

CLIENT PROFILER



Foreign Nationals

As the size of the foreign-born population in the United States has increased, so has the size of the opportunity this market can present to your business. Foreign national clients have unique needs that you can address through strategies and solutions designed to help them meet their goals.

CLIENT TYPE | PROFILE

- Is a non-U.S. citizen
- Has a life insurance need
- May be a person with a permanent U.S. residency
- May be a person with a permanent foreign domicile
- Meets certain underwriting and U.S. nexus requirements

CLIENT RISKS

- Taxes
- Estate Planning
- Retirement

CONVERSATION STARTERS

- Have you considered the value life insurance can offer your overall plan?
- Are you aware that U.S. transfer tax rules are different for individuals who are not U.S. citizens?
- As part of your estate plan, have you determined the potential U.S. estate taxes that could be levied against your estate?
- Have you previously explored life insurance in a different country and found that there was not a product or carrier to fit your needs?
- Would you like to buy life insurance in a market that's established, competitive, and diverse?

Life insurance is issued by Pruco Life Insurance Company (except in NY) and Pruco Life Insurance Company of New Jersey (in NY). Both are Prudential Financial companies located in Newark, NJ.

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