

Foreign National Guidelines

We understand that some of your clients are citizens of the world. That's why we want to make it easy for you to offer them access to our exceptional Nationwide life insurance products. These guidelines are designed to give you all the key information you need to get started.

In our Foreign National Guidelines, Non-U.S. citizens are placed into one of two categories:

1

General Foreign National:

Non-U.S. citizens who live either in or outside the U.S. who meet connection to U.S. criteria, but not financial verification for High-Net-Worth global citizen criteria.

2

High-Net-Worth Global Citizen Foreign National:

Non-U.S. citizens who live outside the U.S. and meet specific financial verification for High-Net-Worth global citizen and connection to U.S. criteria.

Below are the specific requirements that clients must meet for each category.

General Foreign National Guidelines

Documentation to be in the U.S.

Client must have Social Security Number (SSN) or Taxpayer Identification Number (TIN)
Copy of client's visa, passport, or government ID

Country of Residence

Client resides inside the U.S. or in an "A" or "B" country (refer to the Country Code list at the end of document)

Financial Verification

Specified total amount of life insurance is justified based on U.S. income and estate tax considerations

Nexis to the U.S. Requirements

Insured and Owner must have established financial ties to the U.S.

- Owning U.S. residential property
- Owning U.S.-based company
- Employee of U.S.-based company
- Documented earned U.S. income
- Proof of assets in a U.S. bank
- Specified amount is justified based on U.S. income and estate tax considerations
- Married to a U.S. citizen or 10-year green card holder
- Has children that are U.S. citizens by birth
- Continuously residing in the U.S. with limited foreign travel (back to home country for a few weeks per year is okay)

General Requirements

Age and Amount requirements, completed Foreign Travel and residence supplement and interpreter amendment(s) if client does not understand English

Application, documentation requirements, interviews and inspections, etc., must be completed in the U.S.

C/D Countries:

- Preferred Plus if living in the U.S. >3 years
- Preferred with Temporary green card/ Acceptable visa/unacceptable visa, EAC or government ID living in the U.S. 1-3 years
- Standard with unacceptable visa, EAC or government ID living in the U.S. <1 year

*Acceptable Visa Types: E1, E2, E3, EB5, H1B, H1C, H2B, H4, I5, K1, K2, K3, K4, L-1A, L-1B, O1, O2, O3, TD, TN-CA, V1, V2

Product Specifications	
Product	Term and Permanent Coverage available (applicants living in the U.S. <1 year without a green card or acceptable visa are only eligible for Permanent coverage)
Age Limits	Ages 18 to 70
Minimum Face Amount	Product minimum
Auto Bind Limits	<ul style="list-style-type: none"> • Temporary Resident/Acceptable visa/ Government ID only: "A" country: \$15M • Temporary Resident/Acceptable visa/ Government ID only: "B" country: \$10M • Temporary Resident/Acceptable visa/ Government ID only: "C or D" country: Individual Consideration (generally, not acceptable)
Underwriting Classification for > age 60	Established medical care in the U.S. for at least two years and medical records available for Nationwide's review
Riders	<ul style="list-style-type: none"> • Permanent Resident: all riders are available • Temporary resident/Acceptable visa/ Unacceptable visa, EAC/Government ID <ul style="list-style-type: none"> - Living in the U.S. <1 year: no riders available - Living in the U.S. >1 year: all riders are available, except the Children's Term Rider
Premium Financing	No premium financing allowed for foreign nationals or resident aliens

Solicitation

- Solicitation, application, amendment(s), and delivery must occur in the U.S. where the producer is licensed, and valid nexis exists for the contract to be issued in that state

Additional Information

- The producer is responsible for ordering, obtaining, and paying for medical records and any other necessary items needed from the foreign country:
 - Medical records must be in English or translated at no cost to Nationwide
 - If the policy is placed in force, Nationwide will reimburse up to our normal and customary APS fees
- Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiaries and owners
- Policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank
- Any travel to "C" or "D" rated countries will be viewed on an individual basis

High-Net-Worth Global Citizen Guidelines

Documentation to be in the U.S.

Owner must have Social Security Number (SSN) or Taxpayer Identification Number (TIN)

Copy of client's visa, passport, or government ID

Country of Residence

Client resides in an "A" or "B" country (refer to Country Code list at end of document), and has been in the U.S. for at least 15 days during the past 12 months

Best Underwriting Class

A/B Countries:

- Preferred Plus
- Preferred with unacceptable visa, EAC or government ID living in the U.S. 1-3 years
- Standard with unacceptable visa, EAC or government ID living in the U.S. <1 year

Financial Verification

Minimum global net worth of \$5 million or income over \$200,000 per year

Has at least \$1 million in the U.S. (verifiable* U.S. assets such as real estate, brokerage accounts, businesses, etc.)

Copy of U.S. bank account open at least 12 months with minimum balance sufficient to pay the first-year premium

Specified total amount of life insurance is justified based on U.S. income and estate tax considerations

*Any third-party verification needed to confirm assets and/or financial documentation must be provided at no cost to Nationwide.

Nexis to the U.S. Requirements

Client (proposed insured) and policy owner must have established financial ties to the U.S.

Client must meet at least one of the following:

- Own U.S. real estate
- Own a U.S. business
- Employee of a U.S.-based company
- Verifiable U.S. tax liability

General Requirements

Age and amount requirements, completed Foreign Travel and residence supplement and interpreter amendment(s) if client does not understand English

Application, documentation requirements, interviews and inspections, etc., must be completed in the U.S.

A cover letter must be submitted with the application, providing a full explanation of client's need and purpose for the U.S. life insurance

Best Underwriting Class

"A" Country – Preferred Plus

"B" Country – Preferred

Classification

Table D or better

Solicitation

- Solicitation, application, and amendment(s) must occur in the U.S. where the producer is licensed, and valid nexis exists for the contract to be issued in that state. Policy delivery receipts and POA for delivery receipts (documents that are not included as part of the policy contract) may be signed outside of the U.S.
 - Power of Attorney (POA) is allowed electronically (DocuSign) or wet signature(s) on the Policy Delivery Receipt
 - POA not accepted on amendments and/or any other policy forms needing signed at policy delivery

Additional Information

- The producer is responsible for ordering, obtaining, and paying for medical records and any other necessary items needed from the foreign country:
 - Medical records must be in English or translated at no cost to Nationwide
 - If the policy is placed in force, we will reimburse up to our normal and customary APS fees
- Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiaries and owners
- Policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank
- Any travel to "C" or "D" rated countries will be viewed on an individual basis

Product Specifications

Product	Permanent coverage only
Age Limits	18-70 years
Minimum Face Amount	"A" country: \$1 million "B" country: \$1 million
Auto Bind Limits	"A" Country: \$15 million "B" Country: \$10 million
Underwriting Classification for over age 60	Established medical care in the U.S. for at least two years and medical records available for Nationwide's review
Riders	- Extended No-Lapse Guarantee Rider - Long-Term Care Rider is generally not permitted
Premium Financing	Generally not permitted; available in some circumstances

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Denmark	A	Kuwait	A	Russian Federation	C
Albania	B	Djibouti	D	Kyrgyzstan	C	Saint Kitts and Nevis	A
Algeria	B	Dominica	A	Laos	C	Saint Lucia	A
American Samoa	A	Dominican Republic	B	Latvia	A	Saint Vincent and the Grenadines	A
Andorra	A	East Timor/Timor-Leste	C	Lebanon	D	Samoa	B
Angola	D	Ecuador	B	Lesotho	D	San Marino	A
Anguilla	A	Egypt	C	Liberia	D	Sao Tome and Principe	C
Antarctica	D	El Salvador	C	Libya	D	Saudi Arabia	B
Antigua	A	Equatorial Guinea	D	Liechtenstein	A	Senegal	D
Argentina	A	Eritrea	D	Lithuania	A	Serbia	A
Armenia	B	Estonia	A	Luxembourg	A	Seychelles	B
Aruba	A	Ethiopia	D	Macedonia	A	Sierra Leone	D
Australia	A	Falkland Islands	A	Madagascar	D	Singapore	A
Austria	A	Federated States of Micronesia	B	Malawi	D	Slovakia	A
Azerbaijan	B	Fiji	B	Malaysia	A	Slovenia	A
Bahamas	B	Finland	A	Maldives	B	Solomon Islands	B
Bahrain	A	France	A	Mali	D	Somalia	D
Bangladesh	C	French Guiana	B	Malta	A	South Africa	C
Barbados	A	French Polynesia	A	Marshall Islands	A	South Sudan, Republic of	D
Belarus	D	Gabon	D	Martinique	A	Spain	A
Belgium	A	Gambia	D	Mauritania, Islamic Republic of	D	Sri Lanka	B
Belize	C	Gaza	D	Mauritius	A	Sudan	D
Benin	D	Georgia	B	Mexico	B	Suriname	B
Bermuda	A	Germany	A	Moldova	D	Swaziland	D
Bhutan	B	Ghana	D	Monaco	A	Sweden	A
Bolivia	C	Greece	A	Mongolia	B	Switzerland	A
Bosnia	A	Greenland	A	Montenegro	A	Syria	D
Botswana	C	Grenada	A	Montserrat	A	Taiwan	A
Brazil	B	Guadeloupe	A	Morocco	B	Tajikistan	C
British Virgin Islands	A	Guam	A	Mozambique	D	Tanzania	D
Brunei	A	Guatemala	C	Myanmar	D	Thailand	B
Bulgaria	A	Guinea	D	Namibia	C	Tobago	B
Burkina Faso	D	Guinea-Bissau	D	Nauru	C	Togo	D
Burundi	D	Guyana	C	Nepal	C	Tonga	B
Cambodia	C	Haiti	D	Netherlands	A	Trinidad	B
Cameroon	D	Honduras	D	Netherlands Antilles	A	Tunisia	B
Canada	A	Hungary	A	New Caledonia	A	Turkey	D
Canary Islands	A	Iceland	A	New Zealand	A	Turkmenistan	C
Cabo Verde, Republic of	B	India	C	Nicaragua	D	Turks and Caicos	A
Cayman Islands	A	Indonesia	B	Niger	D	Tuvalu	C
Central African Republic	D	Iran	D	Nigeria	D	Uganda	D
Chad	D	Iraq	D	Niue	C	Ukraine	D
Chile	A	Ireland, Republic of	A	Northern Mariana Islands	A	United Arab Emirates	B
China	A	Ireland (Northern)	A	Norway	A	United Kingdom	A
	B	Israel	D	Oman	A	Uruguay	A
Colombia	B	Gaza Strip or West Bank: Otherwise:	A	Pakistan	D	U.S. Virgin Islands	A
Comoros	C	Italy	A	Palau	A	Uzbekistan	B
Congo, Republic of the	D	Ivory Coast/Cote d'Ivoire	D	Panama	A	Vanuatu	C
Congo, Democratic Republic of the	D	Jamaica	B	Papua New Guinea	D	Vatican City	A
Cook Islands	A	Japan	A	Paraguay	B	Venezuela	D
Costa Rica	A	Jordan	B	Peru	B	Vietnam	B
Cote d'Ivoire/Ivory Coast	D	Kazakhstan	B	Philippines	B	Virgin Islands	A
Croatia	A	Kenya	D	Poland	A	Western Sahara	D
Cuba	C	Kiribati, Republic of	C	Portugal	A	Yemen, Republic of	D
Curacao	A	Korea, North	D	Puerto Rico	A	Zambia	D
Cyprus	A	Korea, South	A	Qatar	A	Zimbabwe, Republic of	D
Czech Republic	A	Kosovo	A	Romania	A		



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• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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