



# UNDERWRITING

## Short-Term U.S. Residents

### BACKGROUND

When underwriting insurance policies, life insurance companies evaluate the amount of time a proposed insured spends outside of the United States (U.S.).

The life expectancy of individuals who spend a significant amount of time outside the U.S. may be affected by the conditions of the countries they frequent. These conditions may include poor economic conditions, widespread disease, lower standards of public health and sanitation, lack of proper medical facilities, and different cultural attitudes toward personal health and safety. Therefore, Underwriting generally takes into account the increased mortality risks that may be presented by Non-U.S. Residents, Short-Term U.S. Residents, and individuals who travel to foreign countries.

This highlighter provides information on how Underwriting evaluates Short-Term U.S. Residents. For additional information on Non-U.S. Residents and Foreign Travel, refer to the Non-U.S. Residents Highlighter and the Foreign Travel Highlighter.

### WHAT IS A SHORT-TERM U.S. RESIDENT?

A Short-Term U.S. Resident is a person who has recently immigrated to the U.S. with the intention of remaining in the U.S. on a permanent basis. An example of a Short-Term U.S. Resident is an individual who arrived in the U.S. six months ago. He or she has established a residence in the U.S. and has held steady employment for the past five months and plans to remain here permanently.

Note: Political refugees will be considered on a case-by-case basis. All cases should be referred through your Underwriting contact on an inquiry basis before an application is taken.

### WHAT UNDERWRITING CATEGORIES ARE AVAILABLE FOR SHORT-TERM U.S. RESIDENTS?

In general, Short-Term U.S. Residents are eligible for the same underwriting categories as U.S. Residents once U.S. residency is established.

### WHAT MEDICAL REQUIREMENTS ARE NEEDED TO BE CONSIDERED FOR UNDERWRITING?

An examination is required within six months of entry into the U.S. This applies to all individuals coming from countries where the standard of living and health care are not comparable to that of the U.S.

- ▶ A paramedical examination is generally acceptable through age 59.
- ▶ A medical examination, performed by a physician, is required for those age 60 and over.

### WHAT INFORMATION IS NEEDED FOR A SHORT-TERM U.S. RESIDENT?

It is important for a Short-Term U.S. Resident to demonstrate an intent to stay in the U.S. Evidence of such intent may include an established residence, other family members also in the U.S., or a history of steady employment. This information will generally be secured by the underwriter during the client interview or by means of the paper application.

A cover letter is particularly useful in these cases to help Underwriting understand all the facts of the case. For more detailed information, refer to The Underwriting Cover Letter Flyer (0242193). In rare cases, Underwriting may request proof of residence status, such as a "green card" or other federal document establishing residence status.

This may be necessary in questionable cases when information is unclear or there is a discrepancy in information during the underwriting process.

For additional information, refer to Prudential's Foreign Travel Highlighter (0156069), and Non U.S. Residents Highlighter (0156067). Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.) Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

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