



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

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:

- Minimum of 15 day stay annually in U.S. going back over at least the prior 24 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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