

## Foreign National UW Guidelines Updated

The **Guidelines for Sales to Foreign Nationals** has been updated to reflect the following changes, effective immediately:

- Brazil has been removed from the list of approved countries, due to recent changes in Brazilian law prohibiting the sale of some goods and services to residents by companies located outside Brazil. Applications for life insurance will no longer be accepted from Brazilian citizens and/or residents.
- On page 3, under Product, “medically underwritten” was added to this sentence for clarification: “Waiver of premium rider is available for A countries only. All other *medically underwritten* optional riders are not available.” This change was made to clarify the availability of the Terminal Illness Rider, which is not medically underwritten.

**Link:** [Guidelines for Sales to Foreign Nationals](#) (AGLC108891-REV0819)