



Non-U.S. Citizens Living in the U.S.

Underwriting Guidelines for Non-U.S. Citizens without a Green Card or Visa

Documentation to be included with application:

- Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- Employment Authorization Document (EAD/EAC, work permit)
- Government Issued ID (Driver's License, State ID or passport)
- Form I-797
- Tax returns for the last two years for 5th year Underwriting Risk Amounts \$500,001 and above

Additional Requirements*:

- Has lived in the U.S. for a minimum of three years and has stable employment
- Medical records available from a U.S. physician, if needed
- Applicants must be between the ages of 18-75
- Country of origin will be taken into consideration
- Permanent coverage only
- Application must be completed in the U.S., where the producer is licensed to do business
- Premiums must be paid from a U.S. bank account

* Additional requirements may be required to verify financials and length of time in the U.S.



PO Box 9060 • Oak Brook, Illinois 60522-9807
800-323-7320 • palig.com



Life Insurance Availability

For Non-U.S. Citizens without a Green Card or Visa

Life insurance can provide financial protection to your loved ones in the event that something should happen to you. It can also help you accumulate cash value that can be easily access during your life. If you're a non-U.S. citizen and don't have a Green Card or Visa, you may be able to obtain life insurance through Pan-American Life.

The following items are required in all cases:

- Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- Employment Authorization Document (EAD/EAC, work permit)
- Copy of valid Driver's License, State ID, or Passport
- Form I-797
- Depending on the amount of coverage, copies of tax returns for past two years, or proof of employment

Requirements include:

- Verifiable full-time residency in the U.S. for a minimum of three years with stable employment
- Medical records available from U.S. physician, if needed
- Must be between ages 18-75
- Permanent coverage only
- Premiums must be paid from a U.S. bank account
- Application must be written, completed in the U.S.

Additional requirements will be needed during the underwriting process depending on such things as the amount of insurance and your health.

Your Pan-American Life representative can help you determine the life insurance coverage that's right for you.

At Pan-American Life, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most—your family, your business, and your future.

Neither Pan-American Life, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.

Base Policy Form Nos. 908; 980; 1AP, 1AQ; 1BP, 1BQ; 90-11, 90-12, or state variation



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