

Immigration Guidelines for Non-US Citizens

Foresters Financial™ will consider non-US Citizens between the ages of 18 and 70 for all products, with the following conditions for PlanRight and BrightFuture Juvenile Whole Life:

- For PlanRight - Green Card/Permanent Residents are acceptable over age 70 and Visa holders up to age 70
- For BrightFuture Juvenile Whole Life - Green Card/Permanent Resident and Visa holders are acceptable within the age parameters of the product

Green Card Holders/Permanent Resident

A Permanent Resident in the US is defined as someone who holds a valid US Green Card. Applicants indicating Permanent Resident or Green Card and with a valid social security number are currently accepted by Foresters providing that all internal verification is successful. Foresters may request a copy of the Green Card or additional information to validate status.

VISA Holders

Foresters will accept the following VISA's, with an expiration date more than 60 days from the current date. Any expiration date less than 60 days will require confirmation of VISA renewal. A copy of the VISA and any appropriate work authorization must accompany the application. Permanent VISA holders may have a US Tax ID number or a social security number with the accompanying acceptable VISA.

Acceptable VISA types are any of the following (includes BrightFuture Juvenile Whole Life Owner):

E1, E2, E3

G1, G2, G3, G4

H-1B, H-2A, H-2B, H-3, H4

J1, J2

K1, K3

L-1A, L-1B, L2

O1, O3

P1, P2, P3, P4

R1 (R1 visa also requires a current and valid work authorization), **R2**

TN (TN visa also requires a current and valid work authorization), **TD**

Acceptable VISA types for juvenile insureds on BrightFuture Juvenile Whole Life only:

F1, F2, F3,

G1, G2, G3, G4

H4

J1, J2

K2, K4

L2

O3



**P4
R2
TD**

For all products, Foresters does not currently accept the following:

- **Political Asylum**
- **Temporary Protected Status (TPS)**
- **Deferred Action for Childhood Arrivals (DACA)**
- **Temporary Visa holders**
- **US Tax ID number (ITIN) without one of the acceptable VISAs noted above**
- **Employment Authorization Card (EAD) without one of the acceptable VISAs noted above**

This document is subject to change at the discretion of our Underwriting Department at any time.

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417233 US (08/20)