

# Insuring Foreign Nationals and Foreign Residents



Foreign nationals and foreign residents may acquire permanent life insurance coverage from Security Mutual subject to satisfying eligibility requirements and receiving a favorable underwriting decision after a full review.

Eligible foreign nationals and foreign residents who are not U.S. citizens or holders of a Green Card *must* have at least one of the following U.S. connections:

1. A U.S.- domiciled trust owns the policy.
2. The proposed insured is employed by a U.S. corporation and has furnished proof of employment.
3. The proposed insured owns a home, business or real estate in the U.S. and has furnished proof of ownership.

With any of the above scenarios, the insured must have a current U.S. banking relationship that has been in effect for at least six months.

**PRIOR to taking an application on a foreign national or foreign resident, contact Security Mutual's Underwriting Department at 1-855-861-1584.**

## Important required information includes:

### Basic Information

- Name, date of birth (must be between 18-70), country of birth, current citizenship.
- If not a U.S. citizen, provide visa type, symbol, number and expiration date.
- Employer name, address, and length of employment.
- Occupation and specific duties.
- Amount of insurance applied for and in force.

### Foreign Travel /Residence

- Details of future plans for foreign travel or residence outside the U.S.
- Each country, including specific cities, duration and purpose of each stay.

*For a list of current travel warnings by country please visit the following site managed by the Bureau of Consular Affairs, U.S. Department of State, <https://travel.state.gov>.*

**Circumstances leading to this solicitation—how did the proposed insured come to your attention, what is the life insurance need to be covered, what is the source of the insurance premium funding, and why is coverage being sought from a U.S. - based insurer?**

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Product availability, underwriting requirements and policy features may vary by state. Consult SecurityLink for state availability.

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0014684XX 11/2019

Please note Security Mutual cannot solicit business outside of the United States, other than in the U.S. Virgin Islands. All aspects of the sale from the initial contact to the policy delivery must take place in the U.S. Our underwriting of foreign nationals and foreign residents is done in conjunction with our facultative reinsurers.

**Products** – Products available for eligible foreign nationals and foreign residents include whole life and universal life products. Product availability varies by issue state.

**For more information, please contact:**