

High-net-worth foreign national market

Program overview and underwriting guidelines

August 2026



Solutions for the growing global market

The global economy is valued at \$126 trillion.* High-net-worth foreign individuals often have global lifestyles and cross-border interests, yet their goals for protecting and transferring wealth are remarkably similar.

Backed by extensive experience and expertise, we help clients with U.S. ties navigate the complexities of generational wealth transfer.

Our high-net-worth foreign national (HNWFN) market program features specialized underwriting guidelines and customized solutions designed specifically for the unique needs of this market.

* Econ Coaching. (n.d.). World GDP by country 2026: The top 25 economies vs the rest. <https://econcoaching.com/world-gdp-by-country-2026-the-top-25-economies-vs-the-rest>



Who is an “eligible client?”

- High-net-worth foreign nationals living permanently abroad and with a regular and ongoing connection to the U.S. who have a need for life insurance.
- U.S. citizens, permanent residents with green cards, and applicants with temporary green cards living abroad for more than 12 weeks per year.

Note: Generally, U.S. citizens and permanent residents will be considered under domestic underwriting requirements, if they permanently live in the U.S.

A “permanent resident” is a U.S. resident with a green card who intends to remain permanently in the U.S. and has multiple other evidences of permanence, such as owning a home, marriage to a U.S. citizen or long-term U.S. employment.

Submission cover letter

Cover letters are very important when submitting life insurance applications and are highly recommended for this market. A well-written cover letter should:

- Introduce the client.
- Provide coverage details and the client’s insurance needs.
- Confirm the client’s nexus or connections to the U.S.
- Outline the client’s current health and medical history.

Please review our “Tips for an Effective Client Cover Letter” flyer (LIM-1549) for more information.

Who qualifies to be insured?

Basic underwriting qualifications

A proposed insured must be an eligible client who has **all** of the following:

- A valid passport.
- A temporary U.S. visa.
- A global net worth of at least \$1 million (U.S.).
- A U.S. nexus/connection.

Note: For citizens of countries participating in the U.S. Visa Waiver Program, a visa is not a requirement. For a list of these countries, please visit the U.S. Department of State website.

For citizens of Mexico, a border crossing card is acceptable if the card is not expired. A copy of a valid passport must be provided.

U.S. nexus/connection

The eligible client must satisfy **one** of the following U.S. nexus/connection requirements:

- Own real estate in the U.S.
- Own a business in the U.S.
- Be an employee of a U.S.-domiciled company.
- Have primary employment at a company located in the U.S.
- Have U.S. tax liability.
- Have immediate family residing in the U.S.
- Travel on a regular or ongoing basis to the U.S. for business or pleasure.
- Have a U.S. bank account or brokerage account.

Note: Evidence of a U.S. nexus/connection must be documented in a cover letter and in section 5b of the Symetra Solicitation, Sales and Service Agreement form.

If the U.S. bank account or brokerage account is the only nexus/connection, we require a \$10,000 minimum balance that’s at least one month old.



Advisories

The following proposed insureds will not qualify:

- Missionaries
- Judges, politicians, government officials
- Journalists
- Military, police, security personnel
- Professional athletes and entertainers
- Those with aviation risks
- Those traveling to any country where an adverse U.S. travel advisory has been issued

Important clarification:

This material does not offer advice or consider the impact of applicable state or foreign laws and regulations or income or estate tax treaties between the U.S. and other countries upon prospective insureds and policyowners. The laws and regulations of some countries may limit or prevent their residents or citizens from purchasing life insurance outside of their country of residence. Eligible clients should be advised to consult with their own tax, legal and financial planners to ensure compliance with their particular home foreign country requirements.

Who can own the policy?

Currently, we allow two types of ownership:

- **Direct ownership** by individual foreign nationals.
An IRS W-8BEN form is required in all cases with direct ownership.
 - The owner/insured is responsible for confirming that the laws and regulations of their country allow for their direct ownership of the applied-for life insurance policy.

Note: In addition to the completed application and any state required forms, please complete and submit the Symetra High-Net-Worth Foreign National Market for Non-U.S. Owner package (form LU-1097 or LU-1097/NY in New York).

- **U.S. ownership** for individual foreign nationals.
Acceptable types of U.S. ownership include:
 - An immediate family member who resides in and is a permanent resident of the U.S. and separately satisfies all the insured's basic underwriting qualifications (listed on previous page).
 - A U.S. corporation, partnership or limited liability company, provided the entity has a valid U.S. Tax Identification Number (TIN).
 - A U.S. trust with a valid TIN.

Note:

- Applicants should consult with a tax and legal professional to ensure they obtain the appropriate tax ID for the U.S. trust that will own the policy.
- The trust and trustee must complete the Symetra Trustee Certification form.
- In addition to the completed application and any state-required forms, please complete and submit the Symetra High-Net-Worth Foreign National Market for U.S. Owners package (form LU-1122 or LU-1122/NY in New York). U.S. citizens living abroad or engaging in extensive foreign travel are not required to complete or submit this package, as it is exclusively intended for foreign national applicants.
- Foreign entities, foreign trusts or foreign corporations are not allowed to act as owners and/or beneficiaries of the life insurance policy.

How is the policy solicited and delivered?

- All solicitation must take place in the U.S., while the insured and policyowner (if different) are legally and physically present in the U.S.
- Solicitation includes the entire insurance process: marketing, illustration, application, underwriting, medical examinations and tests.
- Paper and/or electronic applications and any additional forms must be completed, signed and dated by the insured and policyowner (if different) while in the U.S.
- The signature date on all forms must be the date the applicant and/or insured signed, not the date the application is submitted (if different). Please be sure all forms are fully completed and in good order so the applicant is not required to return to the U.S. to correct and sign the forms again.
- The program requires a valid U.S. address. Acceptable options include the policyowner's address, the attorney-in-fact's address under limited power of attorney (LPOA), or a U.S. Post Office Box.
- If applicable, the Department of Homeland Security Records Consent Form (Form I-94) allows Symetra to verify when the applicant enters and departs from the U.S.
- Medical examinations performed outside the U.S., in a U.S. embassy in a foreign country, or on a vessel in international waters will not be accepted.
- Policy delivery must take place in the U.S. to the policyowner or to the designated attorney in fact. The policy will either be delivered in person or delivered by mail to the address in the state where the policy was solicited and the application was taken.

Any delivery requirements will be sent to the producer by mail or email and must be completed with the applicant's wet signature.

The attorney in fact must be a full-time U.S. resident with an available street address, over 18 years old and a professional, a family member, or a trusted close friend. The attorney in fact cannot be an individual involved with the sale, solicitation or marketing of the life insurance policy.
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account held in the name of the policyowner. If the premium payer is someone else other than proposed insured or the proposed owner, please complete the payer information requested in the application. Premium payments received from other payers that are not included in the application are subject to full review. Additional information will be required and could delay the policy placement. We always reserve the right to reject any payments, including transfers to and from a bank or other financial institution based on underwriting standards, regulatory restrictions, or Symetra's payments policy.
- An online portal is available for policyowners to view their policy. No changes or transactions will be available online. The portal may not be available in all countries or jurisdictions.



What are Symetra's medical underwriting requirements?

In addition to our routine medical underwriting requirements, all of the following apply:

- All medical examinations and labs must be completed in the U.S.
- Where applicable, a five-year medical history from all appropriate physicians and medical facilities must be provided.
- Attending physician statements (APS) must be submitted in English or translated into English by an independent, certified, third-party translation agency. Symetra will reimburse translation expenses up to \$400 for permanent life insurance policies and \$300 for term life insurance policies. To be eligible for reimbursement, all required documentation must be submitted within 90 days of the policy being issued and placed in force.

What are Symetra's financial underwriting requirements?

Based on the face amount applied for, in addition to our routine financial underwriting requirements, we may also require, at our discretion, one or more of the following:

- Verification in writing of all financial documentation by an independent third party, such as a CPA or attorney.
- Letters of reference from financial institutions with account values and duration of the relationship. If not provided, detailed account statements must be submitted to support the declarations of financial worth.
- A minimum of two years of resident-country tax returns.
- Business-tax returns for the past two years, including all schedules if the business comprises more than 15% of the net worth and is not reported as "pass-through."
- Valid evidence of ownership of property outside of the U.S. and the most recent tax assessments.

What are the due diligence requirements?

In addition to domestic anti-money-laundering (AML) and Office of Foreign Assets Control (OFAC) procedures:

- The identity of the eligible client must be verified with a copy of a valid passport or U.S. visa.
- The I-94 arrival and departure records will be reviewed.
- The W-8BEN beneficial owner tax withholding and reporting form will be reviewed.
- Enhanced due diligence will be used to determine if an eligible client is:
 - A "politically exposed person" (PEP), which includes individuals who are, or have been, entrusted with prominent public functions or their family members and close associates; or
 - Living in a country designated as a "tax haven," a Financial Action Task Force (FATF) money-laundering designation, or a Financial Crimes Enforcement Network (FinCEN) special measures high-risk country or jurisdiction.
- The Symetra AML Compliance Team may conduct online records and PEP searches on policyowners and insureds who are foreign nationals or non-U.S. residents, and will determine if the owner/insured's country of residence is on the tax haven, FATF or FinCEN list. Symetra may order third-party reports and require additional documentation during this process.

Is premium financing allowed in the high-net-worth foreign national market?

- Premium financing of HNWFN cases is available for eligible clients with net worths of at least \$5 million and annual incomes of at least \$200,000.
- For additional information, please review our Premium Financing Guidelines (LIM-1419) and Premium Financing Checklist (LIM-1420).

What are the guidelines for post-issue communications?

- All post-issue communications regarding the policy, including premium notices and grace and lapse notices, will be mailed to the address of record in the U.S. The policyowner is responsible for timely monitoring and ensuring receipt of all policy communications sent to any of their specified U.S. addresses.
- The policy's death benefit is payable in USD to a U.S. mailing address or a U.S. bank account.
- We strongly suggest European Union customers direct all correspondence to their U.S.-based attorney in fact.

What are Symetra's underwriting parameters?

	"A" Countries	"B" Countries	"C" Countries
Eligible issue ages¹	20-75	20-75	20-70
Available products	Symetra's permanent and term life insurance products ²	Symetra's permanent and term life insurance products ²	Symetra's permanent and term life insurance products ²
Risk classes	All risk classes	Preferred and Standard	Standard ³
Maximum table rating	Table D	Table D	Table D
Capacity	\$30 million	\$30 million	Facultative only
Jumbo limit	\$50 million	\$50 million	\$50 million
Minimum face amount⁴			
Permanent insurance	\$1 million	\$1 million	\$1 million
Term insurance	\$3 million	\$3 million	\$3 million
Symetra GoodLife Rewards⁵	Available	Available	Not available

Full underwriting is required for the HNWFN market. Other types of underwriting are not allowed.

¹ Minimum issue ages may vary by product. Please refer to the product-specific fact sheet for more information.

² Excludes Symetra Swift products.

³ Rate classes are determined by reinsurance review.

⁴ Minimum face amounts are \$1 million for permanent policies and \$3 million for term policies. Smaller policies cannot be combined to meet the minimum requirement.

⁵ Applicants from "A" and "B" countries may be eligible for Symetra's GoodLife Rewards program, available only on Symetra's permanent life insurance products.

Symetra country code classification list and capacity

Country lists and/or ratings and capacity will change as world conditions change. At its discretion, Symetra may change a country's rating and/or capacity at any time. If you have any questions prior to submitting a case, please check with Symetra's underwriting team.

Keep in mind that countries may change as laws change or Symetra becomes aware of such changes in these countries prohibiting or restricting the ability of their residents and citizens to buy, own or purchase U.S. life insurance.

Country	Class	Country	Class	Country	Class
Albania ¹	B	Colombia - metropolitan areas ⁷	B	Hungary	A
Algeria ^{1,2}	B	Colombia - all other areas ⁸	C	Iceland	A
American Samoa	A	Comoros	C	India - metropolitan areas ¹¹	B
Andorra	A	Cook Islands	A	India - all other areas ¹²	C
Anguilla	A	Costa Rica	A	Indonesia	B
Antigua and Barbuda	A	Croatia	A	Ireland	A
Argentina	A	Curacao	A	Ireland (Northern)	A
Armenia ³	B	Cyprus	A	Italy	A
Aruba	A	Czech Republic	A	Jamaica	B
Australia	A	Democratic Republic of the Congo ¹	C	Jordan ¹³	B
Austria	A	Denmark	A	Kazakhstan	B
Azerbaijan ⁴	B	Dominica	A	Kiribati	C
Bahamas	B	Dominican Republic	B	Kosovo ^{1,14}	C
Bahrain	A	East Timor	C	Kuwait ^{1,15}	A
Bangladesh ⁵	C	Ecuador	C	Kyrgyzstan	C
Barbados	A	Egypt	C	Laos ^{1,16}	C
Belgium	A	El Salvador	C	Latvia	A
Belize	C	Estonia	A	Liechtenstein	A
Bermuda	A	Falklands Islands	A	Lithuania	A
Bhutan	B	Federated States of Micronesia	B	Luxembourg	A
Bolivia ¹	C	Fiji	B	Macedonia ¹	B
Bosnia and Herzegovina ¹	A	Finland	A	Malaysia ¹⁷	A
Botswana	C	France	A	Maldives	B
Brazil	B	French Guiana	B	Malta	A
British Virgin Islands ¹	A	French Polynesia	A	Marshall Islands	C
Brunei	A	Georgia ⁹	B	Martinique	A
Bulgaria ¹	A	Germany	A	Mauritius	B
Cambodia	C	Greece	A	Mexico - metropolitan areas ¹⁸	A
Canary Islands	A	Greenland	A	Mexico - all other areas ¹⁹	B
Cape Verde/Cabo Verde	B	Grenada	B	Monaco ¹	A
Cayman Islands	A	Guadeloupe	A	Mongolia	B
Chile	A	Guatemala - metropolitan areas ¹⁰	B	Montenegro ¹	A
China - metropolitan areas ⁶	A	Guatemala - all other areas	C	Montserrat	A
China - all other areas	B	Guyana	C	Morocco	B



Country	Class
Namibia	C
Nauru	C
Nepal ¹	C
Netherlands	A
Netherlands Antilles	A
New Caledonia	C
New Zealand	A
Northern Mariana Islands	A
Norway	A
Oman	A
Palau	A
Panama	A
Paraguay	B
Peru - metropolitan areas ²⁰	B
Peru - all other areas ²¹	C
Philippines ²²	C
Poland	A
Portugal	A
Qatar	A
Romania ¹	A
Saint Kitts and Nevis	A

Country	Class
Saint Lucia	A
Saint Vincent and the Grenadines	A
Samoa	B
San Marino	A
Sao Tome and Principe	C
Saudi Arabia ²³	B
Serbia ¹	A
Seychelles	B
Singapore	A
Sint Maarten	A
Slovakia	A
Slovenia ¹	A
Solomon Islands	B
South Africa	C
South Korea	A
Spain	A
Sri Lanka	B
Suriname	B
Sweden	A
Switzerland	A
Taiwan	A

Country	Class
Tajikistan ²⁴	C
Thailand	B
Tonga	B
Trinidad and Tobago	B
Tunisia	B
Turkey ²⁵	C
Turkmenistan ^{1,26}	C
Turks/Caicos	A
Tuvalu	C
U.S. Virgin Islands	A
United Arab Emirates	B
United Kingdom	A
Uruguay	A
Uzbekistan ²⁴	B
Vanuatu	C
Vatican City	A
Vietnam ¹	B

¹ Individual consideration and additional review.

² Excluding borders with Libya, Mali, Mauritania and Niger.

³ Excluding disputed Nagorno-Karabakh region and border with Azerbaijan.

⁴ Excluding Nagorno-Karabakh and border with Armenia.

⁵ Excluding Dhaka and the Southeast region including the Chittagong Hill Tracts.

⁶ Including Beijing, Guangzhou, Hangzhou, Macau, Ningbo, Shanghai, Shenzhen and Suzhou. Only Hong Kong is subject to individual consideration and additional review.

⁷ Including Barranquilla, Bogotá, Cali, Cartagena and Medellín.

⁸ Excluding Aruca, Cauca, Norte de Santander and Colombia-Venezuela border.

⁹ Excluding Abkhazia and S. Ossetia.

¹⁰ Including Guatemala City.

¹¹ Including Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Mumbai and Pune.

¹² Excluding border region with Pakistan, and Kashmir and Jammu states.

¹³ Excluding border region with Iraq and Syria.

¹⁴ Individual consideration for regions bordering Serbia.

¹⁵ Excluding border region with Iraq.

¹⁶ Excluding Xaisomboun.

¹⁷ Excluding eastern Sabah and islands off the coast.

¹⁸ Includes Guadalajara, Mexico City and Monterrey.

¹⁹ Excluding Colima, Guerrero, Michoacan, Sinaloa, Tamaulipas and Zacatecas.

²⁰ Including Lima.

²¹ Excluding border Loreto region with Colombia.

²² Excluding Mindanao and southern Sulu Archipelago islands.

²³ Excluding border regions with Iraq and Yemen.

²⁴ Excluding border with Afghanistan.

²⁵ Excluding border regions with Iran, Iraq and Syria.

²⁶ Excluding border with Afghanistan and Iran.

Note: For individuals with permanent residence or travel to Israel, please consult with underwriting. Excludes Gaza and the West Bank.

Juvenile coverage

Coverage for juveniles is available, and all of the following requirements apply:

- The juvenile must be a U.S. citizen and have a valid U.S. passport or U.S. birth certificate.
- A copy of the passport main pages or the U.S. birth certificate must be submitted with the life insurance application.
- An APS will be required on all cases.
- At least one parent must have \$1 million of life insurance coverage with Symetra and comply with all of our program qualification requirements. This is a mandatory requirement.*
- The owner of the policy must be a parent. A copy of the owner's passport must be submitted with the life insurance application.
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account held in the name of the policyowner.
- Coverage is only available for "A" and "B" countries.

	Symetra CAUL	Symetra Accumulator VUL
Eligible issue ages	From 15 days up to age 15	From 15 days up to age 15
Risk classes	Juvenile only	Standard only
Minimum face amount*	\$100,000	\$100,000
Maximum face amount*	\$100,000: Ages 15 days up to age 3 \$500,000: From age 3 up to age 15	\$100,000: Ages 15 days up to age 3 \$500,000: From age 3 up to age 15

* Unless state laws mandate different maximum limits.



Why Symetra?

Symetra is a financial services company that provides solutions for affluent global clientele. Our vision is to create a world where more people have access to financial freedom.

Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



Our headquarters are located in Bellevue, Washington.



www.symetra.com
www.symetra.com/ny

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Symetra Life Insurance Company.

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Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Life insurance is issued by Symetra Life Insurance Company (SLIC). Products, riders, features, terms and conditions may not be available in all U.S. states or any U.S. territory.

SSI and SLIC are affiliates and are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

In New York, term life insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Symetra Accumulator VUL is a flexible-premium adjustable variable life insurance policy issued by SLIC and is usually issued under policy form number ICC21_LC1, where available.

Symetra CAUL is a flexible-premium universal life insurance policy issued by SLIC and is usually issued under policy form ICC14_LC2, where available.

Variable life insurance can only be sold by registered representatives.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

Symetra's high-net-worth foreign national (HNWFN) market program may have new or amended rules and restrictions, and it is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

Restrictions may apply to Symetra GoodLife Rewards and it is subject to change without notice.