-1C</td> <td>K-2</td> <td>O-1</td> <td>V-1</td> </tr> <tr> <td>E-2</td> <td>H-2B</td> <td>K-3</td> <td>O-2</td> <td>V-2</td> </tr> <tr> <td>E-3</td> <td>H-4</td> <td>K-4</td> <td>O-3</td> <td></td> </tr> <tr> <td>EB-5</td> <td>I-5</td> <td>L-1</td> <td>TD</td> <td></td> </tr> <tr> <td>H-1B</td> <td>K-1</td> <td>L-2</td> <td>TN</td> <td></td> </tr> </table>	E-1	H-1C	K-2	O-1	V-1	E-2	H-2B	K-3	O-2	V-2	E-3	H-4	K-4	O-3		EB-5	I-5	L-1	TD		H-1B	K-1	L-2	TN		<ul style="list-style-type: none"> Not applicable 	
E-1	H-1C	K-2	O-1	V-1																								
E-2	H-2B	K-3	O-2	V-2																								
E-3	H-4	K-4	O-3																									
EB-5	I-5	L-1	TD																									
H-1B	K-1	L-2	TN																									
Cover Letter	<ul style="list-style-type: none"> A cover letter must be submitted with the application, providing a full explanation of the applicant's need and purpose for U.S. life insurance coverage 	<ul style="list-style-type: none"> Not required 																										
Product Specifications	<ul style="list-style-type: none"> Permanent Coverage Only 	<ul style="list-style-type: none"> Permanent Coverage 	<ul style="list-style-type: none"> Permanent Coverage 																									

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.	
Minimum Face Amount	<ul style="list-style-type: none"> \$1 Million Minimum 	<ul style="list-style-type: none"> Product Minimum 	<ul style="list-style-type: none"> Product Minimum if 3 years or more of U.S. residency; if not, the minimum must be \$1 million
Maximum Face Amount	<ul style="list-style-type: none"> A Country: \$10 Million B Country: \$5 Million 	<ul style="list-style-type: none"> A Country: \$10 Million B Country: \$5 Million 	
Age Limits	<ul style="list-style-type: none"> 18 - 70 	<ul style="list-style-type: none"> 18 - 70 	
Classification	<ul style="list-style-type: none"> Table D or better 	<ul style="list-style-type: none"> Table D or better 	
Best Underwriting Class (depending on product availability)	<ul style="list-style-type: none"> A Country: Preferred Plus B Country: Preferred 	<ul style="list-style-type: none"> A Country: Preferred Plus B Country: Preferred 	
Riders	<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Long-Term Care Rider is generally not permitted 	Permanent Resident	Temporary Resident
		<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Spouse Life Insurance Rider Long-Term Care Rider (If residing in the U.S.) 	<ul style="list-style-type: none"> Extended Death Benefit Guarantee Rider Long-Term Care Rider is generally not permitted
Identification	<ul style="list-style-type: none"> Owner must have a Social Security number or Taxpayer Identification Number Will allow W-8BEN for insured in lieu of SSN or TIN with details related to source of income 	<ul style="list-style-type: none"> Owner and Insured must have a Social Security number or Taxpayer Identification Number Proposed Insured and Owners, if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number 	
Nexus Requirements	<ul style="list-style-type: none"> Proposed Insured and Owner must have established financial ties to the U.S. Proposed Insured must meet ONE of the following requirements: <ul style="list-style-type: none"> Own U.S. real estate Own a U.S. business Be an employee of a U.S.-based company Have verifiable U.S. tax liability Have a copy of the individual's visa, passport and national ID card (or other similar documents) 	<ul style="list-style-type: none"> If the Proposed Insured or Individual Owner is residing in the U.S. with a temporary green card, an Unacceptable Visa Type or no visa or green card, each individual must have established U.S. residency of three years or more and either own U.S. residential property of a U.S. Company or have documented earned U.S. income and/or assets If the Proposed Insured or Individual Owner has not resided in the U.S. for three years or more, each individual must have all of the following: <ul style="list-style-type: none"> Valid government photo identification U.S. residential property ownership Documented earned U.S. income Proof of assets in a U.S. bank account 	
Financial Verification	<ul style="list-style-type: none"> Minimum global net worth of \$5 million or income over \$200,000 per year Has at least \$1 million in verifiable assets in the U.S. Has a U.S. bank account showing a balance of \$100,000 after paying the first-year premium A specified total amount of life insurance is justified based on U.S. income and estate tax considerations 	<ul style="list-style-type: none"> A specified total amount of life insurance is justified based on U.S. income and estate tax considerations 	

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.
	Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide	
Requirements	Copy of documentation to be in the U.S.	
	Age and Amount requirements, completed Foreign Travel and Residence Supplement and interpreter amendment(s) if the individual cannot understand English	
	<ul style="list-style-type: none"> • Application, examination requirements, interviews and inspections, etc., must be completed in the U.S. • Use of ExamOne’s international locations is available on a case-by-case basis 	<ul style="list-style-type: none"> • Application, examination requirements, interviews and inspections, etc., must be completed in the U.S.
Underwriting Classification for ages 60 and older	<ul style="list-style-type: none"> • Established medical care in the U.S. and medical records available for Nationwide’s review 	<ul style="list-style-type: none"> • Established medical care in the U.S. and medical records available for Nationwide’s review
	The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country. Medical records must be in English or translated at no expense to Nationwide. If the policy is placed in force, we will reimburse up to our normal and customary APS fee.	
Solicitation	<ul style="list-style-type: none"> • Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state • POA allowed for Policy Delivery Receipt — POA not accepted on amendments and/ or any other policy forms needing signed at policy delivery 	<ul style="list-style-type: none"> • Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state
Premium Financing	<ul style="list-style-type: none"> • Generally not permitted; available in some circumstances 	<ul style="list-style-type: none"> • No premium financing for Foreign Nationals or Resident Aliens
	Non-U.S. Trusts or Companies and Foreign Charities are not acceptable as beneficiary or ownership	
	Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months	
	The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank	
	Any travel to C or D designated countries will be viewed on an individual basis	

Additional considerations regarding international underwriting guidelines

- Initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only, each case will be individually underwritten and assessed
- The country list and/or ratings will change as world conditions change
- Foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Past travel is not considered
- Additional requirements may be necessary

Additional guidelines when a Resident Alien does not speak or understand English

The procedure to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to Proposed Insureds and Owners in their primary language, record the answers to any questions and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company. Each individual, including the producer, serving as an interpreter must complete a Foreign Interpreter Amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the Foreign Interpreter Amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to Underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (Note: We will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the Foreign Interpreter Amendment needs to be completed.

Country classification list

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Cyprus	A	Korea, South	A	Romania	A
Albania	B	Czech Republic	A	Kosovo	B	Russian Federation	B
Algeria	C	Denmark	A	Kuwait	B	Rwanda	D
American Samoa	A	Djibouti	D	Kyrgyzstan	C	Saint Kitts and Nevis	A
Andorra	A	Dominica	A	Laos	C	Saint Lucia	A
Angola	D	Dominican Republic	B	Latvia	A	Saint Vincent and the Grenadines	A
Anguilla	A	East Timor	C	Lebanon	D	Samoa	B
Antarctica	D	Ecuador	B	Lesotho	D	San Marino	A
Antigua	A	Egypt	C	Liberia	D	Sao Tome and Principe	C
Argentina	A	El Salvador	C	Libya	D	Saudi Arabia	B
Armenia	B	Equatorial Guinea	D	Liechtenstein	A	Senegal	D
Aruba	A	Eritrea	D	Lithuania	A	Serbia	B
Australia	A	Estonia	A	Luxembourg	A	Seychelles	B
Austria	A	Ethiopia	D	Macedonia	B	Sierra Leone	D
Azerbaijan	B	Eswatini	D	Madagascar	D	Singapore	A
Bahamas	Visiting: A Residing: B	Falkland Islands	A	Malawi	D	Slovakia	A
Bahrain	C	Federated States of Micronesia	B	Malaysia	B	Slovenia	A
Bangladesh	C	Fiji	B	Maldives	B	Solomon Islands	B
Barbados	A	Finland	A	Mali	D	Somalia	D
Barbuda	A	France	A	Malta	A	South Africa	C
Belarus	A	French Guiana	B	Marshall Islands	A	South Sudan, Republic of	D
Belgium	A	French Polynesia	A	Martinique	A	Spain	A
Belize	B	Gabon	D	Mauritania, Islamic Republic of	D	Sri Lanka	C
Benin	D	Gambia	D	Mauritius	A	Sudan	D
Bermuda	A	Gaza	D	Mexico	B	Suriname	B
Bhutan	C	Georgia	B	Moldova	B	Swaziland	D
Bolivia	C	Germany	A	Monaco	A	Sweden	A
Bosnia	B	Ghana	D	Mongolia	B	Switzerland	A
Botswana	C	Greece	A	Montenegro	B	Syria	D
Brazil	B	Greenland	A	Montserrat	A	Taiwan	A
British Virgin Islands	A	Grenada	A	Morocco	B	Tajikistan	C
Brunei	B	Guadeloupe	A	Mozambique	D	Tanzania	D
Bulgaria	B	Guam	A	Myanmar	D	Thailand	C
Burkina Faso	D	Guatemala	C	Namibia	D	Tobago	B
Burundi	D	Guinea	D	Nauru	C	Togo	D
Cambodia	C	Guinea-Bissau	D	Nepal	C	Tonga	C
Cameroon	D	Guyana	C	Netherlands	A	Trinidad and Tobago	B
Canada	A	Haiti	D	Netherlands Antilles	A	Tunisia	B
Canary Islands	A	Honduras	C	Nevis	A	Turkey	D
Cabo Verde, Republic of	B	Hungary	A	New Caledonia	A	Turkmenistan	C
Cayman Islands	A	Iceland	A	New Zealand	A	Turks and Caicos	A
Central African Republic	D	India	C	Nicaragua	C	Tuvalu	C
Chad	D	Indonesia	B	Niger	D	Uganda	D
Chile	A	Iran	D	Nigeria	D	Ukraine	B
China		Iraq	D	Niue	C	United Arab Emirates	A
Hong Kong or Macau:	A	Israel		Northern Mariana Islands	A	United Kingdom	A
Otherwise:	B	Gaza Strip or West Bank:	D	Norway	A	Uruguay	A
Colombia	C	Otherwise:	B	Oman	B	U.S. Virgin Islands	A
Comoros	D	Italy	A	Pakistan	D	Uzbekistan	C
Congo, Republic of the	D	Ivory Coast/Cote d'Ivoire	D	Palau	A	Vanuatu	C
Congo, Democratic Republic of the	D	Jamaica	Visiting: A Residing: B	Panama	B	Vatican City	A
Cook Islands	A	Japan	A	Papua New Guinea	C	Venezuela	D
Costa Rica	A	Jordan	B	Paraguay	B	Vietnam	Visiting: B Residing: C
Cote d'Ivoire	D	Kazakhstan	B	Peru	B	Virgin Islands	A
Croatia	B	Kenya	D	Philippines	Visiting: B Residing: C	Western Sahara	D
Cuba	C	Kiribati, Republic of	C	Poland	A	Yemen, Republic of	D
Curacao	A	Korea, North	D	Portugal	A	Zambia	D
				Puerto Rico	A	Zimbabwe, Republic of	D
				Qatar	B		

Call us directly at 1-888-767-7373, option 6.

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