



Non-Resident Foreign National (NRFN) Qualification Quick Reference Guide



Category 2

Is the prospect a NRFN?

Is the NRFN living in the U.S. full time on a valid visa? Potential policy owners must provide to AGL/USL a Form W-9 or W-8BEN.

If YES, proceed:

Does the NRFN living in the U.S. meet these requirements?

1. Live in the U.S. ten or more months per year?
2. Here on a valid visa of one these types: 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), or been here on one of the following visas: F1, F2, J1, J2, M1, M2 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 based on earned income protection needs or estate conservation needs.
 - EAC/EAD: An employment authorization card on its own is not an acceptable visa type and must be accompanied by a copy of an acceptable visa as indicated above. Note: If the acceptable visa type is expired (or is within 6 months of expiring), we will accept the EAD card and proceed with underwriting if the EAD has at least 6 months of remaining validity.
 - I-797A extension with at least 6 months remaining will be considered as a valid visa for the acceptable visa types listed above.
3. Does the proposed insured plan to stay in the U.S.?
4. Is the proposed insured from one of the approved countries outlined in our Foreign National Guidelines (AGLC108891)?

If YES, proceed:

If the NRFN living in the U.S. is a juvenile, is the applicant from an A or B country?

If YES, proceed:

Refer to Foreign National Guidelines (AGLC108891) and our juvenile guidelines for all requirements, but solicitation in the U.S. can begin for life insurance.

Non-Resident Foreign National (NRFN) Qualification Quick Reference Guide, *cont.*

Category 3

Is the prospect a NRFN?

Defined as someone who lives outside the U.S. and visits the U.S. at least annually on a temporary and valid visa. Potential policy owners must provide to AGL/USL an IRS form W-9 or W-8BEN.

If YES, proceed:

The NRFN must demonstrate a need for U.S. policy and explain nexus to U.S.

NRFN must also have ALL these substantial contacts:

- A minimum 15-day stay annually in the U.S. for at least the prior 24 months, OR a minimum 15-day stay in the U.S. in the prior 12 months as well as another 15-day stay in the U.S. within the prior 48 months.
- Existing U.S. financial presence, including a U.S. bank account in the client's name, opened a minimum of 6 months prior to the application.
- Verifiable U.S. assets to help justify coverage; specifically, 25% of the assets required to justify the amount of coverage must be held in U.S. in the client's name for a minimum of 6 months prior to the application.

If YES, proceed:

In addition, the NRFN must also meet ONE of the following:

- Own real estate in the U.S.; or
- Own a business in the U.S.; or
- Have a verifiable U.S. tax liability, or
- Have an immediate family relation residing in the U.S.

If YES, proceed:

Refer to Foreign National Guidelines (AGLC108891) for all requirements, but solicitation in the U.S. can begin for permanent coverage of \$1,000,000 or greater on a non-juvenile NRFN applicant.



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