



# Annuity Guidelines

## NWL<sup>®</sup> Foreign National Market



FN-1019.Rev.07.21

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## FOREIGN NATIONAL

# Annuity Guidelines

### Foreign National Categories:

#### Category 1

A person who is a citizen of a country that appears on our approved countries list and visits the U.S. for no more than 12 weeks out of the year. The 12 weeks do not need to be consecutive.\*

#### Category 2

A person who is a citizen of a country that appears on our approved countries list but lives in the U.S. under one of the following visas: E1, E2, EB5, H1B, H1C, H4, K1, K3, L1, L2, O1, O3, P, TN or V1. All other types of visas will be reviewed on a case-by-case basis.

#### Category 3

A U.S. citizen or permanent resident (green card holder)\*\* residing abroad for more than 12 weeks out of the year in an approved country. The 12 weeks do not need to be consecutive.\*

*Please follow the color coded requirements for each category.*

#### Required of All Prospects

- 1 U.S. bank account.
- 2 Client must have a U.S. address.
- 3 Premiums must be paid in U.S. dollars via a U.S. bank account. The account owner must be the policy owner and/or the insured. NWL will not accept payments from a foreign entity or trust.
- 4 Solicitation and all aspects related to the sale must take place within the U.S.

\* For Florida applications individual must reside outside the U.S. for more than 180 consecutive days.

\*\* U.S. citizens and green card holders must follow domestic guidelines when they are permanently residing in the U.S.  
Please contact the inside sales desk: [salesdesk@nationalwesternlife.com](mailto:salesdesk@nationalwesternlife.com)

**All potential clients must have valid documentation to enter the U.S.**

## FOREIGN NATIONAL

# U.S. Connection Guidelines

The prospect needs to meet at least one of the following criteria:

Guidelines	Category 1	Category 2
Visits the U.S. at least once per year and has an immediate family member, such as a spouse, children, siblings, or parent legally residing the U.S.		
Owns property (real estate) in the U.S. Assets must be verifiable.		
Owns a business in the U.S. Business must be established for more than 12 months. Business must be verifiable.		
Partner of a business in the U.S. that has been actively engaged in transactions for 12 months or longer. Partnership must be verifiable.		
Primarily employed in the U.S. with one of our accepted visas.		
Directly employed by a U.S. company in an approved country, travels to the U.S. for business at least 2 times per year, with a minimum of 6 months of employment to be considered.		
Investment account in the U.S. Account must be established for at least 6 months.		

## FOREIGN NATIONAL

# Required Documents

The prospect must provide and/or complete the following:

Guidelines	Category 1	Category 2	Category 3
Copy of Passport – always.	✓	✓	✓
U.S. Social Security Number (SSN) or Tax ID Number (ITIN).		✓	✓
IRS Form W-8 or W-9.	✓	✓	✓
Copy of driver's license from visa holders (residing in the U.S.) and U.S. citizens or permanent green card holders living abroad.		✓	✓
Copy of U.S. Visa.	✓	✓	
Most recent Form I-94 (Department of Homeland Security Records) and Travel History—available for download by the prospect at DHS website.	✓		✓
Foreign National Questionnaire Form (ICC18 01-S054-18).*	✓	✓	✓
Articles of incorporation and financial records will be requested from business owners and partners.	✓		
Proof of U.S. address required.	✓	✓	✓

\*Not approved for use in California or the Virgin Islands.



# Limited Power of Attorney

Limited Power of Attorney (LPOA) is available for foreign national applications and must be authorized in the U.S. This form is optional and only authorizes the LPOA to do the following:

- Accept delivery of the policy.
- Accept ongoing policy communications.
- Inquire and receive policy information and documentation from National Western Life.

## Who can be the Attorney-in-Fact?\*

- A relative of the policy owner who lives in the U.S.
- An attorney, Certified Public Accountant (CPA), banker, or other professional who is providing services to the policy owner and is not employed by the agent or agency.

\*The Attorney-in-Fact must be an adult legally residing in the U.S. and with a valid U.S. address. LPOA Form #FN-1007 must be notarized.

## Who cannot be the Attorney-in-Fact?

- A National Western Life producer.
- An agency employee or any other individual involved with the sale or solicitation of the National Western Life insurance policy.
- A relative of the producer.
- A friend.
- A person who does not reside in the U.S.



## FOREIGN NATIONAL

# Approved Countries List\*

Individuals residing in countries or jurisdictions under current U.S. State Department Travel Warning will be individually considered (IC) and may be declined.

Albania	Dominican Republic	Macao	Samoa
Anguilla	Ecuador	Macedonia	San Marino
Antigua and Barbuda	El Salvador	Malaysia	Saudi Arabia
Armenia	Falkland Islands	Maldives	Serbia
Aruba	Faroe Islands	Marshall Islands	Seychelles
Australia	Fiji	Mexico	Solomon Islands
Azerbaijan	French Polynesia	Micronesia	South Korea
Bahrain	Georgia	Moldova	Sri Lanka
Barbados	Greenland	Mongolia	St. Kitts and Nevis
Belize	Grenada	Montenegro	St. Lucia
Bermuda	Guatemala	Nauru	St. Vincent and the Grenadines
Bhutan	Guyana	New Caledonia	Suriname
Bolivia	Honduras	New Zealand	Taiwan
Bosnia and Herzegovina	Hong Kong	Nicaragua	Thailand
The British Virgin Islands	India ( <i>Delhi &amp; Mumbai only</i> )	Niue	Tonga
Brunei	Indonesia	Northern Mariana Islands	Trinidad and Tobago
Canada	Israel	Oman	Turks and Caicos
Chile	Jamaica	Palau	Tuvalu
China ( <i>Beijing, Shanghai, Shenzhen, Guangzhou</i> )	Jordan	Paraguay	Vatican City
Cook Islands	Kazakhstan	Peru	Vietnam
Colombia	Kiribati	Philippines	
Curacao	Kosovo	Qatar	
Dominica	Kuwait	Russia	

\* Citizens of Argentina, Bahamas, Belarus, Brazil, Costa Rica, Haiti, Japan, Monaco, Panama, Singapore, Switzerland, United Arab Emirates, Uruguay, and Venezuela do not qualify. Countries members of the EU do not qualify.

## Translator

In the event that the applicant does not understand the English language, he/she must receive assistance from a translator (who must be over the age of 18) to obtain a comprehensive understanding of the content of the contract with National Western Life Insurance Company. No agent or agency is allowed to act as translator. The translation must be certified by completing Form #DM-1401.

## Unacceptable Applicants

Any public person or Politically Exposed Person (PEP) such as but not limited to: politicians, public figures, missionaries, journalists, government leaders, military, police, security personnel, and judicial personnel do not qualify.

## Sales, solicitation, and referral requirements for the Foreign National Program

Written material that has been produced by National Western Life or in any way refers to National Western life cannot be brought into or delivered in a non-U.S. jurisdiction.

All sales activities must occur in the U.S. Applications and required documents must be completed in the U.S. As a producer of National Western Life, you may only engage in sales activities in those U.S. jurisdictions in which National Western Life is admitted, products are approved for sale, and where you are licensed and appointed. Solicitation of products in the foreign national's home jurisdiction includes, but is not limited to, delivery of contracts, using written marketing material or letters soliciting the acquisition of National Western Life products, meeting with the foreign national to discuss our products, or any other soliciting activities, or the payment of compensation to a referral source related with the sale of a National Western Life product.

No referral shall be obtained from a licensed agent outside the U.S. Life insurance producers must be aware of and maintain strict compliance with all applicable local laws and regulations.

Mention of National Western Life or any National Western Life products cannot be made by any referral source or by any party present during any meeting in a non-U.S. jurisdiction. Business with respect to National Western Life products cannot be conducted with a third-party marketing organization in non-U.S. countries or jurisdictions.

A policy delivery receipt will be required for all foreign national cases regardless of state.

All post-issue communications regarding the policy must be mailed to a street address within the U.S.

Rules may change at any time. Updates will be available on the National Western Life website. Producers are responsible for reviewing the most recent guidelines and marketing materials provided by National Western Life.

## Get in touch with us:

[cdm@nationalwesternlife.com](mailto:cdm@nationalwesternlife.com)

800-560-4340



# NWL. HERE TODAY. HERE TOMORROW.



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