

Foreign Nationals Underwriting Overview

A reference guide for financial professionals

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Who are Foreign Nationals?

- **Non-U.S. citizens residing outside of the United States; OR**
- **U.S. citizens residing outside the U.S. for an extended time (3 to 6 months, depending upon the country.)**

MassMutual® offers whole life products and competitive underwriting that meet the needs of an increasingly mobile and globalized world

Foreign underwriting encompasses three broad categories, each with its own set of concerns and guidelines:

- **Foreign nationals:** U.S. citizens or foreign citizens who live outside the U.S. for an extended time (3 to 6 months, depending upon the country.)
- **Foreign travel:** any individual who travels outside the U.S.
- **Foreign citizens living in the U.S. :** (“non-citizen U.S. residents”): foreign citizens living in the U.S. full time or nearly full time are handled as permanent or temporary residents of the U.S. They typically have a green card, temporary visa, or Employment Authorization Document (EAD)/Adjustment of Status documentation.



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Overview of the foreign nationals market

The growth of international commerce means that more individuals—either U.S. citizens or foreign citizens—live outside the U.S. while maintaining financial, business or personal interests in the U.S.

Individuals living full time or nearly full time outside the U.S., however, present different underwriting concerns than those living in the U.S. *This brochure focuses on adult foreign nationals underwriting.*

FieldNet page

Please refer to [FieldNet](#) for information on foreign travel, foreign citizens living in the U.S., and juvenile foreign risk.

Opportunities in the foreign nationals market

U.S.-based life insurance can be an important part of an eligible foreign national's long-term financial planning when there is both a U.S. connection and financial justification for the amount of life insurance requested.

Current and future needs could include:

- **Wealth Preservation** — Foreign nationals may need U.S. life insurance to protect U.S. assets.
- **Estate Tax Funding and Other Liabilities at Death** — Foreign nationals may have a U.S. estate or inheritance tax liability, and U.S.-based life insurance may be an effective way to fund this liability.
- **Business Planning** — Foreign nationals with business interests in the U.S. may need life insurance as a critical part of succession planning.
- **Income Protection** — Foreign nationals often have substantial income. U.S.-based life insurance may be an effective way to protect earning power and protect dependents.

Reasons for considering U.S.-based life insurance

Foreign nationals might prefer U.S. life insurance for a number of reasons:

- Financial assets and beneficiaries may be located in the U.S.
- Amount of coverage needed may not be available in their country of residence
- Cash value and death benefit are paid in U.S. dollars
- Availability of more-suitable life insurance products, premium rates or underwriting
- Income and estate tax advantages
- Funding U.S. tax liabilities

Why MassMutual?

MassMutual offers advantages that appeal to prospects in the international markets:

Stable and Reliable

- Highly rated and ranked among the top U.S. life insurance companies based on financial strength and stability.¹
- MassMutual is ranked in the top 100 of the *FORTUNE*® 500² and one of the largest mutual life insurance companies in America.
- Received the “World’s Most Ethical Companies” award from Ethisphere in 2018.³

Attractive Product Offering

- We offer a suite of high-quality whole life insurance products. Our participating whole life policies are extremely competitive among U.S. mutual companies.
- MassMutual was ranked #1 in whole life sales in 2016, 2017 and 2018.⁴
- We have paid dividends on participating whole life policies every year since 1869, demonstrating a commitment to providing long-term value to policyowners. Dividends are not guaranteed.

Expertise and Support

- Advanced Sales support is available to help you and your clients navigate legal and financial planning concerns.
- A dedicated team of experienced underwriters handles our High Net Worth Foreign Nationals applications, so you can be assured of accurate handling and the best possible underwriting decisions based on information received.
- Proven ability to package high face amount cases leveraging our strong Reinsurance relationships.

¹ Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are as of 7/1/2019 and are subject to change. A.M. Best Company: A++ (Superior; top category of 15); Fitch Ratings: AA+ (Very Strong; second category of 21); Moody’s Investors Service: Aa3 (High Quality; fourth category of 21); Standard & Poor’s: AA+ (Very Strong, second category of 21)

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³ Source: ethisphere.com, Worlds Most Ethical Companies, 2018

⁴ LIMRA International, U.S. Individual Life Insurance Sales Surveys (2012–2018).

ELIGIBILITY REQUIREMENTS/GUIDELINES FOR FOREIGN NATIONALS (NON-HIGH NET WORTH)

All application-related activity must occur in the U.S.

Insurance Age	18–70 for non-U.S. citizens; 0 – 70 for U.S. citizens. Juveniles who are U.S. citizens may be considered if one parent is a U.S. citizen or holds a 10-year green card.
Minimum Face / Premium Amount	<ul style="list-style-type: none"> • \$1,000,000 OR • \$500,000 face with a minimum premium of \$15,000
Eligible Countries	Residents of A and B countries are eligible, with the exception of Japan, Spain and France due to national laws. Argentina and Panama require a signed disclosure form. Please refer to the country classification chart on FieldNet.
U.S. Connection	Must own real estate or a business in the U.S., or work for a U.S. company. Verification is required.
Identification, SSN or Tax ID	SSN, tax ID, National ID, passport. A national identification number is required for foreign citizens. A W8 BEN form is generally acceptable. A W-8IMY form may be needed.
Passport	U.S. and foreign citizens: Copy of all pages of resident country passport is needed. Copies of other passports may be requested by underwriting.
Visa	Copy of visa if available. An approved I-797 may be accepted in lieu of visa.
Plans and Riders	<ul style="list-style-type: none"> • Individual whole life products only (UL Guard excluded) • Riders: Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) may be available. • U.S. citizens are eligible for all products (term/perm) and riders.
All published U98 Life Underwriting Requirements for Age/Amount, plus:	<ul style="list-style-type: none"> • An APS is required regardless of age/amount. A letter from the doctor is not sufficient. • For age 40+, a “comprehensive” APS is required.* • Current lab work completed for MassMutual.**
Best Class	Ultra Preferred for “A” countries and Select Preferred for “B” countries. Best ratings are at underwriter’s discretion; if unable to obtain key requirements, best case may be Standard.
Table Ratings	Maximum rating of medical Table D.
Aviation and Avocations	Aviation: A private aviation exclusion rider is required for private pilots and flight crews flying to other than “A” countries. Avocations: individual consideration

ELIGIBILITY REQUIREMENTS/GUIDELINES FOR FOREIGN NATIONALS (NON-HIGH NET WORTH) continued

All application-related activity must occur in the U.S.

Occupation Exclusions	We cannot consider politicians, public figures, government employees, judicial leaders, law enforcement, trade union officials, religious leaders, missionaries, journalists, security consultants, humanitarian aid workers, field engineers, archeologists, geologists.
Politically Exposed Persons (PEP)	We cannot consider PEPs. A Politically Exposed Person (PEP) means a current or former senior foreign political figure, their immediate family, and their close associates. Please refer to the full definition as needed**. Contact underwriting for questions.
Policy Ownership	<ul style="list-style-type: none"> Preferred policy ownership for an adult is a U.S. individual resident, a U.S. business, a U.S. trust with at least one U.S. trustee, or a U.S. L.L.C. However, a policy may be owned by an adult insured or spouse with a U.S. residential mailing address for all transactions (not a P.O. Box) and who meet our requirements for U.S. insurance. For insureds residing in European Union countries (including United Kingdom), Argentina, and Panama, policies must be owned by a U.S. individual or entity. U.S. citizen juvenile ownership options are Uniform Transfers to Minors Act (UTMA) with parent as custodian if there is a U.S. resident mailing address, or a U.S. entity such as a U.S. trust.
Pre-paid Applications	No pre-paid (TLIR) applications are accepted.
Premium Financing	May be considered. Minimum face amount \$2,500,000. A copy of the tax return is required.****
Foreign Supplement	A fully completed F6290 Foreign Supplement is required.
Translations	<ul style="list-style-type: none"> The language-appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. APS and other medical results must be provided in English. We will reimburse a maximum of \$250 for translations done by an approved vendor only. (Exception: we are able to translate Spanish records.) Please refer to the vendor document on FieldNet.
Additional Requirements	<p>A cover letter (written or email) is required. Please include the country of primary residence. A written statement is required, stating:</p> <ul style="list-style-type: none"> All solicitation activity occurred in the U.S. An explanation of the need for U.S.-based life insurance. The PI's identity verified from a current passport (typically from the country of residence): copy of all pages, the passport number, expiration date, and country of issue (if not provided elsewhere on the application). This letter fulfills a legal requirement and cannot be waived.

As always, underwriters may order other requirements as deemed appropriate.

ELIGIBILITY REQUIREMENTS/GUIDELINES FOR FOREIGN NATIONALS (NON-HIGH NET WORTH) continued

All application-related activity must occur in the U.S.

Disclosure Form	For Argentina and Panama: a fully completed and signed Foreign National Disclosure Form U1011 is required.
Retention Guidelines	Internal retention: \$7.5 million for A countries \$5 million for B countries Autobind: \$35 million for A countries, \$25 million for B countries Jumbo: \$35 million for both A and B countries
Other than A and B Countries	Coverage for residents of certain other countries (C, D and U countries) may be available through Mass Advantage (\$5 million maximum), or through reinsurance. Consult your underwriter.

High Net Worth Foreign Nationals Program

MassMutual has a separate program for foreign nationals with a global net worth of at least \$5 million and a need for U.S.-based life insurance of at least \$10 million. Please refer to the [U1015 High Net Worth Foreign National Advisor Guide](#) or [FieldNet](#) for full details, including a list of required nexus/connections to the U.S.

Submit specific questions to your underwriting team's [Quick Quote](#) email board.

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Underwriting guidelines and requirements are subject to change without notice as world conditions change.

Premiums must be paid through wire transfer, automatic debit or by check from a U.S. financial institution from an account where the applicant is listed as an owner. Cash payments are NOT acceptable.

All application-related activity must occur in the U.S.

*** Comprehensive APS definition:**

An APS is required for all foreign national applicants. The APS for the following ages must meet the listed criteria.

- **Ages \geq 40 years:** the comprehensive APS should include 3 years of medical records AND a full physical exam within the last 12 months.
- **Ages 60-70 years:** no exceptions to the comprehensive APS requirement of 3 years of medical records AND a full physical exam within the last 12 months.
- **A letter from the doctor is not sufficient. Without this comprehensive APS, we may need to limit the final decision to no better than Standard class, IF we can consider at all.**

**** Politically Exposed Persons (PEPs) definition:**

- A “senior foreign political figure” is a senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, or a senior executive of a foreign government-owned corporation. In addition, a senior foreign political figure includes any corporation, business, or other entity that has been formed by, or for the benefit of, a senior foreign political figure.
- The “immediate family” of a senior foreign political figure typically includes the figure’s parents, siblings, spouse, children, and in-laws.
- A “close associate” of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with the senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure.

*** Current lab work

No exceptions to the “current” lab requirement because MassMutual orders additional testing. Labs must be current in order to do this.

****** Premium Financing**

Premium financing is acceptable in certain circumstances, just as it is in certain circumstances for U.S. residents.

Requirements for premium financing for high net worth foreign nationals:

- Residents of A or B countries only.
- Whole life products only (non-MEC), LISR and ALIR are available. The design requires approval from Advanced Concept Design Group. Paid-Up Additions cannot exceed base policy premium.
- Lender must be U.S. licensed and fully operate within the U.S.
- All financing must be signed off by Advanced Sales, with a separate certification for the trusts or ownership prior to issue. As a minimum, the loan must require current interest be paid at least annually, and the financial design must provide significant long-term death benefit in excess of loans.
- No use of enhanced cash riders.
- A copy of tax returns is required.



Guidelines for Foreign Travel

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad - refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel

The following information focuses on how foreign travel is underwritten at MassMutual®.

MassMutual classifies a country’s risk on a scale ranging from A to D and U (unacceptable). A and B countries are considered less risky than C, D and U countries.

<p>A Countries</p>	<ul style="list-style-type: none"> • Travel up to 6 months annually is generally not a concern. • Waiver of Premium may be available. • LTC Rider may be available. • For travel over 90 days but less than 6 months, MassMutual cannot consider proposed insureds over age 70 or over Table D.
<p>B Countries</p>	<ul style="list-style-type: none"> • Travel up to 12 weeks annually is generally not a concern. • Waiver of Premium may be available. • LTC Rider may be available. • All underwriting classes are available.
<p>C & D Countries</p>	<ul style="list-style-type: none"> • Travel to C countries for up to 12 weeks annually to major cities for business or pleasure is generally not a concern. • Travel to D countries for up to 4 weeks annually to major cities for business or pleasure is generally not a concern. • Waiver of Premium and LTC Rider may be available. • Standard or better classes are available. • Medically impaired individuals are considered on a case-by-case basis. Generally, individuals rated over a Table D, after applying RACs, will be declined. • Travel for any duration for missionaries (i.e. preaching, etc.) will result in the offer being postponed or declined. • Travel for mission trips (i.e. working at an orphanage, building homes or schools, providing medical care, etc.) is generally acceptable. • Travel by a U.S. citizen who is a governmental employee, journalist, politician, security consultant, humanitarian aid worker, judiciary, police, field engineer, archaeologist, geologist on business, etc. is considered on a case-by-case basis. • TLIR and term applications are not available for imminent travel or travel that will continue for the foreseeable future.

U Countries

- Travel to U countries for any duration or purpose will be postponed until travel is complete, or declined if travel will continue for the foreseeable future.

Considerations for Travel to Any Country

- For A countries, travel over 6 months annually will be considered foreign residence and guidelines for foreign nationals and U.S. citizens living abroad will apply.
- For B, C and D countries, travel over 12 weeks annually will be considered foreign residence and guidelines for foreign nationals living abroad will apply.
- Travel to remote areas is considered on a case-by-case basis.
- Avocations, such as mountain and rock climbers, big game guides and hunters, spelunkers, explorers, etc., are considered on a case-by-case basis.

Country Code Classifications

Afghanistan	U	Botswana	C	Croatia (2)	A
Albania	B	Brazil (6)	B	Cuba (5)	C
Algeria	C	Brunei	A	Curacao	A
American Samoa	A	Bulgaria	A	Cyprus (2)	A
Andorra	A	Burkina Faso	U	Czech Republic (2)	A
Angola	D	Burma/Myanmar (7)	U	Denmark	A
Anguilla	A	Burundi	U	Djibouti	D
Antarctica	D	Cambodia	C	Dominica	A
Antigua, Barbuda	A	Cameroon	D	Dominican Republic	B
Argentina (1,2)	A	Canada (7)	A	East Timor	D
Armenia (4)	B	Canary Islands	A	Ecuador	B
Aruba	A	Cape Verde	B	Egypt (5)	D
Australia	A	Cayman Islands	A	El Salvador	C
Austria (2)	A	Central African Republic	U	Equatorial Guinea	D
Azerbaijan (4)	B	Chad	U	Eritrea	D
Bahamas	B	Chile	A	Estonia (2)	A
Bahrain	A	China (2,4) Shanghai, Beijing, Tianjin, Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang, and Nanjing	A	Ethiopia	U
Bangladesh	C	China (2,4) - all other cities	B	Falkland Islands	A
Barbados	A	Colombia	C	Federated States of Micronesia	B
Belarus (aka Byelorussia) (5)	U	Comoros	C	Fiji	B
Belgium (2)	A	Congo, Democratic Republic of	D	Finland (2)	A
Belize	C	Cook Islands (4)	A	France (5)	A
Benin	D	Costa Rica	A	French Guiana	B
Bermuda	A			French Polynesia	A
Bhutan	B			Gabon	D
Bolivia	C			Gambia	D
Bosnia-Herzegovina	A				

Country Code Classifications continued...

Georgia	B	Kenya	D	Nauru (5)	C
Germany (2)	A	Kiribati	C	Nepal	C
Ghana	D	Korea, North (5)	U	Netherlands (aka Holland) (2)	A
Greece (2)	A	Korea, South	A	Netherland Antilles	A
Greenland	A	Kosovo (4)	A	New Caledonia	A
Grenada	A	Kuwait (4)	A	New Zealand	A
Guadeloupe	A	Kyrgyzstan	C	Nicaragua	D
Guatemala (5)	C	Laos	C	Niger	U
Guinea	D	Latvia (2)	A	Nigeria (5)	U
Guinea Bissau	D	Lebanon	U	Niue	C
Guyana	C	Lesotho	D	Northern Ireland	A
Haiti	U	Liberia (5)	D	N. Mariana Islands (Saipan)	A
Holland (aka Netherlands)	A	Libya	U	Norway	A
Honduras	D	Liechtenstein	A	Oman (4)	A
Hong Kong	A	Lithuania (2,3)	A	Pakistan	U
Hungary (2)	A	Luxembourg (2)	A	Palau	A
Iceland	A	Macau	A	Panama (1,2)	A
India - Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat	B	Macedonia (4)	A	Papua New Guinea (4)	D
India - all other cities	C	Madagascar	D	Paraguay	B
Indonesia (5)	C	Malawi	D	Peru	B
Iran (5)	U	Malaysia	A	Philippines - Metro Manila (4)	B
Iraq (5)	U	Maldives	B	Philippines - all other cities (4)	C
Ireland (2)	A	Malta (2)	A	Poland (2)	A
Israel (not Gaza or West Bank)	A	Marshall Islands	A	Portugal (incl Azores & Madeira) (2)	A
Israel - Gaza or West Bank	U	Martinique	A	Qatar	A
Italy (2)	A	Mauritania (5)	D	Romania (2)	A
Ivory Coast (5)	D	Mauritius	A	Russia (3,4)	U
Jamaica	B	Mexico (4)	B	Rwanda	D
Japan - only U.S. Citizens residing in Japan on short-term (3 years or less) work assignments	A	Moldova (4)	B	Saipan	A
Jordan	B	Monaco	A	Samoa	B
Kampuchea (aka Cambodia)	C	Mongolia	B	San Marino	A
Kazakhstan	B	Montenegro (Serbia) (4)	A	Sao Tome & Principe	C
		Montserrat	A	Saudi Arabia	C
		Morocco	B	Senegal	D
		Mozambique	D	Serbia (aka Montenegro) (4)	A
		Myanmar (aka Burma)	U	Seychelles	B
		Namibia	C		

Country Code Classifications continued...

Sierra Leone	D	Suriname	B	Turks/Caicos	A
Singapore	A	Swaziland	D	Tuvalu	C
Slovakia (2)	A	Sweden (2)	A	Uganda	D
Slovenia (2)	A	Switzerland	A	Ukraine (5)	U
Solomon Islands	B	Syria	U	United Arab Emirates	B
Somalia	U	Taiwan	A	United Kingdom (2)	A
South Africa	C	Tajikistan	C	Uruguay	A
Spain (incl Gibraltar) (5)	A	Tanzania	D	Uzbekistan	B
Sri Lanka	B	Thailand	B	Vanuatu	C
St. Kitts & Nevis	A	Togo	D	Venezuela	U
St. Lucia	A	Tonga	B	Vietnam	B
St. Martin	A	Trinidad/Tobago	B	Virgin Islands	A
St. Thomas	A	Tunisia	B	Yemen	U
St. Vincent/Grenadines (5)	A	Turkey	D	Zambia	D
Sudan (5)	U	Turkmenistan	C	Zimbabwe (5)	D

1. Must submit disclosure form U1011
2. Policy must be owned by a U.S. resident individual or entity
3. Requires evidence of source of funds
4. Restrictions exist, contact Underwriting
5. Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.
6. Money for all premiums must be held in an account outside of Brazil
7. Must have a need for U.S. based coverage

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Guidelines for Foreign Citizens Living in the U.S.

MassMutual’s robust foreign underwriting has three sets of guidelines:

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- Foreign citizens living in the U.S.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information addresses how foreign citizens who live in the U.S. for at least 9 months are underwritten at MassMutual®.

These clients typically have a green card, certain temporary visas, or Employment Authorization Document (EAD)/Adjustment of Status documentation. Clients with temporary visas that do not qualify under this definition may be eligible for underwriting as a foreign national.

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Overview	<p>Allows a foreign citizen to work in the U.S. permanently (10-year green card). These individuals are underwritten similarly to U.S. citizens.</p> <p>2-year green cards follow Temporary Visa guidelines.</p>	<p>Allows a foreign citizen to work in the U.S. These individuals are handled based on visa type and country of origin.</p> <p>Visa types considered: E-1, E-2, E3, EB-5, F-1*, H-1B, H-1C, H2-3, H-4, J1-2, K-1**, K-3**, L-1, L-2, N8-9, O-1, O-3, P, T1, TN, TD, U1-2, U4, V-1** and V2**</p> <p>Visas G1-4 and R1-2 are individually considered.</p> <p>Individual consideration:</p> <ul style="list-style-type: none"> • P Visas (professional athletes) • Celebrities/entertainers <p>Submit a quick quote request for more information when working with one of these clients.</p>	<p>Allows lawful, permanent U.S. residency without the need to apply for a green card from the home country.</p> <p>Individuals who had an acceptable temporary visa before adjusting status generally can be considered.</p> <p>Others are considered on a case-by-case basis.</p> <p>Submit a quick quote request before taking the application.</p>	<p>Allows foreign residents the right to work in the U.S. for a specific period of time.</p> <p>The legal status of an individual can be identified by the category code listed on the EAD. All types of EAD categories are acceptable.</p> <p>For status C09, during the process of applying for a green card, follow Adjustment in Status guidelines. If not, see below.</p>

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
General Requirements	<ul style="list-style-type: none"> • All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery. • The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars. • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 			
Insurance Age	Same as a U.S. citizen.	18-70	18-70	Maximum age 70 Minor children of EAD holders are acceptable.
Travel to U.S.		Spends more than 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage. Exception for F-1 student visa holders: MassMutual may consider if a parent or spouse has an acceptable visa type, or is a permanent resident of the U.S., and the student plans to remain in the U.S. after graduation.	Spends at least 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage.	Spends at least 9 months of the year in U.S. Minimum of 1 year U.S. residency before the request for coverage.
Eligible Countries		A, B and C countries only***.	A, B and C countries only.	A and B countries only.

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Plans and Riders	All products and riders are available.	All products are available. The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.	All products are available. Waiver of Premium, CIR, RTR and LISR are allowed. The LTC rider is available for those intending to reside in the U.S. permanently.	
Risk Classes and Substandard Ratings	All underwriting classes are available.			
Policy Ownership	Policies may be owned by an individual with an insurable interest: <ul style="list-style-type: none"> • An adult insured. • A spouse. • A parent of a minor child. 			
Phone Interviews (SHQs, PHIs)	Must be completed by the proposed insured while in the U.S.			
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • The APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 			

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Additional Requirements	A copy of the green card is required.	A copy of the visa is required. If the visa was recently approved and the proposed insured has not received the visa, we can accept the I-797 approval notice in lieu of the visa. (Please note that the I-797 is used for different statuses. We can only accept if it is an approval notice for a visa. If unsure, please submit a copy as a quick quote request.) Matricular Consular Identification cards are considered only in addition to a valid visa. Copies of both are required.	A copy of the current Employment Authorization Document (EAD) is required. A copy or confirmation of the type of temporary visa held before applying for adjustment of status is required. Most temporary visas will be in an expired status. This is acceptable if the EAD is current. A copy of the most recent paperwork may be required (at underwriter discretion) from U.S. Citizenship and Immigration Services (USCIS). This is received in connection with the adjustment of status.	A copy of the current Employment Authorization Document (EAD) is required. A copy of the letter granting asylum/refugee status (at underwriter discretion). A copy of the temporary visa (if applicable).

*Proof of full-time enrollment in an accredited college/university culminating in a professional degree for a maximum of one subsequent academic program is required. If within 60 days of program completion, proof of visa status change application and details regarding future employment offers/contracts in the U.S. are required. Maximum coverage amount is \$1,000,000.

**Refer to permanent resident guidelines for K-1, K-3 and V-1, V-2 visas.

***For D and U countries, it may be possible to secure an offer through Mass Advantage or facultative reinsurance. Additional requirements may be requested at the reinsurer's discretion.

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Guidelines for Foreign Nationals Living Abroad

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens* living abroad.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information focuses on how foreign nationals, who live outside of the U.S. for more than 3 months of the year, are underwritten at MassMutual®.

*U.S. citizens living outside the U.S. for an extended time (more than 3-6 months, depending on the country) are also underwritten under the guidelines for foreign nationals.

Eligibility requirements and guidelines for High Net Worth Foreign Nationals (HNWFN) and non-High Net Worth Foreign Nationals:

	HNWFN	Non-HNWFN
Insurance Age	18–70	
Minimum Policy Size	Minimum base policy face amount of \$5,000,000, excluding riders, or minimum annual base policy premium of \$250,000, excluding riders.	\$1,000,000 or minimum face of \$500,000 with a minimum premium of \$15,000
Net Worth	A global net worth of at least \$5 million, \$10 million for premium-financed cases. Verification/supporting documentation is required and generally must be in English.	N/A
Travel to U.S.	Regular travel to the U.S., typically 15 days or more, not associated with the purchase of life insurance. Consideration will be given for special circumstances.	N/A
Nexus	Proposed Insured must meet ONE of the following: <ul style="list-style-type: none"> • Own a U.S. business or real estate; OR • Work for a U.S.-domiciled company (not a foreign subsidiary); OR • Have a U.S. bank/financial institution relationship with a minimum balance of \$250,000 for a minimum of 6 months; OR • Have a spouse or child (or grandchild with adequate financial justification) who legally reside in the U.S. 	Must meet at least one of the following criteria: <ul style="list-style-type: none"> • Have U.S. citizenship • Own U.S. real estate • Own a business in the U.S. • Work for a U.S. company.
Eligible Countries	Residents of A and B countries are eligible, with the exception of Japan, Spain and France due to national laws. Please refer to the included chart for country classifications.	
Aviation	A private aviation exclusion rider is required for private pilots and flight crews.	

Occupation Exclusions, PEPs	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists 	<p>We generally do not accept politically exposed persons (PEPs).</p> <p>We will not consider:</p> <ul style="list-style-type: none"> • Missionaries • Journalists • Security consultants • Humanitarian aid workers • Field engineers • Archaeologists • Geologists
Plans and Riders	<p>Individual whole life products only, subject to product limitations.</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.</p> <p>Chronic Illness Rider, LTC Rider, and Waiver of Premium are not available.</p> <p>CareChoice One and CareChoice Select are not available.</p>	<p>Individual whole life products only, subject to product limitations.*</p> <p>Life Insurance Supplement Rider (LISR) and Additional Life Insurance Rider (ALIR) are available, subject to rider limitations.*</p> <p>*U.S. citizens who are living abroad and are underwritten as if they were foreign nationals are eligible for all products (term and permanent) and riders, subject to product and rider limitations. Only whole life is available with premium financing.</p>
Risk Classes and Substandard Ratings	<p>All preferred and standard risk classes are available.</p> <p>Available table ratings include B, C, and D.</p>	<p>Ultra Preferred Non-Tobacco for A countries and Select Preferred Non-Tobacco for B countries. Ratings are subject to the underwriter's discretion. If underwriting is unable to obtain key requirements, best case may be Standard, if an offer can be made.</p> <p>Maximum medical rating of Table D.</p>
Policy Ownership	<p>Ownership by a U.S.-based trust with U.S. trustee, U.S. LLC, U.S. business, or individual ownership by the insured or their spouse (in countries that allow it).</p> <p>For insureds residing in European Union countries (including the United Kingdom), Argentina, Panama, and China, policies must be owned by a U.S. resident or U.S.-based trust/entity with a U.S. trustee/authorized person.</p>	
Power of Attorney	<p>Limited Power of Attorney cannot be used because an Insurability Statement is required at delivery.</p>	
Premium Finance	<p>Premium financing is available for foreign nationals. Please consult the U1015 HNWFN Program Guide and LI7391 Foreign Nationals Underwriting Guide for details.</p>	
Pre-paid Applications	<p>No pre-paid (TLIR) applications are accepted.</p>	
Internal Retention	<p>A Countries – up to \$20 million.*</p> <p>B Countries – up to \$15 million.*</p> <p>Autobind – \$40 million for A Countries; \$35 million for B countries.</p> <p>Jumbo – \$50 million for A countries; \$35 million for B countries</p> <p>*Cumulative with MassMutual. Maximum retention limits are subject to case details, including the insured's age and risk class.</p>	
Disclosure Form	<p>U1011 Foreign National Disclosure Form is required for residents of Argentina and Panama (and for any other countries as deemed appropriate by the underwriter), indicating they understand there may be legal consequences for securing U.S. life insurance as a resident of their country</p>	

Identity Requirements	<ul style="list-style-type: none"> • A W-8 BEN form is generally acceptable. • A W-8 IMY form may be needed. • Copy of the identity page of the passport from the Proposed Insured's country of residence. (A copy of the full passport, or other passports, may be requested at underwriter discretion). • National Identification Number for foreign citizens. This typically is found on national identification cards or passports, usually next to or below the name or date of birth. • Copy of visa if available. (An approved I-797 may be accepted in lieu of a visa). • A physical address in the U.S., which cannot be a P.O. Box. 	
Underwriting Requirements (Medical)	<p>All published age and amount requirements, PLUS:</p> <ul style="list-style-type: none"> • An EKG is required for ages 40 or older • An Exercise Stress Test is required for insurance ages 61-70 <p>Note that only approved Vendors may be used.</p> <p>An Attending Physician Statement (APS) is required for ALL cases:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Please wait for your underwriter to advise you before ordering these requirements.</p> <p>If we are unable to obtain the required medical information, the risk class may be restricted to Standard at best, if an offer can be made. Current labs generally are required because additional lab tests are needed. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>	<p>An Attending Physician Statement (APS) is required for ALL cases, regardless of age/ amount:</p> <ul style="list-style-type: none"> • For ages 40 and older, a comprehensive APS is required, to include 3 years of medical records and a full physical exam within the last 12 months. • Ages 65 and older must have been seen by a health care provider within 12 months. <p>Without sufficient medical records, we may need to limit the final decision to no better than Standard class, IF we can consider at all.</p> <p>Current labs generally are required because additional lab tests may be needed. This applies to all non-U.S. residents. If prospects have labs from another provider, and MassMutual is unable to obtain the required testing, new blood work will be ordered by MassMutual.</p>
Foreign Supplement	<ul style="list-style-type: none"> • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 	
Inspections	<p>An Inspection Report will be ordered by underwriting for all proposed insureds.</p>	<p>N/A</p>
Phone Interviews (SHQs, PHIs)	<p>Must be done in the U.S.</p>	
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 	
Questionnaire	<p>COR1999 High Net Worth Foreign Nationals Questionnaire is required at submission for informal or formal applications.</p>	<p>Not required</p>
Additional Requirements	<p>Cover letter (written or emailed), stating:</p> <ul style="list-style-type: none"> • The country of primary residence. • All solicitation occurred in the U.S. (for HNWFN cases this requirement is also fulfilled by submitting a signed, completed COR1999 HNWFN Questionnaire).² • An explanation of the need for U.S.-based life insurance. • The Proposed Insured's identity verified from a current passport (typically from the country of residence), including a copy of the identity page, the passport number, expiration date, and country of issue (if not provided elsewhere on the application). • This cover letter fulfills a legal requirement and cannot be waived. 	

²All solicitation must be in the U.S., completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery.

Approved Country Classifications

Albania	B	Cyprus ²	A	Kazakhstan	B	Poland ²	A
American Samoa	A	Czech Republic ²	A	Korea, South	A	Portugal (incl Azores & Madeira) ²	A
Andorra	A	Denmark ²	A	Kuwait ⁴	A	Qatar	A
Anguilla	A	Dominica	A	Latvia ²	A	Romania ²	A
Antigua, Barbuda	A	Dominican Republic	B	Liechtenstein	A	Saipan	A
Argentina ^{1,2}	A	Ecuador	B	Lithuania ^{2,3}	A	Samoa	B
Armenia ⁴	B	Estonia ²	A	Luxembourg ²	A	San Marino	A
Aruba	A	Falkland Islands	A	Macau	A	Serbia (Montenegro) ⁴	A
Australia	A	Federated States of Micronesia	B	Macedonia ⁴	A	Seychelles	B
Austria ²	A	Fiji	B	Malaysia	A	Singapore	A
Azerbaijan ⁴	B	Finland ²	A	Maldives	B	Slovakia ²	A
Bahamas	B	France ⁵	A	Malta ²	A	Slovenia ²	A
Bahrain	A	French Guiana	B	Marshall Islands	A	Solomon Islands	B
Barbados	A	French Polynesia	A	Martinique	A	Spain (incl Gibraltar) ⁵	A
Belgium ²	A	Georgia	B	Mauritius	A	Sri Lanka	B
Bermuda	A	Germany ²	A	Mexico ⁴	B	St. Kitts & Nevis	A
Bhutan	B	Greece ²	A	Moldova ⁴	B	St. Lucia	A
Bosnia-Herzegovina	A	Greenland	A	Monaco	A	St. Martin	A
Brazil ⁶	B	Grenada	A	Mongolia	B	St. Thomas	A
Brunei	A	Guadeloupe	A	Montenegro (Serbia) ⁴	A	St. Vincent/Grenadines ⁵	A
Bulgaria	A	Holland	A	Montserrat	A	Suriname	B
Canada ⁷	A	Hong Kong	A	Morocco	B	Sweden ²	A
Canary Islands	A	Hungary ²	A	Netherlands (Holland)	A	Switzerland	A
Cape Verde	B	Iceland	A	Netherland Antilles	A	Taiwan	A
Cayman Islands	A	India - Mumbai, Delhi, Chennai	B	New Caledonia	A	Thailand	B
Chile	A	Bangalore, Mangalore, Calcutta		New Zealand	A	Tonga	B
China ^{2,4} - Shanghai, Beijing, Tianjin Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang & Nanjing	A	Kolkata & Surat only		Northern Ireland	A	Trinidad/Tobago	B
		Ireland ²	A	Northern Mariana Islands (Saipan)	A	Tunisia	B
		Israel (not Gaza or West Bank)	A	Norway	A	Turks/Caicos	A
		Italy ²	A	Oman ⁴	A	United Arab Emirates	B
China ^{2,4} - all other cities	B	Jamaica	B	Palau	A	United Kingdom ²	A
Cook Islands ⁴	A	Japan (only U.S. citizens on short term work assignments 3 years or less)	A	Panama ^{1,2}	A	Uruguay	A
Costa Rica	A			Paraguay	B	Uzbekistan	B
Croatia ²	A			Peru	B	Vietnam	B
Curacao	A	Jordan	B	Philippines (metro Manila only)	B	Virgin Islands	A

¹ Must submit disclosure form U1011

² Policy must be owned by a U.S. resident individual or entity

³ Requires evidence of source of funds

⁴ Restrictions exist, contact Underwriting

⁵ Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.

⁶ Money for all premiums must be held in an account outside of Brazil

⁷ Must have a need for U.S.-based coverage

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