

Field Bulletin

Underwriting Changes – Foreign Nationals

378NB

Date: October 21, 2021 Effective: October 25, 2021

As a part of our continued commitment to enhance our underwriting practices through research and ongoing feedback, we are pleased to announce the following changes to our foreign national policies:

- Proof of documentation of acceptable visas will no longer be needed when the client meets certain criteria. This applies to cases that utilize WriteAway® and traditional underwriting.
- WriteAway is expanding acceptable visas. Please note that the green, bolded visas in the right-hand table indicate the new visa types.
- WriteAway previously required residence in the U.S. for 3 years for acceptable visa holders, but we are now allowing within 2 years when the client meets certain parameters.

WriteAway acceptable visa types	
E-1, E-2, E-2c, E-3, E-B5	L-1A, L-1B, L-2
H-1B, H-1c, H-4	O-1, O-2, O-3
J-1, J-2	TN/TN-1
K-1,K-3	

- Deferred Action for Childhood Arrivals (DACA) are eligible for traditional underwriting under certain parameters.
- Nicaraguan Adjustment and Central American Relief Act (NACARA) are eligible for WriteAway and traditional underwriting under certain parameters.
- Asylum Holders that have been granted status are eligible for traditional underwriting under certain parameters.

For more information, please refer to the updated Foreign National Guide.

If you have any questions about these updates, please contact your underwriting team.

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