

# GUIDELINES for NON-USA CITIZENS

- Applicant must provide one of the following:
  - a valid social security card;
  - a copy of their Permanent Residence Card (Green Card);
  - a copy of their Visa;
  - or a copy of their ITIN with a state ID, driver's license, or consular card and passport
- Must have lived in the US for a minimum of 5 years
- Must not have plans to move back to native country
- Must complete Non-USA Citizen Questionnaire (located under Step 3 of the agent website)
- Must complete Form 4506-T, sign and send it to underwriting (download form via IRS website or agent website)
- Must have residency or business property in the USA
- Telephone interview required on all applications
- Must have established medical care with a doctor or clinic in the US
- If premiums paid by ACH, must be drawn on a USA bank