



Guidelines for Sales to Foreign Nationals

Applicants other than U.S. Citizens or Permanent Resident 10-year Green Card Holders.

General Requirements

- All aspects of the sale/application, including all requirements, must take place within the United States. All documents must be completed in English.
- Use of a limited Power of Attorney for delivery of a policy on a client residing outside of the U.S. may be acceptable and is subject to individual case review after policy approval.
- Agile Underwriting+ (AU+) program is not available.
- The producer will be responsible for obtaining APSs and other requirements outside the country and having them translated into English at no expense to Corebridge Financial. The original in-language source document is required to be submitted with the application.
- U.S. only domiciled trust, partnership, LLP, LLC, corporation or other legal entity is acceptable. Fully executed copies in English must be submitted prior to policy issuance.
- If the owner and/or payor of the policy differs from the insured, each must also meet U.S. substantial contacts criteria (see Residing outside the U.S.).
- Completed [Certification Regarding Taxes and Laws](#) is required (form AGLC103958). Either IRS form W-9 or IRS form W-8BEN is required.
- All premium payments must be drawn on the U.S. bank account of the named insured, owner or payor listed on the application. The address on file for all policy communications must be a U.S. Street address that is not the address of the agent or any affiliate.

**Effective August 1, 2025.
New updates and
changes:**

- Specific dollar amount option added to U.S. assets qualification.
- Temporary Nexus qualification regarding visits to and time spent in the U.S. made permanent.
- Updated list of approved countries.
- New shorter format.

*Replaces version dated
August 25, 2023.*

Delivery receipt required for all Foreign National-owned policies

including the signed U.S. city and state, as well as wet signatures from BOTH the policy owner and agent.

Please note exceptions for the following cases:

Paper policy packets mailed directly to Foreign National policy owners will ONLY require the policy owner's wet signature, not the agent's wet signature.

Policies delivered electronically via DocFast will not require the Foreign National policy owner's wet signature, as the signing location is captured electronically.

Residing in the U.S.

Temporary green card holders or Foreign Nationals residing in the U.S. at least 10 or more months per year on an acceptable valid visa. Social Security or ITIN (Individual Tax ID) Number is required.

Acceptable visa types:	
Copy of current and valid visa with at least 6 months remaining validity* must be provided with application.	
E1, E2, E3, EB5, H1B, H1C, H4, K1, K2, K3, K4, L1, L2, O1, O3, P1, P2, P3, P4, TN, TD, V1, V2 and temporary green card (valid for less than 10 years from date of issuance).	F1, F2, J1, J2, M1, M2 visa types can be considered if they have been living in the U.S. full-time (10 or more months per year) for 3 years or longer , provided they meet requirements on their own to justify the face amount.

***EAD:** An Employment Authorization Document (EAD) with at least 6 months of remaining validity may be used to accompany an acceptable visa that is expired or is within 6 months of expiring.

***I-797A extension:** An I-797A extension with at least 6 months of remaining validity may be used to accompany an acceptable visa that is expired or within 6 months of expiring.

Juvenile coverage is available for juveniles of families living in the U.S. full-time (10 or more months per year) and is subject to our current juvenile guidelines.

Product and Underwriting limits:

- If coverage includes a QoL or AAS Critical Illness rider, any claim must be certified by a U.S. physician who meets the definition of physician under section 1861(r)(1) of the Social Security Act.

Country Code	Rate Class ¹	Coverage amount: Term ²	Coverage amount: Permanent ²
A	Preferred Plus	\$3,500,000	\$10,000,000
B	Std. Plus or Std.	\$3,500,000	\$10,000,000

¹Most favorable class provided depending upon product availability.

²Additional coverage may be available through Facultative Reinsurance.

A Foreign National and his/her spouse from “B” countries, with valid acceptable visas as listed above, who have been residing in the U.S. full-time for at least 3 years continuously prior to request for coverage and intend to reside in the U.S. permanently, will be considered for best class provided one of the spouses meets at least one of these additional criteria:

- Own real estate in the U.S., -OR- Own a business in the U.S., -OR- Marriage to a U.S. citizen, -OR- Long-term U.S. employment of at least 3 years.



Residing outside the U.S.

Foreign Nationals residing outside of the U.S. or those holding visa types other than listed above. Social Security or ITIN (Individual Tax ID) Number is required.

Product and Underwriting limits:

- \$1,000,000 minimum face amount.
- For the Max Accumulator product only, the following alternative requirements are also acceptable:
 - Face amount is \$500,000 or more and illustrated premium is greater than or equal to 90% of the policy's Seven-Pay Premium (as shown in the "Policy Coverage Summary" section of the illustration).
- Waiver of premium rider is available for A countries only. All other medically underwritten optional riders are not available.

Country Code	Rate Class	Coverage amount: Term	Coverage amount: Permanent
A	Preferred Plus	\$3,500,000 ¹ Minimum 20-year level Term period	\$10,000,000 ¹
B	Standard	Not available ²	\$10,000,000 ¹

¹Additional coverage may be available through Facultative Reinsurance.

²Facultative Reinsurance not available.

Substantial Contact Requirements:

With the application, provide proof of all verifiable information listed below.

Foreign Nationals living outside the U.S. must have the following physical and financial presence in the United States:	
<ul style="list-style-type: none">• Minimum 15-day stay in the U.S. in the prior 12 months as well as another minimum 15-day stay in the U.S. within the prior 48 months, AND• U.S. bank account in the client's name opened a minimum of six months prior to application, AND• 25% of the assets required to justify the amount of coverage applied for held in the U.S., in the client's name, for a minimum of six months prior to application -OR- a minimum of \$200,000 of liquid assets held in a U.S. bank or brokerage account in the client's name for a minimum of 6 months prior to application.	<p>And <u>ONE</u> of the following:</p> <ul style="list-style-type: none">• Owns real estate in the U.S.• Owns a business in the U.S., excluding trusts• Works for a U.S. company• Has a verifiable U.S. tax liability• Has an immediate family relation (Parent, Sibling, Spouse, Children) residing in the U.S.



Applicant specifications:

- Ages 18-70
- Juveniles living outside the U.S. do not qualify for coverage. For juveniles of families living outside the U.S., coverage is not available even if the juvenile is a U.S. citizen.
- Must be rated Table 4 or better or with a maximum flat extra not to exceed \$5/1000.
- Home Office-ordered Inspection Report required for amounts of \$1,500,001 and up.
- Citizens of U.S. territories will be underwritten as foreign residents, not U.S. citizens.
- Occupation must be technical, professional, business owner or executive in nature
- Unacceptable applicants include:
 - Missionaries, judges, politicians, politically exposed persons, union leaders, foreign government employees, journalists, military, police or security personnel, professional athletes or other high-profile occupations, pilots (no aviation activity)
- Spouses of Foreign Nationals living outside the U.S.
 - Both applicants' coverage must be through Corebridge. One spouse must meet Substantial Contacts criteria
 - Application must be submitted at the same time as, or after the approval of, the spouse with Substantial Contacts
 - The other spouse can qualify for coverage by meeting all of the following requirements:
 - Copy of current and valid Visa must be provided with the application, **AND**
 - A minimum 15-day stay in the U.S. in the prior 12 months as well as another minimum 15-day stay in the U.S. within the prior 48 months, **AND**
 - An existing U.S. financial presence including a U.S. bank account in the client's name (or joint with spouse) opened a minimum of six months prior to application.

Other citizenship categories

Dual Citizens	Asylum, Refugee or Temporary Protected Status
Individuals having citizenship with the U.S. and another country will be insured as U.S. citizens, subject to full underwriting. If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied.	Individuals residing in the U.S. on asylum or refugee or temporary protected (TPS) status from an approved country will be considered for coverage upon receipt of paperwork that documents an approved asylum or refugee or TPS status. An application for asylum or refuge is not sufficient.



Approved Countries

- Subject to all other requirements being met, we can only accept applications on citizens of the countries listed below.
- Individuals residing in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individually Considered (IC) and may be declined.

COUNTRY	CODE	COUNTRY	CODE
American Samoa	A	Jamaica	B
Argentina (Decline if residing in Argentina)	A	Malaysia	B
Australia	A	Marshall Islands	B
Bahamas	B	Mexico	B
Belgium	A	The Netherlands (not including Aruba, Curacao, and Sint Maarten)	A
Bermuda	A	New Zealand	A
Canada (Due to provincial law, we must decline visa holders from or residents of Alberta, BC or Manitoba)	A	Nicaragua	B
Bolivia	B	Northern Mariana Islands	A
Cayman Islands	B	Palau	B
Chile	A	Panama (Panamanian citizens must reside outside of Panama more than 6 months per year)	B
China	B	Peru	A
Costa Rica	A	Poland	A
Dominican Republic	B	Puerto Rico	A
Ecuador (Decline border with Colombia)	A	Singapore	A
El Salvador	B	South Africa	B
Federated States of Micronesia	B	South Korea	A
France - including French Antilles, Guadeloupe (French citizens must reside outside of France more than 6 months per year)	A	Spain (Spanish citizens must reside outside of Spain more than 6 months per year)	A
Germany (German citizens must reside outside of Germany more than 6 months per year)	A	Switzerland	A
Guam	A	Taiwan	A
Hong Kong	A	Turkey (Decline borders with Syria, Iraq and Iran)	B
India (Indian citizens must reside outside of India more than 6 months per year)	B	U.K. (England, Scotland, Wales, Northern Ireland)	A
Ireland	A	U.S. Virgin Islands	A
Israel (Decline if residing in West Bank or Gaza)	A	Uruguay	A
Italy	A	Vietnam	B



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © Corebridge Financial, Inc. All rights reserved.