

# 5 ways to qualify foreign national clients with Lincoln

When you work with the foreign national market, choose industry-leading underwriting to help you get the job done.

## Good to know

Foreign nationals seeking U.S.-based life insurance coverage must have been in this country for 15 days during the past 12 months. Don't forget the necessity of having significant, legitimate interests in the U.S.

## Great to know

5 ways to establish U.S. interest with Lincoln:

- 1 U.S. bank or brokerage account for the past six months with a minimum balance of \$500,000
- 2 U.S. residency
- 3 Significant U.S. property interest
- 4 Primary Employment in the U.S.
- 5 Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S.

Spouses of foreign nationals meeting these criteria can qualify for coverage as well without establishing their own interest.\*

## And did we mention...

- \$25 million auto bind limit and \$35 million jumbo limit
- 95 approved countries
- Preferred plus and preferred available
- Table reduction program available up to age 70, to \$10 million
- Term insurance available for U.S. citizens living abroad
- Lincoln is now able to provide translations of Spanish or Japanese Attending Physicians Statements at no cost to the Producer on formal applications.

**Contact your Lincoln underwriter for more information.**



See our "Foreign National Guidelines" for details and requirements.

\* Spousal coverage will be limited to the lesser of the coverage amount on the qualifying spouse or \$2.5 million. Applications on both spouses must be submitted concurrently. See "Foreign National Guidelines" for more details.

Experience the Lincoln difference!  
Call your Lincoln representative today.

## You're In Charge<sup>SM</sup>

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

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Premium financing is not allowed for Foreign National business.

Foreign National business is subject to broker/dealer approval.

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