

# Qualifying foreign national clients

## Lincoln Underwriting

**When you work with the foreign national market, choose leading edge underwriting to help you get the job done.**

### Good to know

Foreign nationals seeking U.S.-based life insurance coverage must have been in this country for 15 days during the past 12 months. Don't forget the necessity of having significant, legitimate interests in the U.S.

### Great to know

**U.S. interests** — A non-U.S. citizen must have significant, legitimate interests in the U.S. and have been physically present in the U.S. for 15 days in the preceding 12 months. U.S. interests include one or more of the following:

- 1 U.S. residence
- 2 Other significant U.S. property interests
- 3 Primary employment in the U.S.
- 4 Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S.
- 5 U.S. bank or brokerage account established at least 6 months prior to application submission with a minimum \$100,000 balance after paying initial first year premium.
- 6 An LLC or trust established in the U.S. does not meet nexus requirements unless one of the above eligibility criteria is also met.

### And did we mention...

- \$25 million autobind limit and \$35 million jumbo limit
- More than 90 approved countries
- Preferred plus and preferred available
- Table reduction program available up to age 70, to \$10 million
- Term insurance available for U.S. citizens living abroad
- Spanish translations of attending physician's statements at no cost for formal applications

Spouses of foreign nationals meeting these criteria can qualify for coverage as well without establishing their own interest. Spousal coverage will be limited to the lesser of the coverage amount on the qualifying spouse or \$2.5 million. Applications on both spouses must be submitted concurrently.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

**For agent or broker use only. Not for use with the public.**



See our "Foreign National Guidelines" for details and requirements.

## Experience the Lincoln difference.

Contact your Lincoln representative for more information.

|                                                   |
|---------------------------------------------------|
| Not a deposit                                     |
| Not FDIC-insured                                  |
| Not insured by any federal government agency      |
| Not guaranteed by any bank or savings association |
| May go down in value                              |

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You're In Charge®

Premium financing is not allowed for foreign national business.

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

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