

Underwriting Categories for Foreign Nationals

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

CATEGORY	TAX ID	PROOF OF IDENTITY	REQUIREMENTS: LIFE & ANNUITY	CONDITIONS FOR UNDERWRITING - LIFE
1 US Citizens & Permanent Residents	SSN	In accordance with Life and Annuity application	Must have resided in U.S. a minimum of 6 consecutive months	Normal underwriting requirements
				No Issue or Face amount limits
				Preferred rates available based on Product Guidelines
2 FNs residing in the US under certain visas	SSN or ITIN	Unexpired Foreign Passport Required as proof of identity	Must have resided in U.S. a minimum of 6 consecutive months	Normal underwriting requirements
			ONLY Accepted Visa types accepted under Category 2 include: H1 H2 H3 L0 L1 K1 K2 V1 V2	Use RGA Int'l Guidelines for issue limits: A Country - \$2,000,000 B Country - \$1,500,000 C Country - \$1,000,000 D Country - \$500,000 Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.
			Citizenship/Residence/Travel Questionnaire required	Watch for foreign travel plans
			Plan to stay in U.S. permanently	
3 FNs that are frequent visitors to the US	SSN or ITIN or Reliable Standalone W-8BEN	Unexpired Foreign Passport Required as proof of identity	1. Must own property or 2. A business interest or 3. Have investment/banking relationships in U.S. or 4. Be employed by a U.S. based company and travel to the U.S. once a year. (Follows State Dept. Travel Warning List)	Risk above table D 200% will be declined; no table H's.
			<ul style="list-style-type: none"> • Occupations Not Acceptable / Not Accepted – <ul style="list-style-type: none"> ○ Journalist, ○ Foreign politicians, ○ Foreign government employees, ○ Public figures/celebrities ○ Missionaries ○ Government leaders ○ Judicial personnel ○ Police ○ Military 	Use RGA Int'l Guidelines for issue limits: A Country - \$2,000,000 B Country - \$1,500,000 C Country - \$1,000,000 D Country - \$500,000 Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.
				Coverage MUST be permanent or at least a 20 year term.

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			<ul style="list-style-type: none"> o Security personnel/bodyguards o Trade Union Officials o Aviation o Arms dealers o Diplomats o Foreign aid/relief workers 	
			Citizenship/Residence/Travel Questionnaire required	<p>Disability Income Rider, Critical Illness Rider or Accident Death Benefit (unless it is already built into product) are NOT AVAILABLE.</p> <p>Spouse Only Other Insured Rider, Children's Term Rider and Return of Premium Rider ARE AVAILABLE.</p>
PREMIUM LIMITS FOR ANNUITIES				
Maximum		Product		
\$1,000,000		Fixed Indexed		
\$600,000		Traditional Fixed		

***List of Acceptable Forms of Proof of Identification (2 forms of ID must be issued by different agencies)**

- | | | |
|---------------------------------------|---|--------------------------------------|
| 1. USCIS Photo Identification* | 5. Foreign Driver's License | 9. Foreign Voter's Registration Card |
| 2. Visa from U.S. Department of State | 6. Foreign Military Identification Card | 10. Civil Birth Certificate |
| 3. U.S. Driver's License | 7. National Identification Card** | 11. Medical Records*** |
| 4. U.S. Military Identification Card | 8. U.S. State Identification Card | 12. School Records*** |

* United States Citizenship and Immigration Services

** Must be current, and contain name, photograph, address, date of birth and expiration date

*** ONLY Valid for dependents under 14 years of age; under 18 years of age if a student.

All Categories must also comply with the following 2 requirements:

- 1. Application must be taken and medical requirements must be completed in the U.S.**
- 2. Funds must be from a U.S. source and in U.S. dollars.**