

**FIXED INDEX UNIVERSAL
LIFE INSURANCE**

Allianz High Net Worth Foreign National (HNWFN) Program

Submitting a case

You must complete the following list of requirements for each case you submit to the Allianz Life Insurance Company of North America (Allianz) HNWFN Program. Any missing requirements will delay the application process for your client.

Requirement	Action item(s)
Solicitation in the U.S.	For all cases , you may only solicit and sell in a state where you are appointed and licensed. For additional information, refer to the Sales, Solicitation, and Referral Guidelines in the HNWFN Producer Guide (M-7315).
Financial Professional and Policy Owner Certifications and Agreement (form NB6119)	For all cases , you and the proposed owner must complete and individually sign this form.
Consumer Disclosure Statement	For all cases , you must provide the proposed owner with a copy of this form in English or their native language (if available). Keep a second copy for your records.
Foreign National Questionnaire (forms ICC19-NB6115 or NB6115-FL)	For all cases , you, the proposed owner, and proposed insured (if different) must complete this form entirely. Any missing information will delay the application process.
All applications, marketing materials, illustrations, and disclosures documents in English	For all cases , we provide applications, marketing materials, illustrations, and disclosures in English only.
Long-form application	For all cases , you, the proposed owner, and proposed insured (if different) must complete the state-specific, long-form application. Contact your New Business Representative for the Application Packet for your state or go to allianzlife.com/lifesalestools .
Individual Customer Information Form (form NBAL0054)	For all cases , if the payer is different than the insured or owner, or there is an attorney-in-fact being used, this form must be completed by each individual.
Entity Customer Information Form (form NBAL0055)	If the policy is owned by a U.S. Trust or Entity, this form must be completed by each Trustee or controlling individual of the entity.
HIPAA Authorization	Required for all cases.

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Health and Personal Information Notice and Consent Form	Required for all cases.
Minimum global assets	\$2,000,000 or more
Minimum annual earned income	\$100,000 or more
U.S. bank statements	<p>For all cases, the proposed owner must pay premium from a U.S. checking account that has been open for a minimum of 6 months.</p> <p>The proposed owner must provide full copies of their current and 6-month bank statements including all transaction activities. If their designated bank account does not contain enough balance to pay the initial premium, they must provide details or an explanation of the source of their funds. We do not accept the location of the funds (for example, "wire from another bank account") as clarification.</p>
U.S. mailing address	<p>We will not accept P.O. box addresses; the proposed owner must have a valid physical U.S. mail address and provide their relationship to the address. They may not use your address, your agency's address, or the address of anyone who is associated with the solicitation of their policy.</p>
U.S. nexus	<p>For all cases, the proposed owner and/or the proposed insured (if different) must have a substantial nexus to the U.S.</p> <p>The solicitation, signing, and delivery of the policy must be in the state in which the proposed owner and insured has a nexus. For examples of an acceptable U.S. nexus, refer to the Allianz HNWFN Producer Guide (M-7315).</p>
Valid U.S. Visa or U.S. Permanent Resident Card	<p>For all cases, the proposed owner and proposed insured (if different) must provide a color copy of their respective Visa or Permanent Resident Card.</p> <p>Acceptable Visas include (B-1), (B-2), (E-1), (EB-5), (H-1B), (H-4), (K-1), (K-3), (L-1A), (L-1B), (L-2), (O-1), (O-3), (P), (V-1), (TN), (TD), Visa Waiver Program (WB/WT), Conditional Green Card, and Border Crossing Card Program (BCC). Allianz reviews all other types of non-immigrant visas on an individual basis, and only accepts visas the policy owner and insured gained prior to submitting their application to the HNWFN Program.</p>
Passport	<p>For all cases, the proposed owner and proposed insured (if different) who are not a U.S. citizen or entity must provide a color copy of their respective passports and U.S. entry stamps.</p>
Foreign Government ID Number	<p>For all cases, the proposed owner and proposed insured (if different) who are not a U.S. citizen or entity must provide their Foreign Government ID number with their application. Failing to provide this information will delay the application process.</p>
Department of Homeland Security Records Consent Form (form NB6120)	Required for all cases.
W-9 or W-8 BEN form	<p>For all cases, proposed foreign owners who claim U.S. residency for tax purposes must provide a copy of their W-9 that includes their SSN or TIN. Proposed owners and proposed insureds who do not have a SSN or TIN must provide a copy of their W-8 BEN.</p>
Illustration	<p>For all cases, you must provide the proposed owner and proposed insured (if different) with an illustration for them to sign in the U.S. The signed illustration you deliver must reflect revisions, if any, that deviate from the proposed owner's initial application.</p>
Customer Verification Form	<p>For all cases, a paramedical examiner will complete this form when they examine the proposed insured.</p>

Requirement	Action item(s)
Additional information	<p>For all cases, the proposed owner and proposed insured (if different) must provide:</p> <ul style="list-style-type: none"> • Their western name, if used • Their spouse's name and a copy of their passport, if using jointly held assets to justify the death benefit, or if they share a joint bank account • Name, and if possible, location or Tax ID of all entities in which the insured and/or owner holds 25% or higher ownership • Proposed owner's and proposed insured's connection to the U.S. address they provide: attorney-in-fact, home, property, relative, etc. • Source of wealth • Foreign employer name (if applicable)
Cover letter	Not required but recommended; you may provide additional details such as their nexus to the U.S. and the proposed insured's need for U.S. life insurance.
Certificate of Foreign Language Interpretation (form NB6121)	If the proposed owner and proposed insured (if different) needs any materials translated or the meeting interpreted, they must submit this form with their application. You or those who benefit from the sale of the policy may not translate the materials or interpret any meetings.
U.S. Driver's License	If applicable, the proposed owner and proposed insured should provide color copies of their respective U.S. driver's licenses.
Employment Authorization Documents (EAD)	If the proposed foreign owner or proposed insured (if different) is gainfully employed in the U.S., they must provide a current copy of their Social Security card, respective EAG, I-797 Approval Notice, or other United States Citizenship and Immigration document that confirms their eligibility to work in the U.S.
Certification of Trust Form (form NBAL0049)	If applicable, the trustee must complete and provide this form if a trust is named as the policy owner.
Medical exams and laboratory tests	<p>For all cases, an approved examiner in the U.S. must medically examine all proposed insureds in the proposed insured's native language. If a bilingual medical examiner is not available, an interpreter must also be present at the time of any examinations and provide answers to any questions asked by the examiner.</p> <p>For a specific list of tests and underwriting requirements, refer to the Allianz HNWFN Underwriting Guide.</p>
Attending Physician Statements (APS)	Based on the proposed insured's age and the death benefit amount requested, an APS in English must be provided. If the APS requires translation, a third-party certified translation agency or a translator who is vetted and approved by our Underwriting department must be used.
Inspection Report	Required for cases above \$5,000,000 or for cause.
Third Party Financials	<p>Required for cases above \$5,000,000 or for cause.</p> <p>For details on acceptable forms of third party financials, see the Allianz HNWFN Underwriting Requirement Guide.</p>



If you have questions regarding any of these requirements, **please contact your Allianz Underwriting Team at 800.950.7372.**

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Through a line of innovative products and a network of trusted financial professionals, and with 3.7 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

Products are issued by:

**Allianz Life Insurance Company
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