

Underwriting guidelines for foreign residents and travel

(R-11/2012)

These are only guidelines. Your situation may fall outside them and merit special consideration. If so, please call our underwriting department at 800.950.7372 (press 1 for Sales Support, then 2 for Life) so we can discuss your case. To get a better picture of your client's overall financial resources, we may require more detailed financial information.

	U.S. immigrant	U.S. non-immigrant/visa holder	U.S. citizen living abroad
Definition	A foreign national who has been authorized to live and work permanently in the United States	A foreign national who is not a full-time, permanent resident, but who lives in the United States with intent to stay, and holds citizenship in another country at this time	A U.S. citizen who is not a full-time, permanent U.S. resident who maintains residence outside the United States
Included within this class	<ul style="list-style-type: none"> • "Green card" holders¹ • Alien registration card • Passport stamped with I-551 • Permanent resident cardholder 	Temporary visa holders	U.S. citizens living abroad
Residency requirements (time in U.S.)	<ul style="list-style-type: none"> • 3 months • 1 year for best class 	<ul style="list-style-type: none"> • Minimum 1 year with intent to remain in the U.S. permanently • 3 years residency with intent to remain in the U.S. permanently for best class 	U.S. citizens who have ties to the United States and a plan for returning to the United States within the next 5 years
Financials	Normal financial guidelines	Minimum U.S. income of \$50,000 or minimum U.S. assets of \$100,000, verified through financial documents or tax returns	Normal financial guidelines
Verification procedures	<ul style="list-style-type: none"> • Alien ID number • Social Security number 	<ul style="list-style-type: none"> • Copy of passport (if here less than 3 years) • Type of visa being held (may require copy) • Social Security number 	Social Security number
Foreign travel	<p>Will require:</p> <ul style="list-style-type: none"> • Country(ies) visiting and locale • Length of stay • Reason for visit • Frequency <p>Countries with the following will generally not be accepted:</p> <ul style="list-style-type: none"> • Political or economic instability • War, including civil war present or risk of • Violent crime, kidnapping, or targeting of foreign/wealthy lives • Terrorism • High HIV risk 	<p>Will require:</p> <ul style="list-style-type: none"> • Country(ies) visiting and locale • Length of stay • Reason for visit • Frequency <p>Countries with the following will generally not be accepted:</p> <ul style="list-style-type: none"> • Political or economic instability • War, including civil war present or risk of • Violent crime, kidnapping, or targeting of foreign/wealthy lives • Terrorism • High HIV risk 	<p>Will require:</p> <ul style="list-style-type: none"> • Country(ies) visiting and locale • Length of stay • Reason for visit • Frequency <p>Countries with the following will generally not be accepted:</p> <ul style="list-style-type: none"> • Political or economic instability • War, including civil war present or risk of • Violent crime, kidnapping, or targeting of foreign/wealthy lives • Terrorism • High HIV risk

For all that's ahead.SM


¹ Form I-485 Application to register permanent residence or adjust status.

	U.S. immigrant	U.S. non-immigrant/visa holder	U.S. citizen living abroad
Business rules	<ul style="list-style-type: none"> • Would decline on travel only versus country of origin • Premium must be paid in U.S. funds from U.S. bank 	<ul style="list-style-type: none"> • Must show intent to reside in the United States permanently • No foreign ownership • No foreign beneficiary designations • Premiums must be paid in U.S. funds from U.S. bank • Country of origin must be an acceptable foreign risk 	<ul style="list-style-type: none"> • Application must be solicited in the United States • All underwriting must be completed in the United States • Policy must be delivered in the United States • Premiums must be paid in U.S. funds from U.S. bank • Applicant must have permanent ties to the United States via home or other property • Applicant must have a plan for returning to the United States • Country of temporary residence must be an acceptable foreign risk
Underwriting considerations	Normal guidelines are followed	<ul style="list-style-type: none"> • Type of visa held: E, H-1, L, TN (see definitions) • Actively working or economically active (see financial section) • Complete medical records available • Property and business interests abroad • Other type of visas on individual consideration basis 	<ul style="list-style-type: none"> • Cover letter addressing purpose of coverage, extent of U.S. ties, amount of time spent in the United States and other countries, details surrounding employment, family, business, and financial situation • No public or government officials, diplomats, journalists, law enforcement, missionaries, Peace Corps members, archaeologists, or geologists
Product restrictions	No restrictions	<ul style="list-style-type: none"> • Minimum face amount of \$250,000 • No riders other than Additional Term Life Rider 	No riders other than Additional Term Life Rider
Ratings available	All ratings (see residency requirements and M3405)	All ratings (see residency requirements and M3405)	Life Pro+ and GenDex Survivor – Preferred Nontobacco at best

No international coverage is available.

Defined as a non U.S. citizen/immigrant who is not a full-time permanent U.S. resident who maintains residence outside the United States.

Form I-485	Application to register permanent residence or adjust status
Form 1-130	Petition for alien relative
Form 1-140	Immigrant petition for alien worker

Visa definitions

E	Treaty traders or investors
H-1	Temporary worker of distinguished merit or ability
L	Intracompany transferees
TN	Canadian and Mexican professional under NAFTA

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Allianz Life Pro+® Fixed Index Universal Life Insurance Policy P54530
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