

Foreign Nationals and Foreign Residents

Policy Features:

- **Issues Ages: 18 – 70**
- **Minimum Face Amount: \$500,000**
- **Lower risks amounts may be considered if the annual premium is at least \$5,000**
- **Exams can be completed in Country of Residence (some exceptions apply)**
- **Universal Life or Whole Life Policy**

Requirements:

Agents must provide the following information with respect to the proposed insured

- **Name**
- **Date of birth**
- **Country of birth**
- **Current citizenship**
- **If not a U.S. citizen-visa type, symbol number and expiration date**
- **Employer name, address, and length of employment**
- **Occupation and specific duties**
- **Details of future plans for foreign travel or residence outside the USA. If foreign travel is planned, provide details for each country to include specific cities, duration, and purpose of each stay.**
- **Circumstances leading to this solicitation (including how the proposed insured came to your attention).**

Proposed insured's who are not U.S. citizens or holders of a Green Card should have one of the following U.S. connections.

- **The proposed insured is employed by a U.S. corporation. The corporation will own the policy (example: Keyperson coverage), a corporate officer signs the Part One as owner in the U.S. and the policy is delivered in the U.S**
- **The proposed insured owns a home or business in the U.S., purchases coverage while in the U.S. and the policy is delivered in the U.S**
- **A U.S.-domiciled trust owns the policy. The solicitation is made in the U.S. The trustee signs the Part One as owner in the U.S. and the policy is delivered in the U.S. (EMI can assist you in trust requirements)**

For specific details please call Executive Marketing Insurers (800) 626-7294