



# LIFE INSURANCE FOR FOREIGN NATIONALS (NON-U.S. RESIDENTS)

Not living in the United States may seem to exclude you from some of the advantages of being a permanent resident. However, one of the benefits that you might still enjoy could be purchasing life insurance from an American insurance company. Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are Prudential Financial companies that issue life insurance. In addition to upholding Prudential's long tradition of serving our clients' needs, these companies also make obtaining a policy as easy as possible.

## THE BENEFITS OF U.S.-ISSUED LIFE INSURANCE

You have special insurance planning considerations. Purchasing life insurance from an American insurance company can let you enjoy significant advantages. Potential benefits include:

- **Currency:** Life insurance policies are denominated in U.S. dollars. This may provide financial confidentiality, wealth diversification, and economic security that may not otherwise be available in a foreign market.
- **Tax advantages:** Proceeds payable under a life insurance policy are not considered tangible U.S.-based assets and are not subject to U.S. estate taxes for non-resident aliens.
- **Product access/capacity:** The U.S. life insurance market is the most mature in the world, which may mean access to improved product design, competitive product pricing, and a larger face amount capacity compared with other markets.
- **Stability:** The U.S. life insurance industry, highly regulated through both federal and state oversight, is considered one of the most stable in the world.

## THE IMPORTANCE OF LIFE INSURANCE

Regardless of your residence status, a life insurance policy provides a death benefit that may help you with many needs.

These can include:

- Income protection
- Business succession planning
- Legacy planning
- Wealth protection
- Executive benefit planning

• Not FDIC insured • Not insured by any federal government agency  
• Not a deposit or other obligation of, or guaranteed by, any bank or its affiliates  
• Subject to investment risks, including possible loss of the principal amount invested

## HOW IT WORKS

If you qualify, you could obtain a term or permanent life insurance policy. One of our specialized financial professionals will work closely with you to help you find a policy that suits your needs. They will also make the process as smooth as possible and answer any questions that arise along the way.

- **Eligibility:** Our underwriting department will determine whether you are eligible; in doing so, it will consider many factors, including country of residence, health, and financial information.
- **Underwriting:** You'll need to go through the underwriting process, which includes a medical exam (blood and urine) performed by a third-party provider in the U.S.
- **Location:** The application, exam process, and policy delivery must happen in the U.S.

If you're insured, you'll be able to maintain the coverage upon return to your country of residence, and your designated beneficiaries will still receive the death benefit.

## MINIMUM REQUIREMENTS

In addition to other requirements, you must meet these conditions to be considered for coverage. You must:

- Be age 25 to 75.
- Own a business or be a professional individual working in medical, engineering, scientific, technological, or similar fields. Immediate family members may also be acceptable.
- Have a connection to the U.S. that meets our definition of a meaningful tie.
- Have a death benefit need of at least \$250,000.
- Have a minimum global net worth of \$2,000,000.

## SOME COUNTRIES HAVE RESTRICTIONS

Some countries have legal restrictions for the sale of insurance to their residents. Restrictions include product limitations and ownership limitations. These countries include but are not limited to Argentina, Canada, Japan, France, and Switzerland. (This list is subject to change.)

We do not issue life insurance to residents of certain countries. These countries include but are not limited to Afghanistan, Cambodia, Haiti, Iraq, Lebanon, and Russia. (This list is subject to change.)

## TO LEARN MORE, CONTACT YOUR FINANCIAL PROFESSIONAL

For more than 145 years, Prudential Financial has helped individual and institutional customers grow and protect their wealth. We are known for delivering on our promises and are recognized as a trusted brand and one of the world's most admired companies.

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Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are Prudential Financial companies located in Newark, NJ.

Underwriting rules are subject to change at our discretion.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

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