Lincoln Financial Group®
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Foreign National Guidelines

Guidelines and List of Approved Countries

Effective February 11, 2019

Definition of a Foreign National

For purposes of these guidelines, a Foreign National is defined as a citizen of a country included on Lincoln's approved countries list who:

- Lives in the U.S. without a permanent visa
- Has lived outside the United States for more than 12 weeks out of the year in one of the approved countries
- Is a U.S. citizen or a permanent resident with a green card living abroad for more than 12 weeks out of the year in one of the approved countries
- Has an Immigrant Visa; the following criteria will apply:
  - Insured will provide an approved immigration petition status by the USCIS (U.S. Citizenship and Immigration Services)
  - Insured must live in the U.S. full time, and engage in no travel to countries on the non-approved list [see page 3] and have limited travel to approved countries



These guidelines are not meant to be all inclusive and not all situations may be addressed in our materials.

Underwriter discretion takes precedence over the guidelines under special circumstances.

Nexus

Determination of sufficient nexus is based on time spent in the U.S. and/or economic connections to the U.S.

U.S. interests

- Non-U.S. citizen must have significant, legitimate U.S. financial interest which connect him or her to the state of solicitation
- Purpose of being in the state of solicitation must be other than buying life insurance
- An insurance exam will be accepted as proof of a U.S. stay

U.S. financial interests must be demonstrated by one or more of the following:

- U.S. residence or other significant U.S. property interest
- Primary employment in the U.S.
- Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S.
- U.S. bank or brokerage account established at least 90 days prior to application submission with a minimum $100,000 balance after paying initial first year premium
- An LLC or trust established in the U.S. does not meet nexus requirements unless one of the above eligibility criteria is also met

Eligibility

- Age 18 to 70; ages 71-75 will be considered based on individual case review
- Permanent Products for U.S. and non-U.S. citizens
- Term Products available only for U.S. citizens and green card holders living in approved countries
- Preferred plus and preferred is allowed if acceptable medical history reports are submitted
- Medical ratings up to Table D (4) provided Lincoln has adequate medical records information
- Table Reduction Program (TRP) is allowed up to age 70
- Face amounts may be reduced at the older ages due to a medical rating

Spouses of foreign nationals without their own nexus to the U.S., the amount of individual coverage available will be the same as in-force coverage on the spouse (with the nexus to the U.S.) up to a maximum of $10 million (spouses with nexus must have Lincoln coverage applied or placed within prior 6 months). For survivorship, the maximum face amount allowed is $10 million for a non-nexus spouse. If the spouse with nexus to the U.S. is declined or the case is closed or withdrawn for any reason, no offer will be made to the spouse without nexus. This does not apply to survivorship products.

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Guidelines

- Must provide one of the following at time of application: U.S. social security number, U.S. Tax ID number, IRS form W8-BEN, Passport, Visa or National Identification Number from Country of Citizenship.
  - Note: A valid Passport or Visa document can be accepted pre-issue in lieu of a Foreign Tax ID Number (FTIN), however the completed IRS form W8-BEN with FTIN is required post-issue at time of disbursement.
- All solicitation must occur in the U. S. and adhere to Lincoln's Situs Guidelines.
- Application, medical exams, labs and tests must be completed in the United States.
- Cover letter from producer outlining need for insurance coverage.
- Inspection Report will be required.
- Owner must be insured, family member (must have own nexus to the U.S.), U.S. business, U.S. trust or U.S. Limited Liability company (LLC) with a U.S. address
- For all LLCs and Trusts established in the U.S.:
  - Offshore assets are permitted if the LLC or Trust is associated with a U.S. bank account and U.S. funds are used to pay the premiums
  - Any LLC or Trust must be U.S. based
  - Life insurance can be the only asset in a U.S. LLC or a U.S. Trust
- If a LLC is the beneficiary/owner, Lincoln reserves the right to request the operating agreement and listing of assets in the LLC.
- If a U.S. Bank or Brokerage account is the only nexus to the U.S., the following criteria will apply:
  - Account established at least 90 days prior to the application submission,
  - Minimum balance of $100,000, net of 1st year planned premium,
  - Copies of account statements will be made available, and
  - Account is titled in the name of the Insured or a U.S. trust
- Must have a basic understanding of the English language. If translation assistance needed for completion of the paramedical exam, please contact Vendor Management.
- APS must be translated into English by a non-related third-party vendor; home office translation service is available for Spanish, please contact your underwriter.

Premium Financing for Foreign Nationals

The following criteria and guidelines will apply for premium financing:

- Age 18-70
- Verifiable $10 million and up in net worth
- Verifiable $250,000 and up in annual income (U.S. equivalency)
- Premium Financing must be with a U.S. based lender bank
- Interest must be paid annually, and no accrual of interest is allowed
- Signed Premium Finance Disclosure and Acknowledgement provided to Lincoln
- If a Specialty Lender is involved, they must serve as intermediary to the loan arrangement.
- Not permitted for strategies leveraging Variable Rate Debt Obligation (VRDO)
- Lincoln's Premium Financing Guidelines apply

Auto bind and Jumbo Limits

- $25 million auto bind limit
- $35 million jumbo limit

Foreign National – Approved Countries

American Samoa	Cook Islands	Hungary	Morocco	Singapore
Andorra	Costa Rica	Iceland	Netherlands	Slovakia
Anguilla	Curacao	India*	Netherlands Antilles	South Korea
Antigua	Cyprus	Ireland	New Caledonia	Spain
Argentina	Czech Republic	Israel*	New Zealand	Sweden
Aruba	Denmark	Italy	North Mariana Islands	Switzerland
Australia	Dominica	Jamaica	Norway	Taiwan
Austria	Dominican Republic	Japan	Panama	Thailand
Bahamas	Ecuador*	Kuwait	Paraguay	Trinidad and Tobago
Barbados	Estonia	Latvia	Peru	Turks and Caicos
Belgium	Falkland Islands	Liechtenstein	Poland	United Arab Emirates
Bermuda	Finland	Lithuania	Portugal	United Kingdom
Brazil	France	Luxembourg	Qatar	Uruguay
Brunei	French Guiana	Macau	Republic of South Africa	Vatican City
Bulgaria	French Polynesia	Malta		Vietnam
Canada	Germany	Marshall Islands	Romania	Virgin Islands
Canary Islands	Greece	Martinique	St. Kitts and Nevis	
Cayman Islands	Greenland	Mexico	St. Lucia	
Chile	Grenada	Monaco	St. Vincent and the Grenadines	
China*	Guadalupe	Montenegro		
Columbia*	Hong Kong	Montserrat	San Marino	

*Residence in only certain cities or regions will be acceptable. See specifics below.

- China – residence in all large cities
- Columbia – excludes border cities of Venezuela
- Ecuador – Guayaquil and Quito only
- India – residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat
- Israel – residence in any part of Israel except the West Bank and the Gaza strip

Foreign National – Unapproved Countries

Insureds with an immigrant Visa must not engage in any travel to the following non-approved countries.

Afghanistan	Ethiopia	Niger	Tajikistan
Burundi	Haiti	Nigeria	Venezuela
Central African Republic	Iran	Pakistan	Western Sahara
Congo	Iraq	Palestine	
Cote d'Ivoire (Ivory Coast)	Sierra Leone	South Sudan	
Eritrea	Mali	Syria	

Exclusions

Politicians, missionaries, public figures, government leaders and employees, journalists, judicial personnel, police force, trade union officials, foreign military personnel or any high-profile occupation will not be considered. An aviation exclusion rider will be required for all private pilots.

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