Allianz

Allianz Life Insurance Company of North America

A GUIDE TO LIFE INSURANCE FOR NON-U.S. CITIZENS

Global Citizen Program

Help more people secure their future through life insurance. With our Global Citizen Program, U.S. Permanent Residents and Foreign Nationals may be able to obtain coverage if they have a defined need.

Eligibility requirements

Review the chart below. If the proposed insured's situation does not align with the particulars as stated, please call our underwriting department at 800.950.7372 so we can discuss the case. Allianz may require more detailed financial information to gain a better understanding of the proposed insured's financial resources.

UNDERWRITING OVERVIEW

	U.S. Permanent Resident	Foreign National	U.S. Citizen Living Abroad
Definition	The proposed insured is a U.S. Permanent Resident if they: • Are a Non-U.S. Citizen residing in the U.S. with an acceptable visa type (see visa type list below) AND: • Intend to remain in the U.S. permanently • Meet one of the conditions below: – Five years continuous residence in the U.S. – Has multiple confirmations of permanence – e.g., is a home owner, is married to a U.S. citizen, is a long-term U.S. employee, etc. – Holds a Permanent Green Card (10 years or more) or Conditional Permanent Green Card (two years)	The proposed insured is a Foreign National if they: • Do not meet the criteria of a U.S. permanent resident • Hold an acceptable visa type (see visa type list below) AND: • The proposed owner and proposed insured have a substantial connection to the U.S. per U.S. nexus: – Owns real estate in the U.S. – Maintains an investment interest in the U.S. – Employed primarily in the U.S. or works for a U.S. company – Owns a business in the U.S. – Owns an established foreign company that has actively engaged in transactional business in the U.S. for at least 12 months	U.S. citizen who is not a full time, permanent U.S. resident who maintains a residence outside the U.S.
Acceptable visa types[1]	CR-1, E-1, E-2, EB-5, H-1B, H-4, L-1A, L-1B, L-2, O-1, O-3, and P	B-1, B-2, E-1, H-1B, H-4, K-1, K-3, L-1A, L-1B, L-2, O-1, O-3, P, V-1, TN, TD, WB, and WT Visa Waiver Program (VWP)	

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

This content does not apply in the state of New York.

Product and feature availability may vary by state and broker/dealer.

M-10003 (R-8/2026) **For financial professional use only – not for use with the public.**

Eligibility requirements *continued* ...

	U.S. Permanent Resident	Foreign National	U.S. Citizen Living Abroad
Country of residence	United States	Taiwan, South Korea	See chart on countries of residence
General requirements	• No foreign ownership • Foreign beneficiary designations acceptable, excluding residents of Office of Foreign Assets Control (OFAC)-sanctioned countries • Must pay premium in U.S. funds from U.S. bank	• Must solicit application in the U.S. • Application must be signed in the U.S. • Must complete all underwriting in the U.S. • Must take delivery of policy in the U.S. • Must pay premiums in U.S. funds from U.S. bank • Country of origin must be Taiwan or South Korea • No Power of Attorney or Limited Power of Attorney allowed	• Must solicit application in the U.S. • Must fulfill all underwriting in the U.S. • Must deliver policy in the U.S. • Must pay premiums in U.S. funds through a U.S. bank • Must have permanent ties to the U.S. via home or other property • Must have a plan for returning to the U.S. within five years • No Power of Attorney or Limited Power of Attorney allowed
Financials with U.S. assets	Normal financial guidelines	• Minimum U.S. assets of $500,000 or more; or • Minimum global assets of $2,000,000 or more; and • Minimum annual earned global income of $100,000 or more	• Normal financial guidelines • Third-party financials required
Minimum policy face amount	$100,000	$1,000,000	$100,000
Maximum policy face amount	N/A	• $10,000,000 Auto Bind Limit • $35,000,000 Jumbo Limit	N/A See updated Chart of Auto-bind/Jumbo limit restrictions
Underwriting classes available	All underwriting classes and ratings available	Must be Preferred or Standard underwriting class (no ratings allowed)	All underwriting classes available See updated chart for Risk classification by country code
Identification required	• Copy of visa • Social Security number	• Copy of Visa • Copy of passport • Copy of Foreign ID • Copy of Social Security card (if held) • Copy of U.S. driver's license (if held)	• Copy of Passport required • Social Security number
U.S. nexus requirements	Permanent Resident of the U.S.	See above U.S. nexus requirements	U.S. Citizens who have ties to the U.S. and a plan for returning to the U.S. within the next five years
Premium financing	Available	Not available	Not available
Riders available	All riders available	• Premium Deposit Fund Rider • Loan Protection Rider • Enhanced Liquidity Rider • Supplemental Term Rider • Waiver of New Charges benefit	• Premium Deposit Fund Rider • Loan Protection Rider • Enhanced Liquidity Rider • Supplemental Term Rider • Waiver of New Charges benefit

Exceptions:

- Missionaries, diplomats, politically exposed persons (PEP), geologists, archaeologists, Peace Corp members, law enforcement, and journalists are not eligible.
- EACs, DACAs, asylum seekers, asylees, expired visa holders, refugees, and I-485s adjustment of status are not eligible.
- Generally, clients traveling to countries of violent criminal activity, terrorism, high human immunodeficiency virus (HIV), political or economic instability, or risk of war are not eligible for the program.

[1] Acceptable visas exclude Chinese citizens. Chinese citizens must have a 10-year Green Card for consideration as a U.S. Permanent Resident.

Eligibility requirements *continued* ...

U.S. CITIZEN LIVING ABROAD COUNTRY CODES

A	B	C	U.S. Territories
Australia	Argentina	Belize	Guam
Austria	Armenia	Bolivia	Virgin Islands
Belgium	Bahamas	Bosnia and Herzegovina	
Bermuda	Barbados	Cambodia	
Canada	Brazil	Cameroon	
Czech Republic	Bulgaria	Cape Verde	
Denmark	Chile	Egypt	
Dominican Republic	Costa Rica	El Salvador	
Finland	Croatia	Guatemala	
France	Ecuador	Honduras	
Germany	Jamaica	India*	
Greece	Lithuania	Indonesia	
Hong Kong	Malaysia	Jordan	
Iceland	Panama	Kenya	
Ireland	Romania	Laos	
Israel*	Saudi Arabia	Madagascar	
Italy	Serbia	Nepal	
Japan*	South Africa	Nicaragua	
Netherlands	South Korea	Papua New Guinea	
New Zealand	Turkey	Paraguay	
Norway	Turks and Caicos Island	Peru	
Poland	British Virgin Islands	Phillippines	
Portugal		Rwanda	
Singapore		Samoa	
Spain		Senegal	
Sweden		Sri Lanka	
Switzerland		Tanzania	
Taiwan		Thailand	
United Arab Emerates		Uganda	
United Kingdom		Vietnam	

*Consideration will be given by region of the country.

Jumbo limit $35M			
Country	**Age 20-70**	**Age 70+**	**Risk Class Restriction**
A	Maximum Auto-bind $10,000,000	N/A	Preferred Plus
B	Maximum Auto-bind $10,000,000	N/A	Preferred
C	Maximum Auto-bind $7,500,000	N/A	Standard
U.S. Territories	Maximum Auto-bind $10,000,000	N/A	Preferred Plus

Application and underwriting

This is a complete list of requirements for each case submitted to Allianz Life Insurance Company of North America (Allianz). Any missing requirements will delay the completion of the application process. The financial professional and the client can use this checklist to help gather the necessary information.

THE FOLLOWING REQUIREMENTS APPLY TO ALL APPLICATIONS:

- ☐ **Solicitation in the U.S.:** The financial professional may only solicit and sell in a state where they are appointed and licensed.
- ☐ **Consumer Disclosure Statement:** For all cases, the financial professional must provide the proposed owner with a copy of this form in English or their native language (if available). The financial professional should keep a second copy for their records.
- ☐ **Individual Customer Information Form (form NBAL0054):** For all cases, if the payer is different than the insured or owner, or there is an attorney-in-fact being used, this form must be completed by each individual.
- ☐ **Entity Customer Information Form (form NBAL0055):** If the policy is owned by a U.S. Trust or Entity, this form must be completed by each Trustee or controlling individual of the entity.
- ☐ **HIPAA Authorization:** Required for all cases.
- ☐ **Health and Personal Information Notice and Consent Form:** Required for all cases.
- ☐ **Passport:** For all cases, the proposed owner and proposed insured (if different) who are not a U.S. citizen or entity must provide a color copy of their respective passports and U.S. entry stamps.
- ☐ **Illustration:** For all cases, the financial professional must provide the proposed owner and proposed insured (if different) with an illustration for them to sign in the U.S. The signed illustration the financial professional delivers must reflect revisions, if any, that deviate from the proposed owner's initial application.
- ☐ **Customer Verification Form:** For all cases, a paramedical examiner will complete this form when they examine the proposed insured.

Additional information: For all cases, the proposed owner and proposed insured (if different) must provide:

  - ☐ Their western name, if used
  - ☐ Their spouse's name and a copy of their passport, if using jointly held assets to justify the death benefit, or if they share a joint bank account
  - ☐ Name and, if possible, location or tax ID of all entities in which the insured and/or owner holds 25% or higher ownership
  - ☐ Proposed owner's and proposed insured's connection to the U.S. address they provide: attorney-in-fact, home, property, relative, etc.
  - ☐ Source of wealth (foreign employer name, if applicable)

- ☐ **Cover letter:** Not required but recommended; the financial professional may provide additional details such as their nexus to the U.S. and the proposed insured's need for U.S. life insurance.
- ☐ **U.S. driver's license:** If applicable, the proposed owner and proposed insured should provide color copies of their respective U.S. driver's licenses.

Application and underwriting *continued ...*

- ☐ **Department of Homeland Security Records Consent Form (form NB6120)**
- ☐ **Medical exams and laboratory tests:** For all cases, an approved examiner in the U.S. must medically examine all proposed insureds in the proposed insured's native language. If a bilingual medical examiner is not available, an interpreter must also be present at the time of any examinations and provide answers to any questions asked by the examiner.
- ☐ **Attending Physician Statement (APS):** Based on the proposed insured's age and the death benefit amount requested, an APS in English must be provided. If the APS requires translation, a third-party certified translation agency or a translator who is vetted and approved by our underwriting department must be used.

➔ REQUIREMENTS FOR **FOREIGN NATIONAL APPLICATIONS ONLY:**

- ☐ **Financial Professional and Policy Owner Certification and Agreement (form NB6119):** For all cases, the financial professional and the proposed owner must complete and individually sign this form.
- ☐ **Foreign National Questionnaire (forms ICC19-NB6115 or NB6115-FL):** For all cases, the proposed owner and proposed insured (if different) must complete this form entirely. Any missing information will delay the application process.
- ☐ **Application:** For all cases, the proposed owner and proposed insured (if different) must complete the U.S. state-specific application. These applications can be found on Apply***NOW*** digital submissions platform.
- ☐ **Nonresident Sales Form (form NBAL6078):** For all cases, the proposed owner must complete and sign this form along with the financial professional.
- ☐ **U.S. mailing address:** We will not accept P.O. box addresses; the proposed owner must have a valid physical U.S. mail address and provide their relationship to the address. They may not use the financial professional's address, the financial professional agency's address, or the address of anyone who is associated with the solicitation of the policy.
- ☐ **Foreign government ID number:** For all cases, if the proposed owner and proposed insured (if different) are not a U.S. citizen or entity, their foreign government ID number must be provided with their application. Failing to provide this information will delay the completion of the application process.
- ☐ **W-9 or W-8 BEN form:** For all cases, proposed foreign owners who claim U.S. residency for tax purposes must provide a copy of their W-9 that includes their SSN or TIN. Proposed owners and proposed insureds who do not have an SSN or TIN must provide a copy of their W-8 BEN.
- ☐ **Certificate of Foreign Language Interpretation (form NB6121):** If the proposed owner and proposed insured (if different) need any materials translated or the meeting interpreted, they must submit this form with their application. The financial professional or those who benefit from the sale of the policy may not translate the materials or interpret any meetings.
- ☐ **Employment Authorization Documents (EAD):** If the proposed foreign owner or proposed insured (if different) is gainfully employed in the U.S., they must provide a current copy of their Social Security card, respective EAG, I-797 Approved Notice, or other United States Citizenship and Immigration document that confirms their eligibility to work in the U.S.
- ☐ **Certification of Trust Form (form NBAL0049):** If applicable, the trustee must complete and provide this form if a trust is named as the policy owner.

Application and underwriting *continued ...*

☐ **U.S. bank statements:** For all cases, the proposed owner must pay premium from a U.S. checking account that has been open for a minimum of three months. The proposed owner must provide full copies of their current and three-month bank statements including all transaction activities. If their designated bank account does not contain enough balance to pay the initial premium, they must provide details or an explanation of the source of their funds. We do not accept the location of the funds (for example, "wire from another bank account") as clarification.

☐ **Inspection report:** Required for cases above $5,000,000 or for cause.

☐ **Third-party financials:** Required for cases above $5,000,000 or for cause.

Acceptable forms of third-party financials:

- Supporting documentation with attorney signature
- Verified and signed CPA statement with supporting documentation
- Audited CPA statement
- Broker/dealer statement
- Tax return
- Tax assessment or appraisal
- Verified and signed personal banker statement with supporting documentation

ADDITIONAL UNDERWRITING AND COMPLIANCE REQUIREMENTS

On a case-by-case basis, Allianz may request a comprehensive foreign background check. For more details, please see above or contact our underwriting department. Additional requirements for the proposed owner and proposed insured (if different) may include:

- Request for required information (if not provided)
- For face amounts over $5,000,000, Allianz requires the proposed insured to participate in a phone interview and provide third-party financials. An Allianz vendor will call the proposed insured to verify their application information and ask additional questions.
- Comprehensive Anti-Money Laundering (AML) review with their application

To expedite AML review, confirm that the proposed owner's application includes the following information:

- Foreign Government ID number
  If this information is absent, it will delay our decision for the application.
- Western name, if used
- Spouse's name, if using jointly held assets to justify the death benefit or if the couple shares a joint bank account
- Name and, if possible, the locations or Tax IDs of entities the proposed owner owns (25% or higher share)
- Proposed owner and proposed insured's connection to the U.S.
- Addresses: home, property, relatives, etc.
- Copies of current and three-month full bank statements including all transaction activities. If the proposed owner's bank account does not contain enough balance to pay the initial premium, provide specific arrangements for obtaining from an alternative source. Location of the funds ("wired from another bank account," for example) is not an acceptable clarification.
- All copies must be color copies or PDFs. No pictures will be accepted.
- Source(s) of wealth
- Foreign employer name (if applicable)

While it may add time to the application process, Allianz can process the application faster when you provide the additional information above.

Placing a policy and inforce servicing

GETTING THE POLICY IN FORCE

Once Allianz approves the application, the following steps must take place to get the policy in force.

- ✓ The financial professional delivers the policy in the U.S. state in which the application was solicited and signed.
- ✓ The proposed owner signs the delivery receipt in the U.S. state in which the application was solicited and signed.
- ✓ The proposed owner sends premium payment from a U.S. bank account they own to Allianz via domestic wire, personal check, or electronic draft.

Review program

In compliance with the stated guidelines, all Global Citizen Program life insurance sales are subject to specific review and analysis based on the risks Allianz determines through underwriting.

In these reviews, Allianz may inspect all aspects of the producer participating in the Global Citizen Program, including a producer's qualifications and certifications, their sales activities, applications, questionnaires, policy delivery, policy administration, and compliance with the Global Citizen Program guidelines.

Policy administration

For all policies issued through the Global Citizen Program, policy owners must pay all initial and subsequent premium payments to Allianz in U.S. currency through a U.S. bank.

For all initial and subsequent correspondence and policy administration, the policy owner must communicate from a U.S. address.

There may be restrictions on servicing and payment of claims for these policies (e.g., claims must be paid to a U.S. account). Portal Access may not be available outside of the U.S.

HAVE QUESTIONS? Contact the Allianz Underwriting Team **800.950.7372**