

International underwriting guidelines

Resident aliens, foreign nationals, foreign residence and foreign travel of U.S. citizens and non-U.S. citizens

Nationwide products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens living in the United States. Life exposure risks in other parts of the world may be different. Consequently, foreign nationals and resident aliens may present risk profiles not assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It is important to remember that current events in the world could change Nationwide's guidelines. The information provided is for reference only. Our literature and internal guidelines may have some variations. Please contact your Nationwide Underwriter for guidance.

Nationwide identifies international risks into three primary categories:

- U.S. citizen residing outside of the U.S.
- Non-U.S. citizen residing in or outside of the U.S.
- Non-U.S. wealthy global citizen residing outside of the U.S.

U.S. and non-U.S. citizens comprise U.S. citizens, permanent residents (green card holders for 10 years or more), visa holders, temporary green card holders (green card issued for less than 10 years) or those with no visa or green card, who may or may not be residing in the U.S. A non-U.S. wealthy global citizen (WGC) is an individual who is not a U.S. citizen or permanent green card holder for 10 years or more, who has ties to the U.S., significant wealth, and lives outside of the U.S. in an "A" or "B" country but has been in the U.S. for at least 15 days in the past 12 months.

Nationwide also gives special consideration to spouses of Nationwide policyholders who reside in an "A" or "B" country. If a Nationwide policyholder has a spouse living in an "A" or "B" country and they do not meet our global citizen or wealthy global citizen criteria, Nationwide may consider offering an individual permanent policy up to the amount of coverage on the Nationwide policyholder.

Note: Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months.

Mandatory requirements and general rules that apply to U.S. and non-U.S. citizens

- The application must be taken in the U.S. in the state in which the agent/producer is licensed.
- A copy of documentation to be in the U.S. is required. If the individual qualifies for the U.S. Visa Waiver Program,¹ a copy of the passport will be accepted.
- If the proposed insured or individual owner is residing in the U.S. with a temporary green card, an unacceptable visa type or is undocumented to be in the U.S., each individual must have established U.S. residency of 3 years or more; if the proposed insured or individual owner has not resided in the U.S. for 3 years or more, the specified amount must be \$1 million or more, and each individual must provide a copy of a valid government photo identification, own U.S. residential property, have documented earned U.S. income and have proof of assets in U.S. banks.
- Proposed insureds and owner(s), if different, must have and provide a copy of either their U.S. Social Security number card (SSN), Taxpayer Identification Number card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page.
- If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
 - Non-U.S. trusts, non-U.S. companies and foreign charities are not eligible to be an owner or a beneficiary.
- The proposed insured and owner must have established financial ties to the U.S.

¹ For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

Mandatory requirements and general rules that apply to U.S. and non-U.S. citizens (cont'd):

- The proposed insured and owner must have an acceptable nexus to the U.S.; examples include:
 - Owning U.S. residential property or a U.S. company
 - Documented earned U.S. income and proof of assets in U.S. banks
- The specified total amount of life insurance is justified based on U.S. income and estate tax considerations
- Solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state; however, a power of attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the proposed insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement Form must be submitted
- Proposed insureds over 60 years of age (over age 65 if 10-year green card holder) must have established medical care in the U.S. with a primary physician for at least 2 years and been seen for a complete checkup in the past 6 months
 - 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 expense to Nationwide
 - If the policy is placed in force, we will reimburse up to our normal and customary attending physician statement fee
- Juvenile applications where the parent/owner of the policy is not a U.S. citizen; the parent/owner must prequalify and be acceptable per Nationwide's International Underwriting Guidelines.
 - The owner must be a parent of the juvenile
 - The juvenile must have a SSN (ITIN is not acceptable)
 - The owner must have a SSN or ITIN
 - Both the owner and juvenile must have resided in the U.S. 3 years or more
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months
- Submit a Foreign Interpreter Amendment(s) if applicable
 - If multiple interpreters are used, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Mandatory requirements and general rules that apply to wealthy global citizens:

- The application must be taken in the U.S. in the state where the agent/producer is licensed
- A copy of documentation to be in the U.S. is required
 - If they're a citizen or national of a country that qualifies for the U.S. Visa Waiver Program,⁸ a copy of their passport will be accepted
- The proposed insured or individual owner may reside in an "A" or "B" country and must have been in the U.S. at least 15 days in the past 12 months
- Proposed insureds and owner(s), if different, must have and provide a copy of either their U.S. Social Security number card (SSN), Taxpayer Identification Number card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page

⁸ For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

Mandatory requirements and general rules that apply to wealthy global citizens (continued):

- If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
 - Non-U.S. trusts, non-U.S. companies and foreign charities are not eligible to be an owner or a beneficiary
- The proposed insured and owner must have established financial ties to the U.S.
- They must have a minimum global net worth of \$5 million or annual income over \$200,000
 - Up to 25% of their global assets may be considered as part of their net worth with documentation (tax records or brokerage statements with details related to the source of income)
- They must have at least \$1 million in the U.S. (verifiable U.S. assets)
- They must provide a copy of a statement from a U.S. bank account that has been open at least 12 months with a minimum balance sufficient to pay the first-year premium
- The proposed insured and owner must have an acceptable nexus to the U.S. and meet one of the following requirements:
 - Own U.S. residential property
 - Own a U.S. company
 - Be an employee of a U.S.-based company
 - Have verifiable U.S. tax liability (bank/brokerage statements)
- The specified total amount of life insurance must be justified based on U.S. income and estate tax considerations
- The solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state; however, a power of attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the proposed insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement Form must be submitted
- Proposed insureds over 60 years of age (over age 65 if 10-year green card holder) must have established medical care with a primary physician for at least 2 years and been seen for a complete checkup in the past 6 months
 - 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 expense to Nationwide
 - If the policy is placed in force, we will reimburse up to our normal and customary attending physician statement fee
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months
- Submit a Foreign Interpreter Amendment(s) if applicable
 - If multiple interpreters are used, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Please see the appropriate section for additional requirements and guidelines if your proposed insured falls into one of the following categories.

Section A: Residency

Table 1:

- A U.S. citizen residing in the U.S. for 12 months or more but traveling outside of the U.S.
- A permanent resident (green card issued for 10 years or more) residing in the U.S. for 12 months or more but traveling outside of the U.S.
- A non-U.S. wealthy global citizen residing in an “A” or “B” country

Table 2:

- A holder of an acceptable visa type and residing in the U.S. for 12 months or more

Table 3:

- A U.S. citizen residing outside of the U.S.
- A permanent resident (green card issued for 10 years or more) residing in the U.S. for less than 12 months or living outside of the U.S.
- A holder of an acceptable visa type and residing in the U.S. for less than 12 months or living outside of the U.S.

Table 4:

- A temporary green card holder (green card issued for less than 10 years), no visa, an unacceptable visa or no green card and residing in the U.S.

Nationwide’s acceptable visas: E-1, E-2, E-3, EB-5, H-1B, H-1C, H-2B, H-4, I-5, K-1, K-2, K-3, K-4, L-1A, L-1B, L-2, O-1, O-2, O-3, TD, TN, V-1 and V-2

Section B: Travel and Residency outside of the U.S.

Table 5:

- Travel for a U.S. citizen, a wealthy global citizen, a permanent resident (green card issued for 10 years or more) and an individual residing in the U.S. with an acceptable visa (must be used in conjunction with Tables 1, 2, 3 and 4 that apply)

Table 6:

- Travel for an individual residing in an “A”, “B”, “C” or “D” country

Section C: Additional considerations regarding international underwriting guidelines

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Section A: Residency

Table 1

A U.S. citizen residing in the U.S. for 12 months or more but traveling outside of the U.S.

A permanent resident (green card issued for 10 years or more) residing in the U.S. for 12 months or more

A non-U.S. wealthy global citizen residing in an “A” or “B” country

To determine the country code/jurisdiction of an individual, please refer to the country code list.

	A U.S. citizen residing in the U.S. for 12 months or more	A permanent resident (green card issued for 10 years or more) residing in the U.S.	A non-U.S. wealthy global citizen residing in an “A” or “B” country ¹¹
Minimum requirements ⁹	<ul style="list-style-type: none"> Foreign Nationals or Foreign Travel Questionnaire If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership 	<ul style="list-style-type: none"> Copy of U.S. Social Security number or U.S. Taxpayer Identification Number for proposed insureds and owners Copy of documentation to be in the U.S. (clear copy of green card, visa and/or passport — all pages) Foreign Nationals or Foreign Travel Questionnaire Foreign Interpreter Amendment(s) are required for all forms and documents if the individual cannot understand English If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership 	<ul style="list-style-type: none"> In addition to the requirements listed in the cell to the left, the following is required: <ul style="list-style-type: none"> A cover letter providing a full explanation of the applicant's need and purpose for U.S. coverage The proposed insured and owner must have established financial ties to the U.S. Minimum global net worth of \$5 million or income over \$200,000 per year Has at least \$1 million in the U.S. Has a U.S. bank account showing a balance of \$100,000 after paying the first-year premium
Product specifications	Normal underwriting limits, rules and product specifications apply		<ul style="list-style-type: none"> Permanent coverage Supplemental benefits available <ul style="list-style-type: none"> EDBG Rider Long-Term Care Rider is generally not permitted
U.S. residency requirement ¹⁰	Resides in the U.S. 12 months or more		Not applicable; however, must have been in the U.S. for at least 15 days in the past 12 months
Age limit ¹⁰	Normal underwriting limits, rules and product specifications apply		18 – 70
Classification ¹⁰	Normal underwriting limits, rules and product specifications apply		Rating Table D or better
Best underwriting class available ¹⁰	Preferred Plus if available on the product		<ul style="list-style-type: none"> “A” country — Preferred Plus if available on product “B” country — Preferred
Amount limits	Normal underwriting limits, rules and product specifications apply		Up to and including \$10 million Minimum: \$1 million Maximum: <ul style="list-style-type: none"> “A” country — \$10 million “B” country — \$5 million
Underwriting classifications for older ages	Proposed insureds must have established medical care and medical records available for Nationwide's review if over 60 years old Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months		A proposed insured over age 60 must have established medical care in the U.S. and have medical records available for review
Autobind ¹⁰	Normal underwriting limits, rules and product specifications apply		<ul style="list-style-type: none"> “A” country — \$10 million “B” country — \$5 million
Jumbo ¹⁰	Normal underwriting limits, rules and product specifications apply		“A” and “B” countries — \$35 million
Travel	See Section B for any International Travel		
Unacceptable proposed insured	<ul style="list-style-type: none"> Missionaries or foreign aid/relief workers Judges, politicians, union leaders, foreign government leaders/employees, diplomats Trade union officials and arms dealers Journalists 	<ul style="list-style-type: none"> Private pilots Military personnel, police or security personnel/bodyguards Public figures/celebrities or other high-profile occupations 	

⁹ Additional requirements may be necessary.

¹⁰ Depending on years of U.S. residency, individual consideration will be given if outside of these limits.

¹¹ Wealthy global citizens do not come from “C” or “D” countries.

Section A: Residency

Table 2
Acceptable visa type residing in the U.S. for 12 months or more

To determine the country code/jurisdiction of an individual, please refer to the country code list.

	Individual from an “A” country	Individual from a “B” country	Individual from a “C” country	Individual from a “D” country
Minimum requirements ⁹	<ul style="list-style-type: none">• Copy of U.S. Social Security number or U.S. Taxpayer Identification Number for proposed insureds and owners• Copy of documentation to be in the U.S. (clear copy of visa)• Foreign Nationals or Foreign Travel Questionnaire• Foreign Interpreter Amendment(s) are required for all forms and documents if the individual cannot understand English• If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership			
Product specifications	<ul style="list-style-type: none">• Term and Permanent coverage• Supplemental benefits availability<ul style="list-style-type: none">– Term Rider– Extended Death Benefit Guarantee (EDBG) Rider– Extended No-Lapse Guarantee (ENLG) Rider– Long-Term Care Rider (if residing in the U.S. for 12 months or more) <p>Note: No Waiver, Accidental Death Benefit, Child Rider</p>			<ul style="list-style-type: none">• Term and Permanent coverage• Supplemental benefits availability<ul style="list-style-type: none">– Term Rider– Extended Death Benefit Guarantee (EDBG) Rider– Extended No-Lapse Guarantee (ENLG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider</p>
U.S. residency requirement ¹⁰	Minimum 12 months			
Age limit ¹⁰	18 – 70			
Classification ¹⁰	Rating Table D or better			
Best underwriting class available ¹⁰	Preferred Plus if available on the product	Resided in U.S. for 12 months to 3 years — Preferred Resided in U.S. for 3 years or more — Preferred Plus	Amount ≤ \$1 million — Possible Standard Amount > \$1 million — Individual consideration	
Amount limits	Up to and including \$10 million	Up to and including \$5 million	Amount ≤ \$1 million — Possible Standard Amount > \$1 million — Individual consideration	
Underwriting classifications for older ages	Proposed insureds over 60 years of age (over age 65 if 10 year Green Card holder) must have established medical care in the U.S. with a primary physician for at least 2 years and been seen for a complete checkup in the past 6 months.			
Autobind ¹⁰	Up to and including \$10 million	Up to and including \$5 million	Up to and including \$2.5 million	
Jumbo ¹⁰	Up to and including \$35 million			Up to and including \$10 million
Travel	See Section B for any International Travel			
Unacceptable proposed insured	<ul style="list-style-type: none">• Missionaries or foreign aid/relief workers• Private pilots• Trade union officials and arms dealers• Journalists	<ul style="list-style-type: none">• Judges, politicians, union leaders, foreign government leaders/employees, diplomats• Military personnel, police or security personnel/bodyguards• Public figures/celebrities or other high-profile occupations		

⁹ Additional requirements may be necessary.

¹⁰ Depending on years of U.S. residency, individual consideration will be given if outside of these limits.

Section A: Residency

Table 3

A U.S. citizen residing outside of the U.S.

A permanent resident (green card issued for 10 years or more) residing in the U.S. for less than 12 months or living outside of the U.S.

The holder of an acceptable visa type residing in the U.S. for less than 12 months or living outside of the U.S.

To determine the country code/jurisdiction of an individual, please refer to the country code list.

	Originating from or residing in an “A” country	Originating from or residing in a “B” country	Originating from or residing in a “C” or “D” country
Minimum requirements ⁹	<ul style="list-style-type: none">Foreign Nationals or Foreign Travel QuestionnaireIf the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership	<ul style="list-style-type: none">Copy of U.S. Social Security number or U.S. Taxpayer Identification Number for proposed insureds and ownersCopy of documentation to be in the U.S. (clear copy of green card, visa and/or passport — all pages)Foreign Nationals or Foreign Travel QuestionnaireForeign Interpreter Amendment(s) are required for all forms and documents if the individual cannot understand EnglishIf the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership	Individual consideration — generally decline
Product specifications	<ul style="list-style-type: none">Term and Permanent coverageSupplemental benefits availability<ul style="list-style-type: none">Term RiderExtended Death Benefit Guarantee (EDBG) RiderExtended No-Lapse Guarantee (ENLG) RiderLong-Term Care Rider (if residing in the U.S. 12 months or more) <p>Note: No Waiver, Accidental Death Benefit, Child Rider</p>	<ul style="list-style-type: none">Term and Permanent coverageSupplemental benefits availability<ul style="list-style-type: none">Term RiderExtended Death Benefit Guarantee (EDBG) RiderExtended No-Lapse Guarantee (ENLG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider</p>	
U.S. residency requirement ¹⁰	N/A		
Age limit ¹⁰	18 – 70		
Classification ¹⁰	Rating Table D or better		
Best underwriting class available ¹⁰	Preferred		
Amount limits (travel may affect)	<p>Up to and including \$10 million</p> <p>Amounts ≥ \$1 million: The occupation should be technical, professional or executive in nature</p> <p>Amounts < \$1 million: The occupation does not have to be technical, professional or executive in nature if the amount being requested makes sense</p>	<p>Up to and including \$5 million</p> <p>Amounts ≥ \$1 million: The occupation should be technical, professional or executive in nature</p> <p>Amounts < \$1 million: The occupation does not have to be technical, professional or executive in nature if the amount being requested makes sense</p>	
Underwriting classifications for older ages	Proposed insureds must have established medical care and medical records available for Nationwide's review if over 60 years old		
	<ul style="list-style-type: none">Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months		
Autobind ¹⁰	Up to and including \$10 million	Up to and including \$5 million	
Jumbo ¹⁰	Up to and including \$35 million		
Travel	See Section B for any International Travel		
Unacceptable proposed insured	<ul style="list-style-type: none">Missionaries or foreign aid/relief workersPrivate pilotsTrade union officials and arms dealersJournalists	<ul style="list-style-type: none">Judges, politicians, union leaders, foreign government leaders/employees, diplomatsMilitary personnel, police or security personnel/bodyguardsPublic figures/celebrities or other high-profile occupations	

⁹ Additional requirements may be necessary.

¹⁰ Depending on years of U.S. residency, individual consideration will be given if outside of these limits.

Section A: Residency

Table 4

Temporary green card (green card issued for less than 10 years), no visa, unacceptable visa or no green card residing in the U.S.

To determine the country code/jurisdiction of an individual, please refer to the country code list.

	Individual from an “A” country	Individual from a “B” country	Individual from a “C” country	“D” country (temporary green card holder only)	“D” country (no visa, unacceptable visa or no green card)
Minimum requirements ⁹	<ul style="list-style-type: none">• Copy of U.S. Social Security number or U.S. Taxpayer Identification Number for proposed insureds and owners• Copy of documentation to be in the U.S. (clear copy of green card, visa and/or passport — all pages)• Foreign Nationals or Foreign Travel Questionnaire• Foreign Interpreter Amendment(s) are required for all forms and documents if the individual cannot understand English• If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not eligible for ownership				Individual consideration — generally decline
Product specifications	<ul style="list-style-type: none">• Permanent coverage• Supplemental benefits availability<ul style="list-style-type: none">- Term Rider- Extended Death Benefit Guarantee (EDBG) Rider- Extended No-Lapse Guarantee (ENLG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider</p>				
U.S. residency requirement ¹⁰	Currently residing in the U.S.		Not insured if they have not resided in the U.S. for 12 months or more	Not insured if they have not resided in the U.S. for 12 months or more	
Age limit ¹⁰	18 – 70				
Classification ¹⁰	Rating Table D or better				
Best underwriting class available ¹⁰	Preferred Plus if available on the product	Preferred	Standard	Standard	
Amount limits	≥ 3 years U.S. residency may have plan minimum to maximum \$10 million < 3 years U.S. residency amount minimum: \$1 million maximum: \$5 million	≥ 3 years U.S. residency may have plan minimum to maximum \$5 million < 3 years U.S. residency amount minimum: \$1 million maximum: \$2.5 million	≥ 3 years U.S. residency may have plan minimum to maximum \$5 million < 3 years U.S. residency amount minimum: \$1 million maximum: \$2.5 million	≥ 3 years U.S. residency may have plan minimum to maximum \$5 million < 3 years U.S. residency amount minimum: \$1 million maximum: \$2.5 million	
Underwriting classifications for older ages	Proposed insureds over 60 years of age (over age 65 if 10-year green card holder) must have established medical care in the U.S. with a primary physician for at least 2 years and been seen for a complete checkup in the past 6 months.				
Autobind ¹⁰	Up to and including \$10 million	Up to and including \$5 million	Up to and including \$5 million	Up to and including \$5 million	
Jumbo ¹⁰	Up to and including \$35 million		Up to and including \$10 million	Up to and including \$10 million	
Travel	See Section B for any International Travel				
Unacceptable proposed insured	<ul style="list-style-type: none">• Missionaries or foreign aid/relief workers• Private pilots• Trade union officials and arms dealers• Journalists		<ul style="list-style-type: none">• Judges, politicians, union leaders, foreign government leaders/employees, diplomats• Military personnel, police or security personnel/bodyguards• Public figures/celebrities or other high-profile occupations		

⁹ Additional requirements may be necessary.

¹⁰ Depending on years of U.S. residency, individual consideration will be given if outside of these limits.

Section B: Travel and Residency outside of the U.S.

Travel and residency outside the U.S. is assessed by how the individual is documented to be in the U.S.; the country(ies) of travel; length of stay in each country; total time outside the U.S.; and the amounts of consideration, ratings and age of the individual. Please see the appropriate sections below for each proposed insured. For country/jurisdiction, please refer to the country code list.

- Tables 5 and 6 in Section B must be used in conjunction with Tables 1, 2, 3 and 4 that apply in Section A
- If the individual falls outside of these parameters, they will be given individual consideration

Table 5

To determine the country code/jurisdiction of an individual, please refer to the country code list.

Travel for U.S. Citizen or permanent resident (green card holder for 10 years or more) Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A	Preferred Plus ¹¹	Preferred Plus ¹²	Treat as if residing in the country/jurisdiction — See Table 6
B	Preferred Plus ^{11,14}	Preferred ^{13,14}	Treat as if residing in the country/jurisdiction — See Table 6
C	Standard ¹³	Individual consideration	Treat as if residing in the country/jurisdiction — See Table 6
D	Individual consideration	Individual consideration	Treat as if residing in the country/jurisdiction — See Table 6

Travel for individuals residing in the U.S. with acceptable visa types Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A	Preferred Plus ¹²	Preferred Plus ¹²	Preferred Plus ¹²
B	Preferred ^{13,14}	Preferred ^{13,14}	Preferred ^{13,14}
C (Country of origin only)	≤ \$1 million — Standard > \$1 million — Individual consideration	Individual consideration	Individual consideration
C (Other country of origin)	Individual consideration	Individual consideration	Individual consideration
D	Individual consideration	Individual consideration	Individual consideration

Travel for individuals residing in the U.S. with unacceptable visa types Ages 18 – 70 with rating Table D or better		
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days a year
A, B	≤ \$1 million — Standard > \$1 million — Individual consideration	Individual consideration
C (Country of origin only)	≤ \$1 million — Standard > \$1 million — Individual consideration	Individual consideration
C (Other than country of origin)	Individual consideration	Individual consideration
D	Individual consideration	Individual consideration

¹¹ Amounts up to the autobind limit or less.

¹² Amounts of \$10 million or less.

¹³ Amounts of \$5 million or less.

¹⁴ Travel to the Gaza Strip or West Bank will receive individual consideration.

Section B: Travel and Residency outside of the U.S. (continued)

Table 6

To determine the country code/jurisdiction of an individual, please refer to the country code list.

Travel for individuals residing in an “A” country Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A	Preferred Plus ¹²	Preferred Plus ¹²	Preferred Plus ¹²
B	Preferred ^{12,14}	Preferred ^{12,14}	Preferred ^{12,14}
C, D	Individual consideration	Individual consideration	Individual consideration

Travel for individuals residing in a “B” country Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A	Preferred ¹³	Preferred ¹³	Preferred ¹³
B	Preferred ^{13,14}	Preferred ^{13,14}	Preferred ^{13,14}
C, D	Individual consideration	Individual consideration	Individual consideration

Travel for individuals residing in a “C” country Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A, B	≤ \$1 million ≥ Standard > \$1 million ≥ Individual consideration	Individual consideration	Individual consideration
C (Country of origin only)	≤ \$1 million ≥ Standard > \$1 million ≥ Individual consideration	Individual consideration	Individual consideration
D	Individual consideration	Individual consideration	Individual consideration

Travel for individuals residing in a “D” country Ages 18 – 70 with rating Table D or better			
Country Code/Jurisdiction	Less than 60 days a year	Greater than 60 days but less than or equal to 6 months a year	Greater than 6 months a year
A, B, C, D	Individual consideration	Individual consideration	Individual consideration

¹² Amounts of \$10 million or less.

¹³ Amounts of \$5 million or less.

¹⁴ Travel to the Gaza Strip or West Bank will receive individual consideration.

Section C: Additional considerations regarding international underwriting guidelines

- Initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only; each case will be individually underwritten and assessed
- The country list and/or ratings will change as world conditions change
- The foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Past travel is not considered
- Additional requirements may be necessary

Additional guidelines when a resident alien does not speak or understand English

This procedure is to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to proposed insureds and owners in their primary language, record the answers to any questions and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company. Each individual, including the producer, serving as an interpreter must complete a Foreign Interpreter Amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the Foreign Interpreter Amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to Underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (note: we will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the Foreign Interpreter Amendment needs to be completed.