

Security Mutual Life: Foreign Nationals and Foreign Residents

FIRST AND FOREMOST A CAUTION: Security Mutual cannot solicit business outside of the United States, other than the U.S. Virgin Islands.

Our interest is in proposed insureds ages 18-70 who are seeking permanent plans of life insurance coverage.

Provide us with a letter/e-mail with the following information with respect to the proposed insured:

- Name
- Date of birth
- Country of birth
- Current citizenship
- If not a U.S. citizen-visa type, symbol, number and expiration date
- Employer name, address, and length of employment
- Occupation and specific duties
- Amount of insurance applied for and in force
- Details of future plans for foreign travel or residence outside the USA. If foreign travel is planned, provide details for each country to include specific cities, duration and purpose of each stay.
- Circumstances leading to this solicitation (including how the proposed insured came to your attention).

We require that proposed insureds who are not U.S. citizens or holders of a Green Card have one of the following U.S. connections:

1. A U.S.-domiciled trust owns the policy. The solicitation is made in the U.S. The trustee signs the Part One as owner in the U.S. and the policy is delivered in the U.S.
2. The proposed insured is employed by a U.S. corporation. The corporation will own the policy (example: Keyperson coverage), a corporate officer signs the Part One as owner in the U.S. and the policy is delivered in the U.S.
3. The proposed insured owns a home or business in the U.S., purchases coverage while in the U.S. and the policy is delivered in the U.S.

Underwriting foreign nationals and foreign residents is subject to change, so please call the Underwriting Department to discuss your potential sales **PRIOR** to taking an application. Our underwriting of foreign nationals and foreign residents is done in partnership with our facultative reinsurers. Once an application is submitted, additional requirements including an inspection report may be required.

*** CURRENT TRAVEL WARNINGS**

For a list of current travel warnings by country please visit the following site managed by the Bureau of Consular Affairs, U.S. Department of State, <http://travel.state.gov>.