

# Underwriting overview for foreign residents

Review the chart below. If the proposed insured’s situation does not align with the particulars as stated, please call Underwriting at 800.950.7372 so we can discuss the case together. Allianz may require more detailed financial information to gain a better understanding of the proposed insured’s financial resources.

## Underwriting overview

	U.S. Permanent Resident	U.S. Citizen Living Abroad	High Net Worth Foreign National (HNWFN)
Definition	<p>The proposed insured is a U.S. Permanent Resident if they:</p> <ul style="list-style-type: none"> <li>• Are a foreign national residing in the U.S. with an acceptable Visa type AND:</li> <li>• Intend to remain in the U.S. permanently</li> <li>• Meet one of the conditions below:                             <ul style="list-style-type: none"> <li>– Five years continuous residence in the U.S.</li> <li>– Has multiple confirmations of permanence – e.g., is a home owner, is married to a U.S. citizen, is a long-term U.S. employee, etc.</li> <li>– Holds a Permanent Green Card (10 years or more)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A U.S. citizen who is not a full-time, permanent U.S. resident who maintains residence outside the U.S.</li> <li>• Permanent Green Card holder (10 years or more)</li> </ul>	<p>The proposed insured qualifies for the High Net Worth Foreign National Program if they:</p> <ul style="list-style-type: none"> <li>• Do not meet the definition of a U.S. citizen or permanent resident</li> <li>• Hold a Conditional Green Card</li> <li>• Hold an EB-5 Visa</li> </ul>
Acceptable Visa Types	E-1, E-2, H-1B, H-4, L-1A, L-1B, L-2, O-1, O-3 and P	<ul style="list-style-type: none"> <li>• A U.S. citizen living abroad</li> <li>• Permanent Green Card (10 years or more)</li> </ul>	<p>Holds a Conditional Green Card, B-1, B-2, E-1, EB-5, H-1B, H-4, K-1, K-3, L-1A, L-1B, L-2, O-1, O-3, P, V-1, TN, TD, WB and WT Visa Waiver Program (VWP), and Border Crossing Card Program (BCC)</p>



Product and feature availability may vary by state and broker/dealer.

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Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. [www.allianzlife.com](http://www.allianzlife.com)

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

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## Underwriting overview (continued)

	U.S. Permanent Resident	U.S. Citizen Living Abroad	High Net Worth Foreign National (HNWFN)
Country of Residence	United States	Living in an approved "A" or "B" HNWFN country	Living in an approved "A" or "B" HNWFN country
General Requirements	<ul style="list-style-type: none"> <li>• Must show intent to reside in the U.S. permanently</li> <li>• No foreign ownership</li> <li>• Foreign beneficiary designations acceptable excluding residents of Office of Foreign Assets Control (OFAC)-sanctioned countries</li> <li>• Must pay premium in U.S. funds from U.S. bank</li> </ul>	<ul style="list-style-type: none"> <li>• Must solicit application in the U.S.</li> <li>• Must fulfill all underwriting in the U.S.</li> <li>• Must deliver policy in the U.S.</li> <li>• Must pay premiums in U.S. funds through a U.S. bank</li> <li>• Must have permanent ties to the U.S. via home or other property</li> <li>• Must have a plan for returning to the U.S. within five years</li> </ul>	<ul style="list-style-type: none"> <li>• Must qualify for the Allianz High Net Worth Foreign National Program</li> <li>• Must have a substantial connection to the U.S.</li> <li>• Must solicit application in the U.S.</li> <li>• Must complete all underwriting in the U.S.</li> <li>• Must deliver policy in the U.S.</li> <li>• Must pay premiums in U.S. funds from U.S. bank</li> <li>• Country of origin must be an approved "A" or "B" HNWFN country</li> </ul>
Financials with U.S. assets	Normal financial guidelines	Normal financial guidelines	<ul style="list-style-type: none"> <li>• Minimum U.S. assets: \$500,000 or more; or</li> <li>• Minimum global assets: \$2,000,000 or more and</li> <li>• Minimum annual earned global income: \$100,000 or more</li> </ul>
Minimum Face Amount	\$250,000	\$250,000	\$1,000,000
Maximum Face Amount	N/A	N/A	\$10,000,000 Auto Bind Limit \$35,000,000 Jumbo Limit
Underwriting Classes Available	All underwriting classes available	All underwriting classes available	Preferred – Approved "A" countries Standard – Approved "B" countries
Identification Required	<ul style="list-style-type: none"> <li>• Copy of Visa</li> <li>• Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>• Copy of Visa</li> <li>• Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>• Copy of passport</li> <li>• Copy of Foreign ID</li> <li>• Copy of Social Security card (if held)</li> <li>• Copy of U.S. driver's license (if held)</li> </ul>
Nexus Requirements	N/A	U.S. citizens who have ties to the U.S. and a plan for returning to the U.S. within the next five years	The proposed owner and proposed insured must have a substantial connection to the U.S. See the <b>Allianz High Net Worth Foreign National Producer Guide</b> for examples of U.S. nexus

## Underwriting overview (continued)

	U.S. Permanent Resident	U.S. Citizen Living Abroad	High Net Worth Foreign National (HNWFN)
Premium Financing	Available	Not available	Not available
Riders Available	All riders available	All riders available	<ul style="list-style-type: none"> <li>• Premium Deposit Fund Rider</li> <li>• Loan Protection Rider</li> <li>• Enhanced Liquidity Rider</li> <li>• Supplemental Term Rider</li> <li>• Waiver of new charges benefit</li> </ul>
Special Notes	<p>Missionaries, diplomats, politically exposed persons (PEP), geologists, archeologists, Peace Corp members, law enforcement, and journalists are not eligible.</p> <p>EACs, DACAs, asylum seekers, asylees, expired visa holders, refugees, and I-485s adjustment of status are not eligible.</p> <p>For questions related to specific foreign travel, please contact Underwriting at 800.950.7372.</p> <p>Generally, clients traveling to countries of violent criminal, terrorism, high HIV, political or economic instability, or risk of war are not eligible for the program.</p>		<p>See the <b>Allianz High Net Worth Foreign National Producer Guide</b> and <b>Allianz High Net Worth Foreign National Underwriting Guide</b> for full program guidelines and requirements.</p>



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people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz Life is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

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