

Guardian Underwriting Unwrapped

Guardian Underwriting Guidelines for Foreign Nationals

At Guardian, we believe in “the ease of placing business” with us on several fronts, including innovative programs and underwriting guidelines. We want to help producers market to foreign nationals that live or have financial interests in the United States.

We define foreign nationals as citizens of another country who may be residents of the U.S. without permanent visas, are residents of a foreign country, or are U.S. citizens living abroad.¹ Various factors impact the underwriting decisions.

Eligibility

- Age 18-70
- Must demonstrate a financial connection to the U.S. (works or resides in U.S., owns property or business in U.S.)
- Must demonstrate a need for U.S. based coverage
- Personal insurance needs only

Requirements

- Application, exam, and any medical tests completed in the U.S. Policy also delivered in the U.S.
- Third party verification of financials (i.e. CPA, Attorney)
- Cover letter detailing the U.S. insurance need and reason for amount requested
- Foreign Travel or Residence Supplement
- Medical records (APS) are translated into English
- Social security number or tax ID number
- Owner is an irrevocable U.S. life insurance trust with a tax ID number⁵
- Premiums paid in U.S. dollars from a U.S. bank account – Foreign wires will not be accepted
- No private aviation or rated avocation
- No Premium financing⁷
- Photocopy of all pages of the client’s passport and visa
- Cover letter from agent confirming solicitation took place in the U.S. for clients whose primary residence is outside the U.S.

Coverage

- Autobind available up to a maximum of \$30 million (inclusive of Guardian retention)²
- Jumbo limit of \$35 million
- Permanent products only³
- Preferred classifications may be available
- Table rating up to Table 4 (200%)⁴

Foreign Travel and Residence Questionnaire

Customer Service Office
3000 Burgess Place
Bethlehem, PA 18017

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.
(Please check appropriate company. In this form, "the Company" is the insurer checked above.)

FOREIGN TRAVEL AND RESIDENCE QUESTIONNAIRE
Note, this form could be used for either the proposed insured or policyowner

Name: _____ Please Print _____ Date of Birth: _____ Owner Insured

1. Country of origin: _____

2. Current citizenship: _____

3. Date of entry into the United States: _____

4. Visa type, symbol, number and expiration date: _____

5. Employer: _____

Address: _____

Date of Hire: _____

6. Occupation/Duties: _____

7. List your assets/property both within and outside the USA _____

8. Have you traveled or resided outside the United States in the past 2 years? Yes No (If Yes, please complete below)


City & Country Visited	Dates of Stay (Duration)	Purpose of Travel (Business, pleasure, family visit, etc.)

9. Do you have any future plan to travel or reside outside the USA? Yes No (If Yes, please complete below)

City & Country Visiting	Dates of Stay (Duration)	Purpose of Travel (Business, pleasure, family visit, etc.)

10. Please provide a brief description of your duties while traveling or residing abroad: _____

11. Will you be traveling to hazardous areas or war zones? _____

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Eligible Countries⁶



American Samoa	Czech Republic	Lithuania	Saint Vincent and the Grenadines
Andorra	Denmark	Luxembourg	San Marino
Anguilla	Dominica	Macau	Singapore
Argentina	Estonia	Malta	Slovakia
Aruba	Falkland Islands	Monaco	Slovenia
Australia	Finland	Montserrat	South Korea
Austria	France	Netherlands	Spain
Bahamas	Germany	Netherlands Antilles	Sweden
Barbados	Greece	New Zealand	Switzerland
Belgium	Greenland	Northern Mariana Islands	Taiwan
Belize	Guadeloupe	Norway	Turks and Caicos
Bermuda	Hong Kong	Oman	United Arab Emirates
Brazil	Hungary	Poland	United Kingdom
Brunei	Iceland	Portugal	Uruguay
Canada	Ireland	Qatar	Vatican City
Canary Islands	Italy	St. Kitts & Nevis	Virgin Islands
Cayman Islands	Japan	San Lucia	
Chile	Latvia		
Cyprus	Liechtenstein		

¹ Cannot be a politician, journalist, public figure, missionary, government leader or employee, member of the judiciary, law enforcement official, trade union official, foreign military personnel, or any high profile occupation.

² Varies by age and country.

³ Waiver of Premium, Long Term Care, and Accidental Death Benefit Riders are not available.

⁴ ESP table shave program does not apply.

⁵ Any other ownership arrangement must be approved by Underwriting prior to submission.

⁶ This list may change. Other countries will be considered on a case by case basis.

⁷ Subject to underwriting review, we may allow traditional U.S. based premium financing on our \$12 million internal retention.

Contact Underwriting for additional information.



GUARDIAN[®]