

Updated Foreign National Guidelines and Underwriting Procedures

The US Life business of AIG remains committed to serving Foreign Nationals and recently completed a 'state-of-the-business' review as it relates to this segment of our customer base. After discussing the risk profile for the various categories of Foreign Nationals with our reinsurers and at the highest levels of management, a decision was made to revise the Foreign National Guidelines.

The changes fell into three general categories:

1. Foreign Nationals living abroad.

In line with several of our competitors, we have tightened up our guidelines as they relate to this group. The key driver for this change is the difficulty of verifying information overseas.

2. Foreign Nationals living in the U.S.

The review also brought to light several areas where we could relax the guidelines for Foreign Nationals living in the U.S.

3. Further clarification for other guidelines.

Highlights of the upcoming changes include:

- Guideline adjustments involving product offerings (see the quick reference product chart on the right), juvenile coverage, substantial contacts, application requirements and documentation, and others.

We listened! Based on feedback from our customers, we have made the following changes to expedite the handling of foreign national applications:

- New, dedicated internal teams that have specific expertise** in supporting Foreign National business and the broader multicultural business
- New compliance training protocol** for key employees to improve their knowledge
- Synchronization of underwriting guidelines** across distribution channels

For more details, please review our [Foreign National Guidelines](#) brochure.

Foreign Nationals have access to a diverse product portfolio:

Term ¹	Select-A-Term
IUL	Max Accumulator+ (all states, except NY and VT)
	Value+ Protector (all states, except NY and VT)
	Value+ IUL (NY only)
GUL ²	Secure Lifetime GUL 3 (all states)
	AG Secure Survivor GUL® II (all states, except NY)
VUL	AG Platinum Choice VUL (all states, except NY)

- Term products are only available for approved "A" countries
- GUL products are not available for Non-Resident Aliens living outside the U.S.