



Underwritten by
United of Omaha Life Insurance Company
Mutual of Omaha Insurance Company
Mutual of Omaha Affiliates

FOREIGN NATIONAL AND IMMIGRANT RESIDENCY POLICY

Permanent residents living permanently in the United States

An individual with a valid Permanent Resident Card (also known in layman’s term as a “Green Card” or Alien Registration Receipt Card) may be eligible to apply for life and/or health insurance coverage. Such permanent resident will only be considered if the individual meets all four requirements listed below:

1. Has in his/her possession his/her valid Permanent Resident Card.
2. Lives in the United States for a minimum of 12 continuous months to apply for life insurance and 36 continuous months to apply for health products.
3. Has a minimum annual income of \$20,000 from U.S.-based assets or entitlement benefits (i.e.) social security or pension benefits) or U.S.-based employment. Income from government assistance programs, supplemental security income (SSI) or social security disability income (SSDI), cannot be included.
4. Completes the Foreign National and Foreign Travel Questionnaire and submit with application.

Temporary Visa holders living in the United States

Individuals who have the following valid temporary work visas may be considered for life insurance coverage (not health insurance coverage):

- E-1
- E-2 (Spouse and children under age 21 can also qualify for an E2 visa)
- H-1B
- H-4 (for spouse and children under age 21 of H-1B visa holders)
- L-1
- L-2 (for spouse and children under age 21 of L-1 visa holders)

Those individuals who do not hold current valid acceptable visas as listed above will not be eligible for coverage.

Residents of foreign countries

We will consider residents of foreign countries on a case by case basis. Foreign residents should have substantial financial ties to the US including well documented personal and/or business assets and taxable income or employees of US or multinational companies to be considered.

Business should be written in the US, medical records must be obtainable and translated, premiums paid in US dollars and financially justified. “Offshore” ownership trusts are not acceptable. In addition, the face amount of the policy applied for must be equal to or less than the companies’ retention limit.

The producer or sales manager must contact the appropriate Life Underwriting manager to obtain pre-approval prior to submitting an application. If pre-approval is given and an application is submitted, the appropriate manager in Life Underwriting will make the final determination of whether the proposed insured’s visa or residence status is acceptable.