



# Foreign National and Residency Guidelines

Fidelity & Guaranty Life Insurance Company  
Fidelity & Guaranty Life Insurance Company of New York

Below are the guidelines for applications received on individuals who are not US citizens and are living in the US either on a part-time or full-time basis.

**The specific guidelines regarding rate class, coverage amounts, etc.** are noted under each category.

Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation. Spouse Term Rider, Primary Insured Level Term Rider, Children's Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting. Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All Categories must also comply with the following requirements:

- a. Application must be taken and medical requirements must be completed in the U.S.
- b. APSs and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.
- c. Funds must be from a U.S. financial institution and in U.S. dollars.
- d. Proposed Insured and Owner must have a physical U.S. address.
- e. Dependents seeking coverage must reside in the US or Puerto Rico on a permanent basis.

At the underwriter's discretion, documentation of residency, finances or identity may be required.

## Category 1

	Category	Tax ID	Proof of Identity	Requirements: Life
1	US Citizens & Lawful Permanent Residents (PR/green card holders)	SSN	In accordance with Life and Annuity application	Must have resided in US a minimum of 6 consecutive months

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on Product Guidelines

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## Country List:

Country are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G.

Country	Cat.	Country	Cat.	Country	Cat.
Afghanistan	E	Canary Islands	A	Gambia	D
Albania	B	Cape Verde	B	Gaza	E
Algeria	B	Cayman Island	A	Ghana	D
American Samoa	A	Central Africa Republic	E	Guatemala	C
Andorra	A	Chad	E	Guinea	D
Angola	D	Chile	A	Guinea-Bissau	D
Anguilla	A	China	B	Guyana	C
Antigua and Barbuda	A	Colombia	B	Georgia	B
Antarctica	D	Comoros	D	Germany	A
Argentina	A	Cook Islands	A	Greece	A
Armenia	B	Congo	D	Greenland	A
Aruba	A	Costa Rica	A	Grenada	A
Australia	A	Cote d'Ivoire/ Ivory Coast	D	Guadeloupe	A
Austria	A	Cuba	B	Guam	A
Azerbaijan	B	Curacao	A	Haiti	E
Bahamas	B	Cyprus	A	Holland	A
Bahrain	A	Czech Republic	A	Honduras	C
Bangladesh	C	Denmark	A	Hong Kong	A
Barbados	A	Djibouti	D	Hungary	A
Belgium	A	Dominica	A	Iceland	A
Belize	C	Dominican Republic	B	India	C
Belarus	A	East Timor	C	Indonesia	B
Benin	D	Ecuador	B	Iran	E
Bermuda	A	Egypt	C	Iraq	E
Bhutan	B	El Salvador	C	Ireland, Northern Ireland	A
Bolivia	C	Equatorial Guinea	D	Israel	A
Bosnia and Herzegovina	A	Eritrea	D	Italy	A
Botswana	C	Estonia	A	Jamaica	B
Brazil	B	Ethiopia	D	Japan	A
British Virgin Islands	A	Falkland Islands	A	Jordan	B
Brunei	A	Faroe Islands	A	Kenya	D
Bulgaria	A	Federated States of Micronesia	B	Kiribati	C
Burundi	E	Fiji	B	Kuwait	A
Burkina Faso	D	Finland	A	Kosovo	A
Burma/Myanmar	D	France	A	Kyrgyzstan	C
Cambodia	C	French Polynesia	A	Latvia	A
Cameroon	D	French Guiana	B	Laos	C
Canada	A	Gabon	D	Lebanon	D



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Country	Cat.	Country	Cat.	Country	Cat.
Lesotho	D	North Korea	E	South Sudan	E
Liberia	D	Northern Mariana Islands	A	Spain	A
Libya	E	Norway	A	Sri Lanka	B
Liechtenstein	A	Oman	A	Sudan	E
Lithuania	A	Pakistan	D	Suriname	B
Luxembourg	A	Palau	A	Swaziland	D
Madagascar	D	Panama	A	Sweden	A
Malawi	D	Papua New Guinea	C	Switzerland	A
Mali	E	Paraguay	B	Syria	E
Macau	A	Peru	B	Taiwan	A
Macedonia	A	Philippines	C	Tajikistan	C
Malaysia	A	Poland	A	Tanzania	D
Maldives	B	Portugal	A	Thailand	B
Malta	A	Puerto Rico	A	Togo	D
Marshall Islands	A	Qatar	A	Tonga	B
Martinique	A	Romania	A	Trinidad and Tobago	B
Mauritania	D	Russia	B	Tunisia	B
Mauritius	A	Rwanda	D	Turkmenistan	C
Mexico	B	Saint Kitts and Nevis	A	Turkey	D
Micronesia	B	Saint Lucia	A	Turks/Caicos	A
Moldova	B	Saint Maarten	A	Tuvalu	C
Monaco	A	Saint Vincent	A	UAE (Dubai)	A
Mongolia	B	Samoa	B	Uganda	D
Montenegro	A	San Marino	A	Ukraine	B
Montserrat	A	Sao Tome & Principe	C	United Kingdom	A
Morocco	B	Saudi Arabia	B	Uruguay	A
Mozambique	D	Senegal	D	US Virgin Islands	A
Namibia	C	Serbia	A	Uzbekistan	B
Nauru	C	Seychelles	B	Vanuatu	C
Nepal	C	Sierra Leone	D	Vatican City	A
Netherland Antilles	A	Singapore	A	Venezuela	E
New Caledonia	A	Slovakia	A	Vietnam	B
New Zealand	A	Slovenia	A	West Bank	D
Nicaragua	C	Solomon Islands	B	Western Sahara	D
Niger	E	Somalia	E	Yemen	E
Nigeria	E	South Africa	C	Zambia	D
Niue	C	South Korea	A	Zimbabwe	D

# Underwriting Categories for Foreign Nationals

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

CATEGORY	TAX ID	PROOF OF IDENTITY	REQUIREMENTS: LIFE & ANNUITY	CONDITIONS FOR UNDERWRITING - LIFE
1 US Citizens & Permanent Residents	SSN	In accordance with Life and Annuity application	Must have resided in U.S. a minimum of 6 consecutive months	Normal underwriting requirements
				No Issue or Face amount limits
				Preferred rates available based on Product Guidelines
2 FNs residing in the US under certain visas	SSN or ITIN	Unexpired Foreign Passport Required as proof of identity	Must have resided in U.S. a minimum of 6 consecutive months	Normal underwriting requirements
				Use RGA International Guidelines for Preferred Consideration
			ONLY Accepted Visa types accepted under Category 2 include: H1 H2 H3 L0 L1 K1 K2 V1 V2	Use RGA Int'l Guidelines for issue limits: A Country - \$2,000,000 B Country - \$1,500,000 C Country - \$1,000,000 D Country - \$500,000 Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.
			Citizenship/Residence/Travel Questionnaire required	Watch for foreign travel plans
			Plan to stay in U.S. permanently	
3 FNs that are frequent visitors to the US	SSN or ITIN or Standalone W-8BEN	Unexpired Foreign Passport Required as proof of identity	1. Must own property or 2. A business interest or 3. Have investment/banking relationships in U.S. or 4. Be employed by a U.S. based company and travel to the U.S. once a year. (Follows State Dept. Travel Warning List)	Risk above table D 200% will be declined; no table H's.
				Use RGA Int'l Guidelines for issue limits: A Country - \$2,000,000 B Country - \$1,500,000 C Country - \$1,000,000 D Country - \$500,000 Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.
			Occupations not accepted include:  Journalist Foreign Politician Foreign Gov't Employees	Use RGA Int'l Guidelines for possible ratings.
			Citizenship/Residence/Travel Questionnaire required	Coverage MUST be permanent or at least a 20 year term.
				Disability Income Rider, Critical Illness Rider or Accident Death Benefit (unless it is already built into product) are NOT AVAILABLE.
				Spouse Only Other Insured Rider, Children's Term Rider and Return of Premium Rider ARE AVAILABLE.

# Underwriting Categories for Foreign Nationals

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

CATEGORY	TAX ID	PROOF OF IDENTITY	REQUIREMENTS: LIFE & ANNUITY	CONDITIONS FOR UNDERWRITING - LIFE
4 FNs residing in the US with no active documentation	SSN  Or  ITIN  Or  Standalone W-8BEN	2 forms of ID from list provided; one must have a photo	Visa types excluded under Category 2 are acceptable.	Risk above table D 200% will be declined; no table H's.
			Must have had a visa issued even though currently expired.	
			Resided in the US at least 2 years	Issue limit \$1,000,000 coverage, except for ValueMaster ValueMaster policies are subject to a \$500,000 issue limit
			Plans to stay in US permanently	
			Spouses of category 1 & 2 are acceptable regardless of visa status.	Coverage MUST be permanent or at least a 20 year term.
			1. Must own property or 2. A business interest or 3. Have investment/banking relationships in U.S.	Disability Income Rider, Critical Illness Rider or Accident Death Benefit (unless it is already built into product) are NOT AVAILABLE. Spouse Only Other Insured Rider, Children's Term Rider and Return of Premium Rider ARE AVAILABLE.
			Citizenship/Residence/Travel Questionnaire required	

PREMIUM LIMITS FOR ANNUITIES	
Maximum	Product
\$1,000,000	Fixed Indexed
\$600,000	Traditional Fixed

\*List of Acceptable Forms of Proof of Identification for Category 4 ONLY (2 forms of ID must be issued by different agencies)

- |                                       |   |                                      |
|---------------------------------------|---|--------------------------------------|
| 1. USCIS Photo Identification*        | 5. Foreign Driver's License             | 9. Foreign Voter's Registration Card |
| 2. Visa from U.S. Department of State | 6. Foreign Military Identification Card | 10. Civil Birth Certificate          |
| 3. U.S. Driver's License              | 7. National Identification Card**       | 11. Medical Records***               |
| 4. U.S. Military Identification Card  | 8. U.S. State Identification Card       | 12. School Records***                |

\* United States Citizenship and Immigration Services

\*\* Must be current, and contain name, photograph, address, date of birth and expiration date

\*\*\* ONLY Valid for dependents under 14 years of age; under 18 years of age if a student.

**All Categories must also comply with the following 2 requirements:**

1. Application must be taken and medical requirements must be completed in the U.S.
2. Funds must be from a U.S. source and in U.S. dollars.