

NEW U.S. RESIDENCY ADDENDUM INSTRUCTIONS

In December 2016, a new residency addendum was added to eApp for use in all states except Hawaii. Now that it has been in use, we have made some necessary adjustments in order to further clarify and comply with underwriting guidelines. Below are the revised guidelines.

In order for underwriting to consider an application, the form must have all 5 questions answered.

An incomplete form or a form that does not meet the criteria for ALL 5 questions listed below can result in a decline of the application.

Question #1 - Must have one of the following three items checked:

1. **“Alien Registration Card”** box checked with expiration date at least one year in the future
2. **“Unexpired Employment Authorization Document”** box checked with expiration date at least one year in the future
3. **“Other”** box checked with **ALL** of the following “Yes” with information provided on all three items below (a,b,c)
 - a) **Valid Government Issued ID** (may be other than U.S. Government) with Type of ID, Number and Expiration Date of ID (i.e. Foreign passport, Driver’s license, Consular ID, or other photo ID)
NOTE: Expiration date for these documents is not required to be current or at least one year in the future to be considered.
 - b) **U.S. Bank Account** with Name of Bank, Type of Account, and Account Number.
NOTE: Bank Account on Residency Addendum should match Bank Account used for payment on application.
 - c) **Valid U.S. Tax Identification Number** with ITIN Number Listed
NOTE: If a Social Security Number is provided instead of ITIN Number --- OK to consider if all other information provided.

*******KEY POINT*******

If the expiration date of the Alien Registration Card or the Unexpired Employment Authorization is *less than one year* in the future, you must complete the items under the “Other” section as well in order for the case to be acceptable to underwrite.

Question #2 – Must be completed with the name of the country where the proposed insured is a citizen

Question #3 – If qualifying under “Other” on #1, at least one family member who is a U.S. citizen or Permanent Resident must be listed in order to be acceptable. This also applies when completing the items under “Other” due to an expiration date in less than one year.

Question 3 is only required if “Other” is selected under #1. However, it’s a good idea for the agent to always fill out #3 if there are family members to list regardless of what is used under question #1.

Question #4 – The answer must be yes to be acceptable.

Question #5 – The answer must be yes to be acceptable.

Once again, all 5 questions must be completed and meet the criteria above in order for the case to be considered.

LIMITATIONS:

- If “Other” box in Question #1 is checked or “Other” section is completed for Documents with Expiration Date Less Than One Year in the Future or Expired Documents:
 - ❖ Face amount for life coverage will be limited to a maximum of \$50,000
 - ❖ WP (Waiver of Premium) is not allowed
 - ❖ Accident & Health products are not allowed
 - ❖ ADB (Accidental Death Benefit) will not be allowed without a valid U.S. Driver’s License

GENERAL DISPOSITIONS:

- ❖ The forms must be fully signed and dated.
- ❖ All applications received without a valid U.S. Driver’s License number require a completed Driver’s License Questionnaire (AG-2235) for review.

- ❖ If an Owner without a Social Security Number is applying for coverage on someone other than himself, a Residency Addendum is required to be completed on the owner.
- ❖ If the spouse of the applicant does not have a Social Security Number and is included on the application, a Residency Addendum is also required to be completed on the spouse.

Underwriting will use the information provided on the application, i.e., Social Security Number, Driver's License Number, Citizenship Question, Birthplace, etc., in addition to the information on the Residency Addendum to create a complete picture for considering a client. Add notes to the remarks section on the application to clarify anything that seems unusual or needs additional explanation in order to be clear for the underwriter.

It's important to note that some cases that were acceptable under the old residency addendum will no longer be acceptable under the new addendum, and some cases that were not acceptable under the old addendum are now acceptable under the new residency addendum.

FORMS:

All are available for order through Agent Supply and on the Agency Resource Center on the Underwriting pages under Questionnaires

- Standard version AG-2464 (R16) –Also in eApp
- Specific state versions of AG-2464 for DC FL ME MD MA NJ NY TN WA – Also in eApp
- AG-2539 SP - Spanish Version for Texas - Not yet in eApp but can be used on paper and e-mailed to UW@ailife.com with application number noted if Spanish is required
- AG-2539 NY SP - Spanish Version for New York - Not yet in eApp but can be used on paper and e-mailed to UW@ailife.com with application number noted if Spanish is required