



You're In Charge®

WealthProtection ExpertiseSM

Foreign national guidelines

Lincoln Underwriting



LIFE SOLUTIONS

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

Get to know our foreign national guidelines

When your foreign national clients need life insurance protection, tell them your compass points in one direction — to Lincoln Financial Group. You'll enjoy value and customer-focused service from the industry-leading Underwriting team you trust.

Eligibility

Clients must...



Have significant, legitimate interests in the United States and have been physically present in the United States for 15 days in the preceding 12 months.* U.S. interests include one of the following:

- U.S. residence
- Other significant U.S. property interests
- Primary employment in the U.S.
- Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S.
- Have a U.S. brokerage account for the past six months with a minimum balance of \$500,000



Be 18 to 80 years old and a citizen of a country on the approved countries list that's featured in this brochure.

Must have a basic understanding of the English language. If translation assistance is needed for completion of the paramedical exam, please contact Vendor Management.



Have a Social Security number (SSN), Tax ID number (TIN), or completed an IRS Form W-8.

*For spouses of foreign nationals without their own nexus to the U.S., the amount of individual coverage available will be limited to the lesser of the amount of coverage on the spouse (with the nexus to the U.S.) or \$2.5 million. Applications on both spouses must be submitted concurrently. All solicitation, application, exams and lab tests must be completed in the U.S. If the spouse with nexus to the U.S. is declined or the case is closed or withdrawn for any reason, no offer will be made to the spouse without nexus. This does not apply to survivorship products.

See our coverage capabilities

Product and ratings

- Permanent products for U.S. and non-U.S. citizens
- Term insurance available for U.S. citizens living abroad
- Preferred plus and preferred available if acceptable medical history reports are submitted
- Ratings up to Table D
- Table Reduction Program (TRP) up to age 70

Autobind and jumbo limits

- \$25 million autobind limit
- \$35 million jumbo limit

Lincoln offers Spanish and Japanese translations of attending physician's statements at no cost for formal applications.

For more information, please contact your Lincoln underwriter.

Policy requirements

- 1 All solicitation must occur in the United States and meet Lincoln's situs guidelines
- 2 Application, medical exams, labs and tests completed in the United States
- 3 An attending physician's statement translated into English by a nonrelated third party vendor
- 4 A Foreign Travel and Residence Supplement
- 5 A cover letter from the producer that outlines the insurance coverage need
- 6 Policyowner must be the insured, a family member, business or U.S. trust
- 7 U.S. bank or brokerage account statements from the last six months, if the account is the only nexus to the United States

Coverage exclusions

Certain occupations make clients ineligible for coverage

- Elected officials
 - Public figures
 - Members of the diplomatic corps
 - Journalists
 - Judicial and law enforcement personnel
 - Foreign military personnel
 - Missionaries
 - Trade union officials
 - Other high-profile occupations
- An aviation exclusion rider is required for all private pilots.*

For guideline purposes, a foreign national is

- A citizen of a country included on our approved countries list (next page) who lives in the United States without a permanent visa
- A citizen of a country on our approved countries list who has lived outside the United States for more than 12 weeks out of the year in one of the approved countries
- A U.S. citizen or a permanent resident (green card) living abroad for longer than 12 weeks out of the year in one of the approved countries



Here are the countries that meet our foreign residence guidelines as of July 2015:

American Samoa	Cook Islands	Hong Kong	Monaco	Saint Lucia
Andorra	Costa Rica	Hungary	Montenegro	Saint Vincent and the Grenadines
Anguilla	Curacao	Iceland	Montserrat	San Marino
Antigua	Cyprus	India*	Morocco	Singapore
Argentina	Czech Republic	Ireland	Netherlands	Slovakia
Aruba	Denmark	Israel*	Netherlands Antilles	South Korea
Australia	Dominica	Italy	New Caledonia	Spain
Austria	Dominican Republic	Jamaica	New Zealand	Sweden
Bahamas	Ecuador*	Japan	Northern Mariana Islands	Switzerland
Barbados	Estonia	Kuwait	Norway	Taiwan
Belgium	Falkland Islands	Latvia	Panama	Trinidad and Tobago
Belize	Finland	Liechtenstein	Paraguay	Turkey*
Bermuda	France	Lithuania	Peru	Turks and Caicos
Brazil	French Guiana	Luxembourg	Philippines*	United Arab Emirates
Brunei	French Polynesia	Macau	Poland	United Kingdom
Bulgaria	Germany	Malta	Portugal	Uruguay
Canary Islands	Greece	Marshall Islands	Romania	Vatican City
Cayman Islands	Greenland	Martinique	Saint Kitts and Nevis	Virgin Islands
Chile	Grenada	Mexico		
China*	Guadeloupe			

*Residence only in certain cities or regions will be acceptable as follows:

China—residence in major city such as Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin

Ecuador—Quito only

India—residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat

Israel—residence in any part of Israel, except the West Bank

and the Gaza strip

Philippines—residence in Manila

Turkey—residence in Istanbul and Ankara

Please note: Foreign travel and/or residency in designated high-risk areas of certain countries may be uninsurable. Contact your underwriting team for details.

Take charge with the Underwriting team you trust.
Find out more about our foreign national coverage today!

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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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