

# COMPLIANCE UPDATE

## Important Notice: International Underwriting Guidelines, Visa Holders and Foreign Nationals

The American General Life Companies (American General) insurers are licensed to transact insurance business in the United States and its related territories (collectively the "U.S."). Because American General insurers are not licensed in countries outside of the U.S., our insurers **cannot** solicit insurance or conduct business activities outside of the U.S.

**If you engage in insurance solicitation activities in the U.S. with residents or citizens of another country please carefully review and abide by the International Underwriting Guidelines (IUG).**

**Submitted cases that do not abide by the IUG will be declined.**

### I. Country/Jurisdiction Restrictions

**Some countries' laws prohibit their citizens or residents from purchasing a policy or contract outside of their native country, even if all aspects of the sale occur within the U.S. In addition, U.S. federal law prohibits conducting business with citizens or residents of countries that have been blocked by the Office of Foreign Assets Control (OFAC).**

#### Prohibited Countries

Applications on citizens or residents of the following countries/regions are prohibited (list subject to change):

Argentina	Cuba	Liberia
Balkans	Democratic Republic of the Congo	North Korea
Belarus	Dubai/UAE	Sudan
Brazil	Iraq	Syria
Burma (Myanmar)	Iran	Venezuela
Cote D'Ivoire (Ivory Coast)	Japan	Zimbabwe

#### Countries That Can Be Considered For Coverage

Solicitation laws for the following countries have been researched and can be considered (list subject to change):

Australia	France (NOT French residents)	Poland
Belgium	Hong Kong	Russia
Canada (NOT Alberta, BC or Manitoba)	India (NOT Indian residents)	Saudi Arabia
Chile	Israel	South Africa
China	Italy	South Korea
Dominican Republic	Malaysia	Taiwan
Ecuador	Mexico	United Kingdom
El Salvador	Philippines	Vietnam

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## II. International Underwriting Guidelines (IUG)

The IUG cover the appropriate handling for the following application types:

1. **U.S. Citizens**
2. **Permanent Residents (Green Card Holders), Individuals with a Valid Visa, and Foreign Nationals:**
  - A. Solicitation in the U.S.
  - B. Application, Medical Examination and Policy Delivery in the U.S.
  - C. Premium Payments
  - D. Post-Issue Policy Communications
3. **U.S. Permanent Residents (Green Card Holders)**
4. **Individuals with a Valid Visa (Not Green Card Holders)**

Requirements include the completion of the **Certification Regarding Taxes and Laws**.
5. **Foreign Nationals**

Requirements include the completion of the **Certification Regarding Taxes and Laws** and that the policy owner and insured have **Substantial Contacts** (as defined in the IUG) with the U.S.

Complete American General [International Underwriting Guidelines](http://eStation.aglife.com) can be found on our producer Web site at [eStation.aglife.com](http://eStation.aglife.com).

Please contact your regional sales office or compliance contact should you have any questions regarding this information.